

CHRISTIAN HISTORY

Issue 137

When the church goes to market

How Christians have influenced economic life

Second in our Faith and Flourishing series

She sees that her trading is profitable, and her lamp does not go out at night.

Proverbs 31:18, NIV

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TRINITY AND USURY Besides coming up with the Nicene Creed, the First Council of Nicaea (*left*) forbade interest on loans (see p. 8); 1,600 years later a French children's book still attached distrust to interest and identified it with Jews (*below*).

She helped Jerome in his work of translation and bought rare books and manuscripts essential to his task. Jerome wrote of her, "What bedridden man was not supported with money from her purse?"

TO MARKET WITH A MONK

Modern churches with coffee shops and gift shops inside have a long history. Markets were set up inside some medieval churches and outside monasteries! And if you've ever read the Brother Cadfael mysteries, you'll have seen ample evidence of Shrewsbury Abbey's involvement in local financial affairs—giving and receiving property, earning income from fairs, executing contracts, and collecting fees from artisans. Although Cadfael is fictional, Shrewsbury was real and its role in the medieval economy is largely accurate.

ALL THE MISSION NEWS FIT TO PRINT

Protestant missions transformed the printing industry in East Asia. Missionaries reintroduced movable font type, which East Asian printers had abandoned; they also printed the first newspapers and created fonts and techniques that dominated nineteenth-century East Asian printing. Many independent publishing houses in the late nineteenth and early twentieth centuries used equipment originally imported for mission presses.

Did you know?

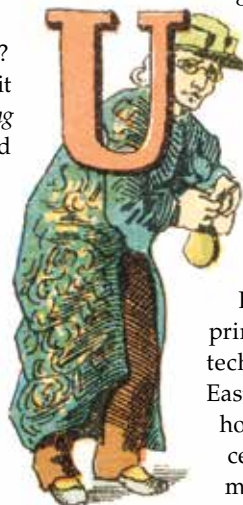
THE CHURCH AND ECONOMICS FROM THE PARABLES TO BROTHER CADFAEL TO MISSIONARY PRESSES

SURPRISE!

What subject did Jesus talk about most? Would you be surprised to learn that it was *money*? Some years ago *Preaching Today* surveyed the parables and reported that 16 (more than half of all parables) deal with money and possessions, and 288 verses in the Gospels are concerned with money. The entire Bible contains about 2,000 verses dealing with money.

THE POWER OF PURSE STRINGS

Many aristocratic women in the early church who had inherited money used it to express their faith. Olympias (368–408), a deaconess in the church at Constantinople, used her inheritance to buy the freedom of hundreds of slaves, to give to the poor, to relieve suffering, and to build a monastery. Paula (347–404), an aristocratic Roman widow, also built monasteries, churches, and hospitals. She followed Jerome to Bethlehem, where, with her money, they founded three nunneries and a monastery that served as sanctuaries for the needy.



NOT IN MY HOUSE Jesus clears the temple of money-changers on a 1563 pulpit (*right*); centuries later Christians had an ambiguous relationship with the East India Company (see pp. 19–22; one of its coins is *above*).



COUNCIL OF NICAEA, CHURCH OF SAINT NICHOLAS, NYRA—HISPALOUS / (PUBLIC DOMAIN) WIKIMEDIA
 USURIER, CHILDISH ALPHABET EDITIONS GORNIANE 1920 (ENGRAVING), PHOTO © DUVALLOU / BRIDGEMAN IMAGES
 WAPPENSIELE DER EAST INDIA COMPANY, 1808—HERMANN JUNGHANS / (CC BY-SA 3.0 DE) WIKIMEDIA
 SIMON SCHRÖTER, JESUS CLEANSING THE TEMPLE, SCHWERN CASTLE, MECKLENBURG, 1563—WOLFGANG SAUBER / (CC BY-SA 4.0) WIKIMEDIA

PRAY, GIVE, SERVE

Our first *CH* issues on money, long ago in 1987 and 1988, collected famous Christian thinkers' quotes on money and economics. Here are a few worth repeating:

"If any prophet, speaking in a trance, says, 'Give me your money (or anything else),' do not listen to him."
—*The Didache, early second century*

"As a further motivation to give, remember that Jesus gave his all to save us. For each of us he gave his life. Because he gave up his life for us, he demands we give our lives for each other. If we owe our very lives



ABOMINABLE INSTITUTION Some Christian abolitionists fought slavery, not in the courts or on the battlefield, but through the market (see pp. 40–42).

to our brothers, shall we hoard our wealth, and keep it away from them?"—*Clement of Alexandria (150–215)*

"If silver and gold are things evil in themselves, then those who keep away from them deserve to be praised. But if they are good creatures of God, which we can use both for the needs of our neighbor and for the glory of God, is not a person silly, yes, even unthankful to God, if he refrains from them as though they were evil?"
—*Martin Luther (1483–1546)*

"Let this be our principle: that the use of God's gifts is not wrongly directed when it is referred to that end to which the Author himself created and destined them for us, since he created them for our good, not for our ruin."
—*John Calvin (1509–1564)*


"He who bestows his goods upon the poor shall have as much again and ten times more."
—*John Bunyan (1628–1688)*

BOOM! In the early church, "philanthropy" did not always mean giving money. Jacob of Nisibis (*right*) was credited with philanthropy for frightening an unjust judge with an explosion (see p. 17).

'TIS THE GIFT TO BE SIMPLE? Shakers (see p. 43) may have withdrawn from the world socially, but they did not withdraw from the economy.



"[Converts] should not be left to think that anything is their own, their time, property, influence, faculties, bodies or souls. . . . All belongs to God; and when they submitted to God, they made a free surrender of all to him, to be ruled and disposed of at his pleasure."
—*Charles Finney (1792–1875)*

"Earthly goods are given to be used, not to be collected."
—*Dietrich Bonhoeffer (1906–1945)* 

Thanks to Robert Woodberry for the anecdote on mission printing, and Karen Halvorsen Schreck for the stories about women's benevolent use of money from our issue #19.



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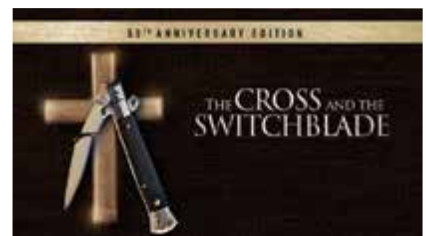
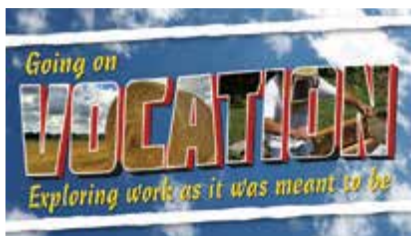
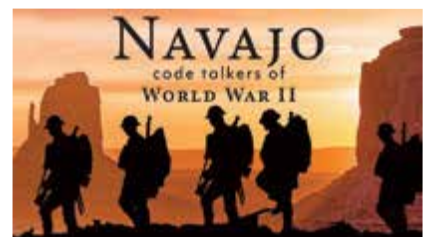
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Featuring David Miller, *CHM* author



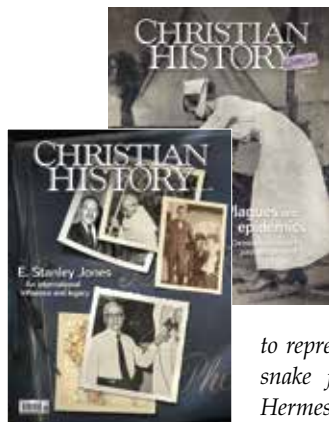
Letters to the editor

Readers respond to *Christian History*

SNAKES EVERYWHERE

In issue 135 at page 12 you mention a snake-encircled rod: "Asclepius, god of healing . . . was considered to be the son of Apollo. In this statue he holds his snake-encircled rod, which is still used as a medical symbol."

I was under the impression that the medical symbol of the erected snake-encircled rod was a reference to the Old Testament snake erected on a stake for the healing of the Israelites who, having fallen into sin, had been bitten by snakes, and to which Jesus points out in John 3:14–15.—*George Day, London, England*



The use of a snake-encircled rod to represent healing professions (either one snake for Asclepius or two snakes for Hermes) became popular in the eighteenth and nineteenth centuries; it was explicitly said at that time to be based on the Greek tradition (although obviously many Christians have connected it to the biblical story as well).

NOT PLAGUED BY PLAGUES AFTER ALL

When I first received issue 135, I didn't know whether to be glad that CHI decided to remind us of Christianity's responses to pandemics and such in the past or whether to be irritated that here was one more source of information which was added to an already voluminous outpouring of data from all corners of the globe. . . .

While pondering on this choice, I actually set aside the magazine for a few days. This is very uncharacteristic of me since I normally devour *CH* as soon as I retrieve it from my mailbox. Eventually, curiosity reigned supreme. . . . Recognizing, after reading Bill Curtis's "Editor's note," that this issue had been produced by people working at home during the lockdown, isolated from each other except by online media, yet faithfully turning out another *CH* magazine of the same substance and quality that readers have come to expect and respect, I was sorry that I hadn't read it earlier.

I was especially appreciative of the reflections from various sources (p. 37–39) and Edwin Woodruff Tait's concluding essay (pp. 40–41). The historical articles serve to remind us that truly "there is nothing new under the sun" (Eccl. 1:19). I pray that in some year, well into the future, *CH* will be able to assemble

articles that highlight the efforts of the twenty-first-century servants of Christ who gave their all to help those in need during this COVID-19 pandemic.—*Tom Edmunds, Washington, NJ*

GIFTS EVEN IN PLAGUE TIMES

Your latest issue of *Christian History* was not only very timely, but extremely interesting and informative. I greatly enjoyed reading it. One comparison with history and the present-day COVID-19 pandemic is the almost total lack of our leaders calling for "seasons of humiliation and prayer" to God! It saddens me to see the apostasy of present-day America, and the secularization of the entire world. Thank you for your work in educating your readers.—*Terry B. Franzine, Grand Rapids, MI*

I don't usually read *CH* from cover to cover, but I did this recent issue. . . . I found every article to be important, useful, and interesting, but [Dan Graves's] summary was most valuable: As God has gifted each of us. Thank you for such a thoughtful conclusion. It confirmed the current decisions my husband and I are living (ages 84 and 82).—*Sharon Bridges, Kingwood, TX*

A lot of people must have worked very hard on [*CH* 135] to have it put together and out so quickly after COVID-19 spread. I certainly learned a lot and will have it for reference. I hadn't realized how many plagues and epidemics there had been over the years. Having worked in the medical field for a long time, I found it particularly interesting.—*Mary Martin, Burnaby, BC, Canada*

My husband subscribes to *Christian History* (almost 40 years) and enjoys it immensely. I was just reading issue 135 and ran across an article by Gary B. Ferngren called, "Demonstrating the love of Christ." It succinctly summarizes what my husband and I have told people for years, how Christians demonstrated the love of Christ in such a powerful way during times of plague and epidemic, that the world was changed, and "health care for all" was born. . . . Please tell Dr. Ferngren we really like his article! I can't wait to read the rest of the magazine!—*Laverne Larson, Wausau, WI*

We passed on your compliments, and Dr. Ferngren was thrilled.

STUDENTS OF CHRISTIAN HISTORY

I am a long-term teacher at our church. *Christian History* has been very helpful to me over the years in preparing lessons and for enrichment of my general understanding of many dimensions of Christianity. The material is concise, yet provides sufficient context for accurate understanding. May God continue to bless your efforts.—Richard Brown, Huntsville, AL

I have been receiving your magazine over the years—from at least the 1990's. . . . It is always thoughtful, well presented, and researched, and I have used it as a resource for adult faith learning and sermons. It's a pity more Australian Christians aren't particularly interested in the many stories of Christianity. . . . If you would like a suggestion for a future issue why not tackle Liberal Christianity as a response to a changing world?—David Carter, Victoria, Australia

We always love to hear how our material is being used in churches! You might want to take a look at issue #129, "Recovery from Modern Amnesia," which addresses the issue of modern theology.

STORIES STILL UNTOLD

I was introduced [to *CH*] in the 1990s and still enjoy reading all my issues, however I would love to see an issue dedicated to the challenges and victories of God's Children of Ebony, like Amanda Berry Smith . . . William Seymour for his work with the Azusa Street Revival, and so many others. . . . I do not understand how this magazine has missed the many African and saints of color whom God had and is still commissioning for His Great Commission.—Leona Baylor, Mechanicsville, VA

While we have published some issues dealing with African Christianity and African American Christianity (see especially #58, #62, #79, and #105), we are committed to doing better in this regard as we seek to cover all aspects of Christian history.

A MUSTARD SEED

We have been very blessed by your magazine editions, old and new ones. So we are sending you our little mustard seed that we hope the Lord multiplies in your hands. May the Lord bless you and give you the strength to continue publishing this great magazine to spread the Good News and to show the history of Christianity to God's People. . . .

P.S. Being a Hispanic, I was very impressed and blessed by your issues #130 *Latin American Christianity* and #35 *Columbus and Christianity*—Carlos Avelar, Lansing, MI

MEET THE STAFF: MEG MOSS

How long have you been at CHI and what is your role?

My work as a freelance proofreader for *CH* started with the special "History of Worship" guide published in 2012. After all the articles have been written and edited, my job is to wrangle any wayward grammar, unruly punctuation, and lingering typos.



What is your favorite part of the job?

I've spent much of my freelance career on the editorial end of history projects: museum exhibits, history journals and magazines, corporate histories, and so on. I love engaging that interest with *CH* to deepen my understanding of my own faith. Each issue introduces me to more fascinating people doing God's work. Just when I thought I'd met my favorite, along comes Hildegard of Bingen or E. Stanley Jones. Every issue surpasses the last with amazing accounts of faith, servanthood, and wisdom.

What do you most wish readers knew?

I'm guessing the quality of each issue tells readers of the dedication and expertise of our team of writers, editors, researchers, and designers, but I'd like to confirm that. Especially as an outside contractor who has worked with many magazine clients, I am here to tell you that the team behind *Christian History* is second to none.

What do you do in your spare time?

Ha, what's that? I mostly enjoy the surroundings of our hobby farm in Indiana from my office window and hanging out with my grandkids who live next door. And before the COVID era, I loved singing with the local Philharmonic Chorus and my church choir. I'm a dabbler in many things—spinning, crocheting, cooking, gardening—but not really very good at any of them. My proudest "spare time" accomplishment is sailing 15 Chicago to Mackinac Island races up the length of Lake Michigan. Each one was a breathtaking experience. 🚤

Editor's note



WHEN I WAS A LITTLE KID, I got an allowance of a dollar a week. I can't tell you if that was above or below the 1970s average, but I can tell you that it was a dollar. Why? Because every week I took my offering envelope, wrote my name on it in careful first-grader printing, put a dime inside, and took it to church to give 10 percent of my income to God.

My father had come into the ordained ministry from being "in business"; he then tried to get jobs in business with his theological degree and ended up serving for 10 years as a local church pastor. Eventually he became the administrator of a church organization, exactly the kind of job he was made for. All of that made him a rarity in my childhood: a pastor who wasn't afraid to talk about money—why the church needs it, what giving it does to and for the recipient, and what it does to and for the giver. And very early on, by doing so, he taught me that what I have is not mine; everything is a gift.

Money can be a fraught topic for Christians. This is the second issue in our "Faith and Flourishing" series, and like the first one—on faith and science—it covers a topic that troubles many: the relationship of Christians to economics and the market. (We thank the Kern Family Foundation for its kind support of both issues.) Some Christians would prefer the church not talk about money at all—they claim that doing so is unspiritual and that attempting to make a profit is always exploitative. Other Christians believe that God will bless his followers with material goods if they claim them in faith.

CHRISTIANS AND DOLLARS

You can cherry-pick verses from the Bible to support either of those views. But the real story, as this issue explains, is far more complex. What should Christians think about debt? Can we ever use the market to obtain justice for the oppressed? Are there Christian roots to financial institutions and economic theories? How should Christians give? What is a just wage? Where does faith critique the market, and where does it affirm

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it? You'll find thoughts about all these difficult but critical questions and more in these pages. (We also recommend some of our earliest issues—#14 and #19, both on money in Christian history—for even more reflection on these topics.)

When we first started giving my daughter an allowance, we set it at two dollars a week. I didn't exhaustively research this on mommy blogs or conduct extensive crowdsourcing on Facebook or even calculate for cost of living. I just figured that if I got a dollar a week in 1979, it was probably about time to double the rate.

When I gave it to her, I said, "Now, every week, you take 20 cents out of this and we'll take it to church."

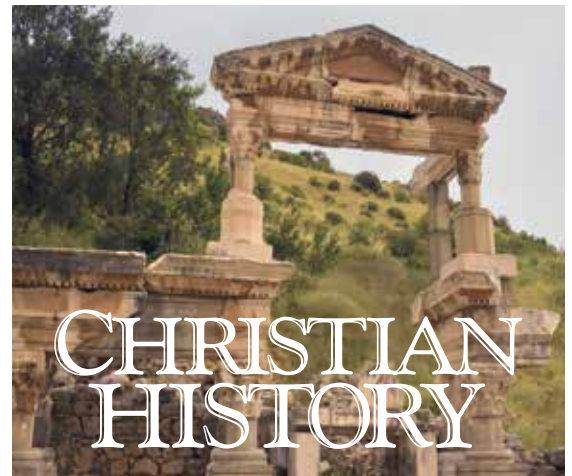


"Why?" she said.

"Because," I said, "your grandpa taught me that all of life belongs to God, including your dimes." ☒

Jennifer Woodruff Tait, Managing editor

A portion of this letter originally appeared as a blog post on Patheos.org as part of a forum on tithing.



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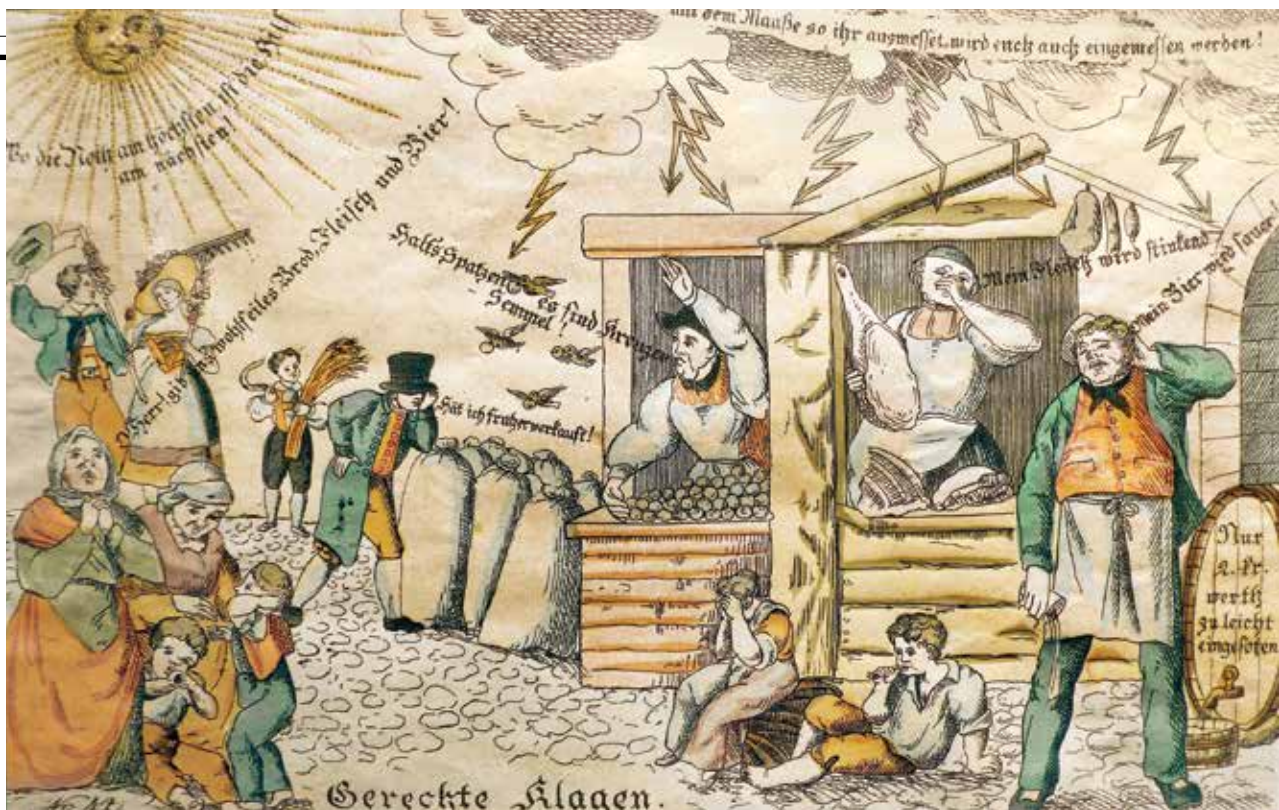
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MAGNETO ASSEMBLY LINE AT FORD MOTOR COMPANY HIGHLAND PARK PLANT, 1915—FROM THE COLLECTIONS OF THE HENRY FORD. GIFT OF FORD MOTOR COMPANY



Brood of vipers or avenue for flourishing?

DEBT AND LENDING IN CHURCH HISTORY

Nathan Hitchcock

WERE JOHN CHRYSOSTOM (c. 347–407) invited to preach in today’s churches, he might rail against the satanic nature of credit cards. “For never does the money-lender enjoy his possessions, nor find pleasure in them,” John announced to his congregation in his *Homily 56*, “for he is grieved that the interest has not yet come up to the principal. And before this evil offspring is brought forth complete, he compels it also to bring forth, making the interest principal, and forcing it to bring forth its untimely and abortive brood of vipers.” He might even set a Mastercard on fire for effect.

Those who bristle at the compound interest of credit cards or the quicksand of payday loans find good company with Christian reformers of the past. The broader church has always viewed debt as a serious peril and lending as a practice requiring strict moral scrutiny.

The church’s passionate yet shifting position centers around *usury*, the charging of interest. Biblical injunctions against usury were applied straightforwardly for 1,000 years. But in the expanding

DOESN'T BOTHER ME A 19th-c. cartoonist depicted market-goers mocking divine judgments against lending.

commercial systems of the High and late Middle Ages, clamping down on usury began to look like whack-a-mole: as each form was prohibited, a new one arose to take its place. Finally, with the emergence of market-based economies, Christians softened their critique, even going so far as to create new forms of finance.

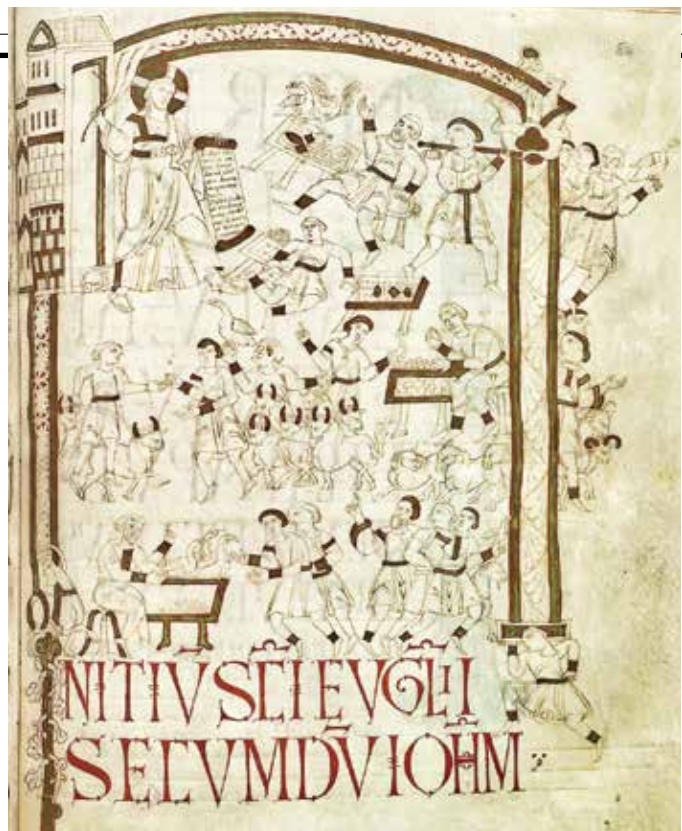
THE LENDER’S BITE

Debt, meaning any financial obligation, goes back as far as written records. In ancient civilizations the default means of exchange was some form of debt-and-credit system (not barter, contrary to popular opinion). Interest-free lines of credit existed. Alas, so did predatory loans with unfavorable terms.

The Old Testament teems with warnings about any amount of interest. In traditional economies interest-bearing loans were punitive; not coincidentally the

CHRIST CHASING THE MERCHANTS FROM THE TEMPLE, NORTH DOORS OF THE BAPTISTERY OF SAN GIOVANNI, 1403 TO 1424 (BRONZE)—I. SAILKO / (CC BY-SA 3.0) WIKIMEDIA
GOSPEL BOOK, NORTH DOORS OF THE BAPTISTERY OF SAN GIOVANNI, 1403 TO 1424 (BRONZE)—I. SAILKO / (CC BY-SA 3.0) WIKIMEDIA
LOOKING IN: 14th C. FLOOR, METROPOLITAN MUSEUM OF ART, 1098; THE METROPOLITAN MUSEUM OF ART, 1098; THE METROPOLITAN MUSEUM OF ART, 1098
MICHAEL PACHEN, DIE TEMPELREINIGUNG, ST. WOLFGANG ALTARPIECE, 1470S; UONEIT / (CC BY-SA) WIKIMEDIA

GET OUT One of the Bible stories about money most often portrayed in art is the cleansing of the temple—seen here in an 11th-c. Gospel book (right), a 15th-c. altarpiece (below left), and a 15th-c. baptistry (below).



Hebrew word for interest (*neshek*) means “bite.” Charging interest denoted deceit, extortion, and the ensnaring of people in debt slavery—at odds with the ethos of the Exodus. Accordingly only 0 percent loans were permitted among Israelites. Charitable giving was commended, limitations on collateral were enforced, and options for redemption were provided. Most strikingly the Torah mandates debt forgiveness each seventh year and the return of land in the year of Jubilee.

In the New Testament, a pall hangs over money-changing at the temple, debt slavery, and the grim reality of debtors’ prison. Jesus commended debt relief practices far more generous than those prescribed in the Law, including optional repayment of loans and radical almsgiving. Early Christianity’s ethic of love was in tension with lending practices of the first century, leading Paul to write, “Let no debt remain outstanding except the constant debt to love one another” (Rom. 13:8).

The church fathers were united in their blanket condemnation of usury, which they understood as a violation of the spirit of brotherhood and a peril to the poor. For instance, Cyprian of Carthage condemned backslidden church leaders who forsook their divine calling to become instead “agents in secular business... increas[ing] their gains by multiplying usuries.” Early bishops and theologians taught that trade was a good from God, but wealth was something to be shared. Interest-driven banking, while legal in Roman society, remained taboo among churches.



Not that prohibitions stopped all Christians from entering the lending profession. The rising public favor of the church after 313 led to membership growth, including wealthy families and those with careers in finance.

In response teaching grew more strenuous. The Council of Nicaea (325) forced clergy out of the lending



LOAN SHARKS? In the early modern era, loaning money could be seen as a respectable occupation (*above left*) or a sinful pursuit (*above right*).

business, claiming that the charge of as little as 1 percent on loans was grounds for demotion. Ambrose of Milan (c. 340–397) warned his hearers about loan debt, asserting that lenders are “parasites” guilty of robbery and murder. He implored his hearers to abstain from taking on debt, saying indebtedness is like trying to heal a wound with an ulcer.

In eastern Christendom during the early Middle Ages, the Code of Justinian capped interest at 8 percent, and Byzantines restricted the lending profession to the laity. In areas conquered by Islamic armies, clever credit systems among merchants replaced banking contracts. In the West interest-bearing loans were even less socially acceptable. Charlemagne banned usury altogether in the early 800s. Preaching was likely not the key factor here; loans dried up with shrinking cities and decentralizing society. New relationships between local lords and tenants formed, relationships that conveyed deep social indebtedness—albeit not in monetary, contractual terms. Usury no longer lurked as a great threat. Or so it seemed.

BIG RISKS, BIGGER PROFITS

Signs of new civic and economic vitality rose in the eleventh century. Peasants and merchants looked for streams of credit. Lords and kings hoped to finance wars and lavish lifestyles and to mobilize armies for the Crusades. With demand for interest-based money, who would take up the morally fraught profession of lending?

Shadowy banking establishments appeared in the High Middle Ages. The Lombards of northern Italy

and the Cahorsins of France established themselves as the dominant lenders by the 1100s. Such financiers were by no means highly esteemed, though they were more accepted than Jews (see *CH* #133). Permitted relatively few medieval professions, Jewish merchants took up loan-making to commoner and king alike.

Predictably, strained relations between creditors and borrowers resulted in anti-Semitic violence, especially when royal borrowers turned to coercion. In 1210, for example, King John ordered an emergency levy from Jews in England. Wealthy Abraham of Bristol held out, so the king ordered that one of his molars be pulled each day until he paid. After seven Abraham surrendered.

Outrageous profits partially offset these terrible risks. Numerous records exist of loans with 40, 60, and even 80 percent interest. In canon law usury by Jews was deemed acceptable via a loophole based on Deuteronomy 23:20, granting Jews the opportunity to use financial violence against “foreigners” in the form of interest. This sometimes resulted in retaliatory physical violence from indebted Gentiles.

Local preachers spread dire tales of torment for usurers in the afterlife, commonly describing the devil filling their mouths with red-hot coins. On the academic front, Thomas Aquinas (1225–1274) claimed that interest is against nature because it is not fruitful (money of itself does not create anything) and borrowers are charged twice (for the thing and again for



HELP ME OUT By the modern era, debt was a way of life; here a man pleads with his creditors (*above left*) and a moneylender counts coins (*above*).

WIZARDRY A “Jewish wizard” loaning money (*left*) is pictured as a colleague of the devil in a 13th-c. manuscript.

the use of the thing). Church councils chimed in too. The Second Lateran Council (1139) denied a Christian burial to professional lenders, and the Council of Vienne (1311) decreed that the usurer is to be “punished as if a heretic.”

LOOKING FOR LOOPHOLES

Prohibitions notwithstanding loans were in demand. Christians sought workarounds, some as comical as they were complicated. IOU “tallies” were issued, and bills smuggled in fees for buying on credit. “Triple contracts” recast interest as three premiums. Lenders tried commanding a flat fee for lending, imposing penalties for late payments, or issuing a surcharge.

If social reformers could not preach usurers out of existence, they could try to undercut them. In 1361 Bishop Michael Northburgh established a charitable bank in London that made 0 percent loans to the poor. A century later Franciscans founded a series of pawnshops, the Montes Pietatis, where the poor could obtain interest-free loans.

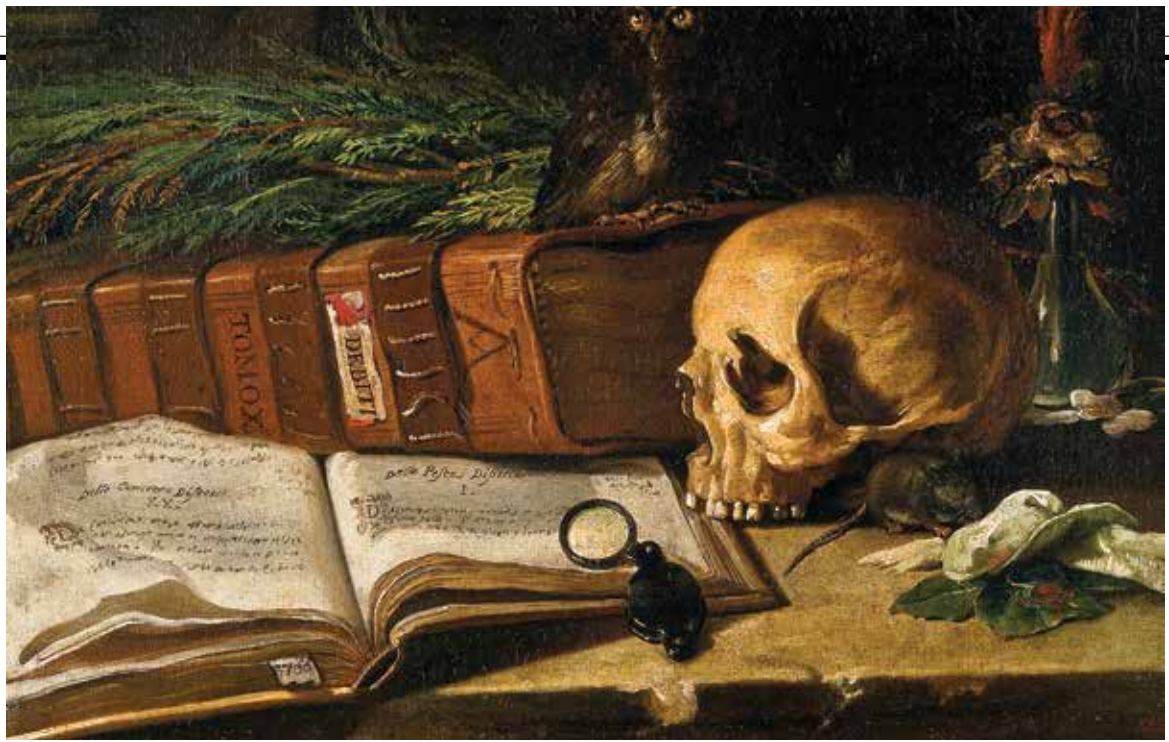
Kings and clergy failed miserably when they tried to ban debt outright, but were relatively successful in restraining abuses. In the East Byzantine law capped loans at various rates, permitting 16.6 percent only on the riskiest loans. In the West popes consistently stood

against what they called “immoderate interest.”

By the time of the Protestant Reformation, debt was not vilified so much as controlled. In Geneva John Calvin (1509–1564) conceded that, as rent on capital, interest must be governed by “the principle of equity.” The city council of Geneva permitted a 6.7 to 7 percent rate in the middle of the sixteenth century. Yet Calvin continued to doubt that Christian love of neighbor permitted money-lending as a trade, and his successor, Theodore Beza (1519–1605), urged the prosecution of lenders charging over 10 percent.

Usury had then come to mean “excessive interest” rather than the charging of interest *per se*. Within Roman Catholicism the School of Salamanca (see p. 49) laid groundwork for modern price theory. On the Protestant front, Claude Saumaise (1588–1653) published a defense of moderate interest rates in 1630. He argued that interest is justifiable on account of the lender’s inability to use the money and the risk of loss inherent with a loan, concluding “I would rather be called a usurer than be a tailor.”

Even if usury had gained some level of public acceptance, it was still seen as dangerous to the soul. A popular story in England in the 1600s concerned a notorious usurer who, on his deathbed, kept chewing as if something were in his mouth; he explained that the devil kept stuffing money into his mouth, forcing him to devour it. For borrower and lender alike, the church’s mission was saving people from the consuming jaws of the debt industry.



Soon market-based systems resulted in an explosive growth of wealth, along with technological innovation and class mobility. But free markets came with attendant threats: monopolies, displacement, and inequality. To be part of a capitalistic system was, by default, to interface with lending and debt. Christian philosophers helped explicate this new economy, including the necessity of lending.

Yet anxiety persisted. One Christian response was familiar: cap interest rates. Puritans in North America permitted only single-digit interest rates; later, most US state governments adopted a 6 percent ceiling.

Unfortunately debtors' prisons, where those who defaulted on loans experienced brutality, rape, illness, and starvation, also expanded. Bookseller and printer Moses Pitt shocked English audiences by describing inmates who ate mice to survive. Non-Christians and

LIFE IS SHORT One 18th-c. artist painted objects to remind the viewer of death—including a ledger book of debts.

rates. Many followed suit. Later “microloans” were also organized in large part by believers. Opportunity International, founded in 1971, provides low-interest loans to help the poor start small businesses. Syrian Christian churches spearheaded microlending efforts in south India, and Christian relief organizations added economic intervention programs to their ministries.

LIFE-GIVING LENDING?

Christians today continue to protest unjust lending. Some are fighting development loans given to Latin American dictators, resulting in high-interest debts forcibly collected once the dictator is overthrown. Local US churches have pursued financial reform. In South Dakota in 2016, for example, a church-championed initiative to cap interest rates on payday lending succeeded, halting loans with an average APR of 574 percent!

Some leaders, like the popular Dave Ramsey, still urge Christians not to get embroiled in any kind of debt. But over the past millennium, fumbling forward, Christians have tolerated and even promoted well-crafted forms of lending. With the proper terms, they argue, debt can be manageable. Indeed it can be empowering. Without abandoning caution, they hope for better debt. **■**

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And he entered the temple and began to drive out those who were selling and those who were buying in the temple, and he overturned the tables of the money changers and the seats of those who sold doves. (Mark 11:15)

Christians alike protested these prisons, which were mostly eradicated by the middle of the nineteenth century. International missionaries spread similar reforms.

Some explored the possibility of loving neighbor with low-interest-rate loans. Moved with Christian compassion for poor German farmers fleeced by loan sharks, Friedrich Wilhelm Raiffeisen (1818–1888) developed an early form of modern credit unions. He emphasized self-help, self-governance, and self-responsibility and loaned funds locally at reasonable

“On trading and usury”

Martin Luther preaches on taking the “fourth way”

Buying and selling are necessary. They cannot be dispensed with and can be practiced in a Christian manner, especially when the articles of trade serve a necessary and honorable purpose. . . . Even the patriarchs bought and sold cattle, wool, grain, butter, milk and other goods. These are gifts of God, which He bestows out of the earth and distributes among men. But foreign trade, which brings from Calcutta, India, and such places, wares like costly silks, gold-work and spices, which minister only to luxury and serve no useful purpose, and which drains away the wealth of land and people—this trade ought not to be permitted. . . .

The merchants have among themselves one common rule. . . . They say: I may sell my goods as dear as I can. This they think their right. Lo, that is giving place to avarice and opening every door and window to hell. What does it mean? Only this: “I care nothing about my neighbor; so long as I have my profit and satisfy my greed, what affair is it of mine if it does my neighbor 10 injuries at once?” There you see how shamelessly this maxim flies squarely in the face not only of Christian love, but of natural law. . . .

The rule ought to be, not: I may sell my wares as dear as I can or will, but: I may sell my wares as dear as I ought, or as is right and proper. For your selling ought not to be a work that is entirely within your own power and will, without law or limit, as though you were a god and beholden to no one; but because this selling of yours is a work that you perform toward your neighbor, it must be so governed by law and conscience, that you do it without harm and injury to your neighbor, and that you be much more concerned to do him no injury than to make large profits. . . .

A JUST PRICE?

You ask, then, How dear may I sell? How am I to get at what is fair and right so as not to overreach or overcharge my neighbor? . . . The best and safest way would be for the temporal authorities to appoint over this matter wise and honest men who would appraise the cost of all sorts of wares and fix accordingly the outside price at which the merchant would get his due and have an honest living, just as at certain places they fix the price of wine, fish, bread and the like. But we Germans are so busy with drinking and dancing that we cannot tolerate any such regulation. . . . the next best thing is to hold our wares at the price which they bring

NEIGHBORS AND MERCHANTS Luther is commemorated here on a German Third Reich coin issued for the 450th anniversary of his birth (Nazis considered him an Aryan hero).

in the common market or which is customary in the neighborhood. . . .



But when the price of goods is not fixed either by law or custom, and you must fix it yourself, then indeed no one can give you any other instructions except to lay it upon your conscience to be careful and not overcharge your neighbor, and seek not avaricious gain, but only an honest living. . . . There are four Christian ways of trading external goods with others. . . .

The first way is to let them rob us of our property and take it from us, as Christ says in Matthew 5:40, “If any man take thy cloak, let him have the coat also, and ask it not of him again.”. . .

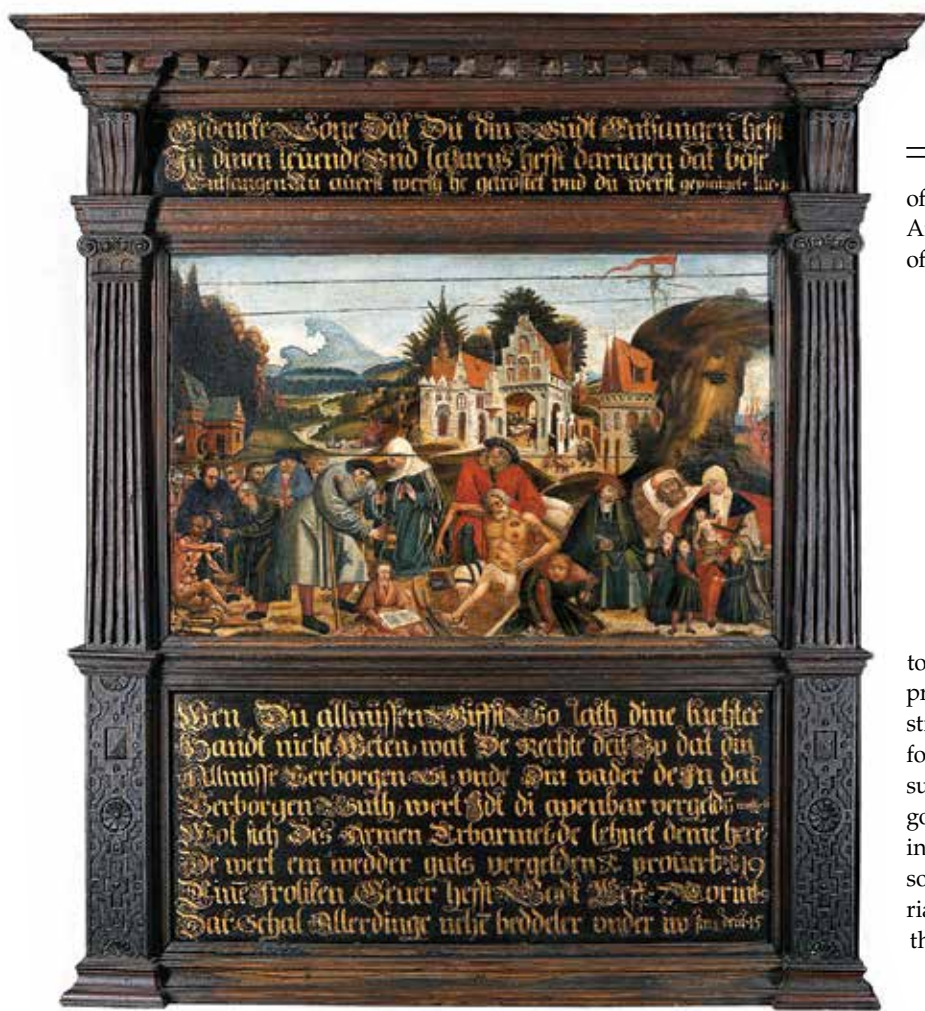
The second way is to give freely to everyone who needs it, as Christ teaches in the same passage. . . . That takes a true Christian, and a true Christian is a rare animal; the world and nature pay no heed to them.

The third way is lending; that is, I give away my property and take it back if it is returned to me; if not, then I must do without it. Christ Himself makes a rule for this kind of lending and says, “Lend, hoping for nothing again.”. . .

The fourth way of trading is buying and selling, and that with cash money or payments in kind. If a man wishes to practice this method, he must make up his mind not to rely on anything in the future but only on God, and to deal with men who will certainly fail and lie. . . . If he wishes to lend, let him lend to Christians, or else take the risk of losing it and lend no more than he would be willing to give outright or can spare from his own necessities. If the government will not help him get his loan back, let him lose it; and let him beware of becoming surety for any man, but let him far rather give what he can. Such a man would be a true Christian merchant and God would not forsake him, because he trusts Him finely and gladly takes a chance, in dealing with his risky neighbor.

—Martin Luther sermon, “On Trading and Usury” (1524), translated by W. H. Carruth in *The Works of Martin Luther* (1915)

The undeserving poor



POOR MAN LAZARUS This c. 1550 painting shows people demonstrating works of mercy, with the story of Lazarus in the background.

of two letters that survive, he ordered Arsacius, his high priest of the region of Galatia,

to build in each city, frequent hostels in order that strangers may profit by our philanthropy; I do not mean for our own people only, but for others also who are in need of money. . . . For it is disgraceful that, when no Jew ever has to beg, and the impious Galileans support not only their own poor but ours as well, all men see our people lack aid from us.

Julian wanted his pagan priesthood to imitate Christian institutions and practices, including “philanthropy to strangers,” that he thought accounted for Christianity’s post-Constantinian success. He proposed that, just as the gods ministered to humans by bestowing on them the blessings of the earth, so his priests ought to share their material goods with everyone, including the poor. In fact, he emphasized, they should consider it “a pious act to share our food and clothing even with the wicked.”

Ancient Greeks and Romans were not callous toward poor strangers on an individual basis. Dominant public moralities, however, limited moral obligations to members of one’s own family, class, civic, or religious group.

But philanthropy was an exception. In classical discourse *eleos* (mercy) was usually distinguished from *philanthropia* (best translated as “clemency”): while the former was usually restricted to an impulse to help members of one’s own circles, the latter described a rarer impulse to help outsiders, despite prejudices one’s group might normally have against them.

Christianity added a much closer coordination between these two concepts. Christian authors from the fourth century to seventh regularly used *philanthropia* to describe the attitude a person needed to possess to listen and show people mercy—whether by pardoning them for treason, forgiving what they owed in taxes,

EARLY CHRISTIANS EMPHASIZED DOING GOOD FOR ALL, WHETHER OR NOT THEY WERE WORTHY

Daniel F. Caner

ASKED TO GIVE AN EXAMPLE of “philanthropy” today, many of us would think of rich people giving large donations to worthy causes. But the ancient use of the word was quite different. Anyone could be philanthropic, though it might be difficult; they might not give money, but mercy and kindness instead; and the recipient did not need to be worthy.

THE IMPIOUS GALILEANS

In early 363 the Roman emperor now known as Julian the Apostate (331–363) was preparing to invade Persia. But something was troubling this pagan ruler, who had created a system of pagan priests in Asia Minor. In one

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SHOW COURTESY Mercy in two 17th-c. works: strangers assist the shipwrecked Paul (right); justice and clemency star on a tapestry (below).

giving them alms, or offering eternal salvation—even if the recipients were guilty of all possible wrongs and deceptions. It was this emphasis on helping others despite one’s suspicion or knowledge that they did not deserve it that made ancient Christian philanthropy not just a lofty ideal but a truly provocative challenge.

UNEXPECTED KINDNESS

The word *philanthropia* only appears three times in the New Testament. In Acts it appears twice in relation to unexpected kindnesses the apostle Paul received from outsiders (Acts 27:3 and 28:2). Both present philanthropy as a kindness that would normally not be expected of the people in question.

Titus 3:4 is the most important for later tradition. To convince readers to show “every courtesy to every person,” it tells of how God philanthropically saved humanity, despite our manifold sins and bad behavior—presenting divine philanthropy in a way associated with classical gods, Hellenistic kings, and Roman emperors. Together with the two passages from Acts, it shows that the classical notion of philanthropy was not merely peripheral to Christian tradition but at its center from the very start.

Like much else in the classical world, philanthropy became an issue of contention between Christians and pagans in the decades following Constantine’s conversion. Church historian Eusebius of Caesarea contrasted the *philanthropia* of Emperor Constantine and the *misanthropia* (misanthropy, a word we use today to describe a dislike of humanity) of his pagan rival, Licinius. The tables were turned just a few years later, when Basil of Caesarea, bishop of an important urban center in what is now central Turkey, lamented the refusal of wealthy Christians in his congregation to share grain with the poor during a famine around 369: “The stories that pagans tell about *philanthropia* are putting us to shame.”

The idea also informed early Christian preaching on generosity toward beggars. Gregory of Nazianzus (c. 329–390) emphasized Christian duty toward society’s most ostracized and abhorred members: lepers. He challenged his congregation to adopt a generous attitude despite revulsion and fear: “To [lepers] a philanthropic benefactor is not someone who has supplied their need, but anyone who has not cruelly sent them away.”

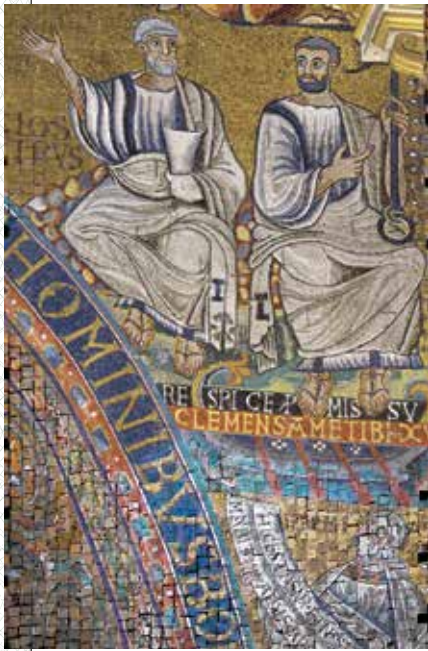


Sermons that John Chrysostom (347–407) delivered in Antioch and Constantinople reached larger populations and a greater range of needy people. Later Orthodox traditions even called him “John of Alms.” Chrysostom’s sermons have been preserved in greater quantity than those of any other ancient Christian preacher, and his references to philanthropy run into the thousands.

Our Master is philanthropic, Chrysostom maintained, because he is willing to forgive human sins if we confess and repent, and has given us multiple opportunities to do so before we die. He sends calamities like earthquakes to rouse us from our casual callousness toward one another; yet we should be grateful that, because of God’s philanthropy, these calamities are not more destructive, allowing most of us to survive; and indeed, by teaching us to be more kind toward each other in this life, such calamities have saved us from being punished more severely for our sins against each other in the afterlife.

But Chrysostom’s main concern was to promote almsgiving to all, despite suspicions that recipients of our mercy might not deserve it. He cited the case of Lazarus from Luke 16:19–31 and noted that Christ himself had modeled philanthropy not only by healing lepers, casting out demons, and comforting the sick, but also by associating with publicans, prostitutes, and sinners. “Do this, I beg you,” Chrysostom





OLD TALES Debates and stories about Christian philanthropy feature in a famous (though probably fictional) dialogue between Peter and Pope Clement I (*far left*) and the *Ecclesiastical History* by Socrates Scholasticus (*left*).

implored, “without making any inquiry more than is necessary. . . . Need alone is the poor man’s worthiness; if anyone at all ever comes to us with this recommendation, let us not meddle any further.”

DON’T THROW OUT THE BISHOPS

By the fifth century, the Christianized idea of *philanthropia* had become widespread—even to emperors. Church historians told how, for example, after hearing a petition from a defeated usurper, Constantius (317–361) had “treated him with the greatest philanthropy,” allowing him to live on a government stipend; after hearing an orator declaim on philanthropy, the fearsome Valens (328–378) was inspired to mete out milder punishments.

Theodosius the Great (347–395) opted not to punish rebellious citizens of Antioch “out of philanthropy” after listening to their bishop, having heard that it would lead to bloodshed; Anastasius (c. 431–518)

The next best approach was to ask someone else to pray. Praying on behalf of sinners before God became one of the most important “functions” of early Christian holy people. Miracle stories about monks told of philanthropic benefits lay people obtained through tearful monastic prayers and petitions: release from diseases, demons, and sins; fertility for women and farmlands; relief from divine wrath, improvement of weather, or comfort in general. One writer observed, “no one receives remedies for their ailments unless from the Lord alone, who is made philanthropic toward all people through the prayers of his saints.”

Monks were also depicted as philanthropic themselves, pardoning lay people who insulted or betrayed them. James of Nisibis (d. 338) reportedly showed God’s philanthropy by making a rock explode near a judge’s tribunal, frightening him into reversing an unjust verdict. A desert monk, Abraham, agreed to pay off all the

taxes of people who had maligned him. Others taught philanthropy by persuading landlords to exact rents less severely and barbarians to behave more gently.

Monks also demonstrated philanthropy by indiscriminately providing goods and services to others in need, ranging from bishops to blind beggars. Limnaeus built shelters for the blind so they could sing hymns all day without having to wander around asking for money; Isaac built a hospice for sick monks and strangers who came to visit monks on the edge of the Egyptian desert; another monk put off his reading of Scripture at night until he had nursed all the sick people, both rich and poor, he found sleeping in the church porticoes.

Palestinian monks Barsanuphius (d. 540) and John of Gaza (sixth century), in their *Letters*, as well as abbot of St.

There was a rich man who was dressed in purple and fine linen and who feasted sumptuously every day. And at his gate lay a poor man named Lazarus, covered with sores. (Luke 19:20)

“philanthropically” declined to eject two condemned bishops. But historians saved their highest praise for Theodosius the Younger (401–450); his reputation for philanthropy was so great that even the Huns decided to stop fighting and submit to Roman rule, knowing that they would be treated with mercy.

On a more cosmic level, early historians offered many instances in which God had expressed divine philanthropy after the Fall, from moments of divine condescension like the Incarnation and Crucifixion, to

ST. PETER AND ST. CLEMENT MOSAIC DETAIL, APSE OF BASILICA OF SAINT CLEMENT, ROME. © BASILICA DI SAN CLEMENTE (ROME), USED WITH PERMISSION OF THE IRISH DOMINICAN FATHERS SOCIETIES SCHOLASTICUS, THE ECCLESIASTICAL HISTORY, F. BR. SYRIAC FRAGMENTS UNCATALOGUED—(CC BY 4.0) WELLCOME COLLECTION

TOUGH LOVE Bishop Ambrose rebukes Theodosius the Great for his part in a massacre (*right*). Exhorting sinners to repent could be philanthropy, argued works like the *Ladder of Divine Ascent* (the ladder is pictured *below* on a Romanian monastery).

Catherine's Monastery John Climacus (579–649), in the *Ladder of Divine Ascent* (c. 600), encouraged readers to trust that God, out of his philanthropy, would forgive them no matter what sins they had committed. As spiritual mentors to the monastery of Seridus near Gaza, Barsanuphius and John of Gaza emphasized that God would listen and provide mercy to all who were humble, remorseful, and asked frequently.

God might philanthropically send afflictions to humble, educate, and improve us, but being philanthropic, he would at the same time “extend a merciful hand” to every sinner until his or her last breath. Climacus wrote at length about a community near Alexandria called the “Repentance Monastery.” One of its practices was to enact dramas of heavenly judgment in the monastery itself. These were staged to remind monks of their sins and need for repentance.

THE MERCIFUL HAND OF GOD

Overall, the ancient Christian understanding of philanthropy provided a rationale for extending generosity, kindness, and mercy to all people. First, while it did not explain in detail how such welfare might be provided, it gave classical authors and Christian preachers alike a justification for showing generosity to others despite strong reservations.

Second, this notion redefined the meaning of personal kindness or generosity. To propose that a generous act must be accompanied by a presumption that its recipients are unworthy may seem unsavory to modern sensibilities, but it also may serve to override whatever reservations or excuses prevent us from acting generously.

Third, recognizing that clemency was an original and essential aspect of ancient philanthropy might contribute to the revitalization of our modern spirit of philanthropy. Today “philanthropy” can seem to be a largely institutionalized, abstract concept, bereft of personal meaning or emotional force. How can any individual be moved by such an impersonal concept as “universal kindness” or “love of humanity”? What gave ancient philanthropy its provocative force was its recognition that this difficulty existed and philanthropy represented a genuine challenge. To



be philanthropic was, quite simply, to be something almost super-human: it was to behave much more like an emperor or a god—or, in fact, like God, who will extend a merciful hand to every sinner until his or her last breath. [4]

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YOU GET THE KEYS Baldwin II, second Western king of Jerusalem, approves the Templars and gives the temple in Jerusalem into their care (*left*). Western rule also brought Western money (*below*).

relics. Still, travel in the medieval era was fraught with dangers. In addition to natural disasters like storms at sea, pilgrims also feared pirates and thieves who sought to plunder the resources they needed to complete their journeys. While the knights could and did protect travelers with their swords, they also protected travelers' money by establishing the first international banking system.

Empowered by wide-ranging privileges granted by a series of papal bulls, including exemption from taxes and travel restrictions, the Templars set up banks all across Europe and the Mediterranean. A pilgrim in France or Italy, for example, could make a deposit with the Templars in Venice, get a certified bank note detailing the amount, and give that note to the Templars in Jerusalem in exchange for the amount deposited.

This freed travelers from having to carry large amounts of money with them, making them less attractive targets for greedy marauders. It also meant that if they were shipwrecked, their gold wouldn't go down with the ship. Thus the Templars' prudent care of people's earthly treasures enabled many to journey safely on pious pilgrimages to Jerusalem.

Unfortunately for the Templars, their earthly success also led to their downfall. The king of France, greatly indebted to the Templars in the early fourteenth century, sought to discredit them by stoking rumors about their secretive initiation rites. In 1312 Pope Clement V's papal bull *Vox in excelso* officially revoked papal support for the order. The church disbanded the Templars, tried their members as heretics, and burned many at the stake.

The sudden downfall of such a popular institution led to the speculation that the Templars who survived had gone into hiding and secretly lived on, sparking many conspiracy theories still discussed today. While these fantastic tales can be fascinating, too often they overshadow the Templars' most enduring legacy: the establishment of international banking. While it is common to think of banking and finance in worldly—if not devilish—terms today, the Templars' story reveals the higher vocation of even this most earthly of enterprises.—*Dylan Pahman, research fellow at the Acton Institute, managing editor of the journal Markets and Morality, and author of Foundations of a Free and Virtuous Society.*

Poor Soldiers' banks

It was the medieval equivalent of the bombing of Pearl Harbor; when Islamic invaders conquered Jerusalem, the Western Christian world responded. Sending military aid to liberate the conquered, they began a series of holy wars known as the Crusades. While the Crusades have rightly faced condemnation from modern historians, they began with this noble purpose.

"These events at Jerusalem have shaken the world," wrote Bernard of Clairvaux (1090–1153) to the Templar Hugh de Payens (c. 1070–1136). "What could be more profitable and pleasant to behold than seeing such a multitude coming to reinforce the few?" Bernard referred not only to the crusaders taking back Jerusalem, but specifically to the formation of a new monastic order at the site of Solomon's temple: the Poor Fellow-Soldiers of Christ and of the Temple of Solomon, more commonly known as the Knights Templar. As one of what would eventually become many orders of militant monks, they integrated the monastic ideals of poverty, chastity, and obedience into their martial regimen.

WORLDLY AND OTHERWORLDLY KNIGHTS

Bernard contrasted the Templars with worldly knights who sought only riches, fame, and glory for themselves, rather than treasures in heaven. The Templars, it turned out, had a knack for handling worldly treasures as well—not for the sake of their own luxury or pleasure, but rather for the protection of pilgrims' wealth.

With the Holy Land under papal control, Western Christians flocked there to venerate the holy sites and





Misunderstood missionaries

COLONIAL ENABLERS OR PIONEERS OF SOCIAL AND ECONOMIC REFORM?

Robert D. Woodberry

THE CARTOON'S POINT IS CLEAR. Two members of a native South American tribe confront a missionary holding a large Bible and tell him: "I've got a better idea. Why don't you come visit the temple tomorrow, and we'll teach you how to live a life of sacrifice?"

Such a caricature of Western missionaries has taken hold recently—those whose religious zeal leads them to misunderstand local cultures, sometimes with tragic results. But a closer look reveals a far more complex picture of missionaries who fought colonial governments for more just treatment and less financial exploitation—and who sometimes won.

THE BRIDGE BETWEEN

Nineteenth-century missionaries held a unique bridging position between the colonized they intended to reach and the colonizers whose culture they shared. Widely dispersed in the colonies, they directly witnessed colonizers abusing indigenous people. Such abuses hampered missionary work by turning locals against Westerners and against Christianity. But missionaries had power in the West through religious supporters and

LISTEN TO THE MISSIONARIES The British and Foreign Anti-Slavery Society meets in 1840; missionary reports helped drive economic and social reforms.

funders that they wrote to regularly and could mobilize. Prior to modern international human rights organizations and news organizations, missionaries and their supporters stood at the forefront in this fight.

Most missionaries were not against the idea of colonialism—it allowed them to enter many countries. But they wanted a moderate form. For example, prior to the First Opium War (1839–1842), missionaries had not openly resisted the British opium trade; to gain access to China, some worked as translators for opium trading companies. However, the Opium Wars changed two things. First, missionaries could now enter China without working for trading companies. Second, they saw the consequences of addiction; spurred to compassion they became the main group mobilizing Europeans and Americans against the opium trade.

Missionaries strove to evangelize the poor and marginalized as well as the wealthy and powerful, and



soon found that the former responded more readily to the gospel. Missionaries got to know their needs and concerns. Some who had gone to the mission field with little social agenda became convinced that preaching was not enough.

Many missionaries had already come from social activist traditions. Protestant missions grew out of the Second Great Awakening—spiritual revivals that also gave birth to abolitionism, temperance, prison reform, and many other social movements. Before going abroad many early missionaries were already actively involved in these movements, as were the mission boards that sent them.

By the mid-nineteenth century, missionary organizations had budgets to rival those of large secular organizations. Harvard University's endowment, for example, was less than a half million and its annual revenues were less than \$50,000 in 1846. That same year the American Board of Commissioners for Foreign Missions had annual revenues of over \$250,000! The largest missions and Evangelical reform agencies outstripped all but a few commercial banks. Great Britain also had a massive missions sector.

With such vast resources, missionaries smuggled out photographs and reports about abuses, publicizing them with their own media empires—well ahead of the development of broad, secular, international news organizations. During the nineteenth and early twentieth centuries, missionaries more than any other group wrote home and gave regular speeches about life in colonial territories. Politically they mobilized supporters to pressure government officials; in fact on several occasions this pressure forced the British colonial government to recall governors and magistrates.

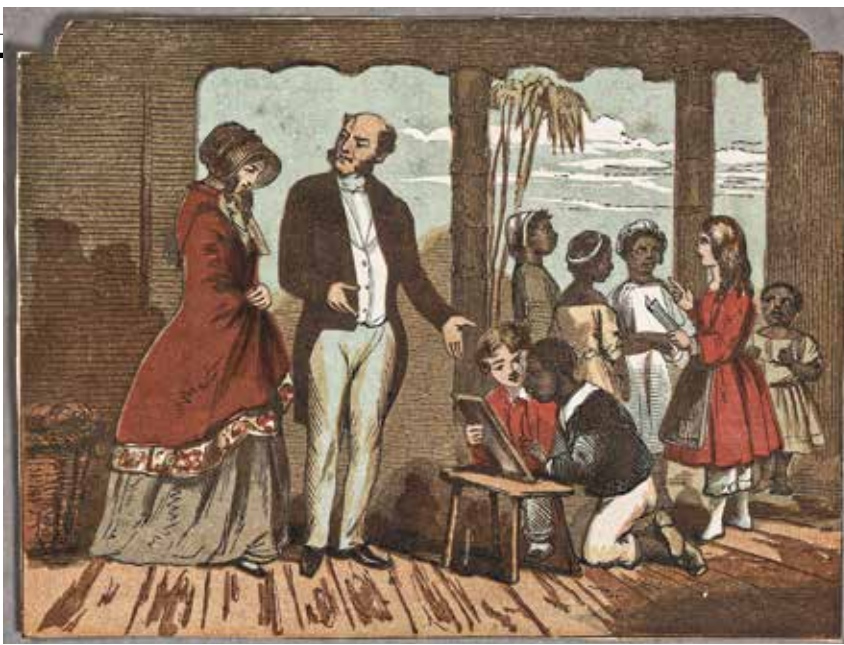
SETTING OUT TO CONQUER An unidentified East India Company captain poses c. 1690 (*left*); about 100 years later, the three sons of William Money, all of whom served in the East India Company, study a map (*above*).

Missionaries and their supporters also helped fashion the British economic concept of *trusteeship*—the idea that the colonial government had an obligation to develop colonial territories with an eye toward their ultimate independence. Edmund Burke, heavily influenced by his Quaker tutor, first proposed the concept in the 1770s, arguing for it based on divinely sanctioned natural law. Initially trusteeship had little currency outside missionary circles. But missionaries continually promoted it and tried to hold government policies to this standard. By the twentieth century, many Westerners shared the idea.

NOT JUST RULING BUT REDEEMING

Missionaries' economic and political influence particularly shaped the antislavery movement. In the eighteenth century, the British were the world's leading slave traders—buying people from Africa to enslave, using them in their colonies, and selling them to others. Death rates on ships and plantations were high. The British set up monopoly trade relationships and used violence to extract resources and labor.

As missionaries spread throughout British colonial territory, they were exposed to the horrors of the slave trade and the decimation of indigenous peoples. Soon they used their power and wrote their supporters back in Great Britain about these abuses. Initially they tried to stay apolitical; they needed slave owners' permission to work with the enslaved. But as missionaries gathered slaves for weekly religious services, trained some



A DIFFERENT VISION Missionaries established schools (left), translated and printed books like this Bengali New Testament (below), and fought the opium trade (below left).



to lead congregations, and taught congregants how to read and write, that changed.

PRESSURE CAMPAIGN

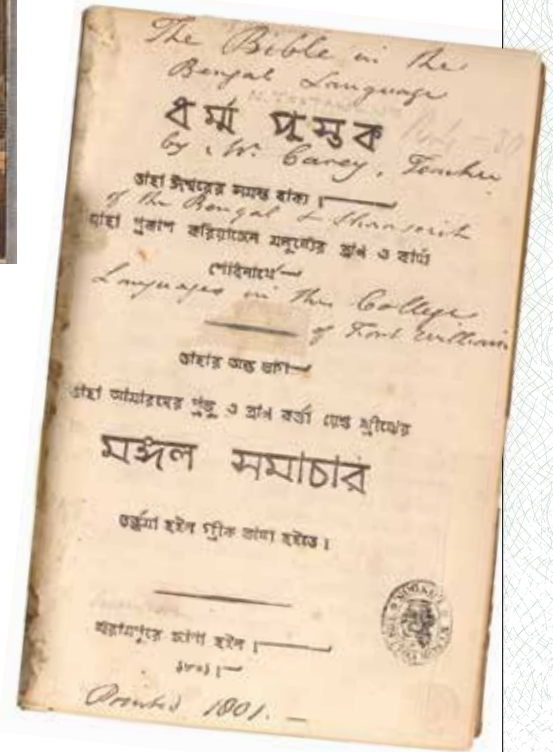
Literate enslaved people began to interpret the Bible for themselves and read newspaper accounts of debates over political rights. They met and discussed plans outside direct observation of their owners. When several British missionary church leaders in Jamaica from the Nonconformist movement (those not affiliated with the Church of England) were implicated in a slave uprising, slave owners burned down churches, put several missionaries in prison, and barred the enslaved from learning to read and meeting for worship. For the missionaries this was the final straw. *The Baptist Magazine* reported on an 1832 speech by missionary William Knibb:

[He said] the Society's missionary stations could no longer exist in Jamaica without the entire and immediate abolition of slavery. He had been requested to be moderate but he could not restrain himself from speaking the truth. He could assure

the meeting that slaves would never be allowed to worship God till slavery had been abolished.

A number of missionaries, some of whom had been imprisoned, tarred and feathered, or kicked out of British slave colonies, began touring Great Britain making fiery speeches and distributing petitions against slavery. Their supporters mobilized a massive pressure campaign calling for immediate abolition. Nonconformist dominance in the petition campaign so amazed the relevant parliamentary committee that they kept track of the religious traditions of petitioners: over 59 percent of Nonconformists and over 95 percent of Wesleyan Methodists signed petitions calling for the end of slavery. Allied with a small group of intellectual free-market economists, these British Evangelicals achieved the banning of slavery in 1834 and convinced the British Navy to suppress the slave trade conducted by other countries—against direct opposition of planters and Liverpool slave traders at a time when slavery was still highly profitable.

Spurred by their success with abolitionism and concerned by reports from missionaries in other colonies, Evangelical and Quaker missionary supporters





DUELING VIEWS Thomas Fowell Buxton (*far left*), vice president of the Church Missionary Society, called British colonialism “little else than one uniform system of cruelty, rapacity, and murder.” Governor Eyre (*near left*) proved one sad example.

established the Parliamentary Select Committee on Aboriginal Tribes in 1835. This group commissioned a worldwide investigation and collected well over a thousand printed pages of testimony about the consequences of colonization—much of it from missionaries.

White settlers’ abuses of indigenous peoples also shocked missionaries working in South Africa. In 1828 Dr. John Philip cataloged some of the abuses in his book *Researches in South Africa* and traveled in England to raise pressure for the government to stop them. Philip and his supporters were able to get ordinances passed that became the basis for a nonracial constitution for the Cape Colony, granting “all the natives of South Africa, the same freedom and protection as are enjoyed by other free people of the Colony whether English or Dutch.”

Later missionaries like John Mackenzie continued the struggle for equal legal protection for Whites and Blacks—Mackenzie even brought his ally Khama III to Britain and arranged publicity and a meeting with

Missionary Society, wrote a letter to the colonial secretary outlining the deteriorating economic situation for the formerly enslaved in Jamaica and describing abuses. He asked the colonial office for economic and political reforms including expanded suffrage. The colonial office forwarded the letter to Governor Eyre of Jamaica; Eyre responded angrily and began attacking Nonconformist missionaries. When the content of the letter became public, Blacks throughout the island held meetings to discuss it. These “Underhill Meetings,” named for the Baptist missionary, provided a platform for those who were angry with the government to air their grievances.

While tensions were high, a squabble over a court decision escalated into a riot at Morant Bay in which several White people were killed. Eyre sent in soldiers who killed several hundred Blacks, flogged hundreds more, and burned villages indiscriminately. He also ordered prominent mulatto leader George William Gordon court-martialed and hung without benefit of trial; Gordon had no direct link to the uprising.

The Colonial Office initially commended Eyre for his decisive action, but missionaries sent back damning reports, and their supporters mobilized a campaign that got Governor Eyre recalled and tried for murder. They argued the case in an attempt to set a precedent that English law would apply equally to Whites and non-Whites so that colonial officials would think twice before slaughtering civilians.

Missionaries sometimes lost fights, ignored abuses, or covered up abuses of their own. But overall they were a dominant social and economic force: ending the opium trade, restricting gun and liquor trade in Africa, fighting for native land rights, ending forms of forced labor, protesting abuses of civilians during the Boer Wars, and fighting for the rule of law in many colonies. Surveying achievements like these, the Committee on Missions and Government at the 1910 World Missionary Conference in Edinburgh wrote, “Like the Church at home, the Missions in the colonies are the conscience of the State.”

Robert D. Woodberry is director of the Project on Religion and Economic Change and senior research professor at Baylor University. This article is adapted from his dissertation.

You shall not pervert the justice due to your poor in their lawsuits. (Exodus 23:6)

Queen Victoria. Although Anglo missionaries ultimately lost the struggle when Boer settlers took over the South African government in the twentieth century, they influenced colonial policy for almost a century and earned the ire of White settlers in the process.

UNDERHILL MEETINGS

Missionaries also restricted British colonial officials. In 1865 Edward Underhill, secretary of the Baptist

SIR THOMAS FOWELL BUXTON (1786–1845), JAMAICA, C. 1875—UNKNOWN AUTHOR / (PUBLIC DOMAIN) WIKIMEDIA
EDWARD JOHN EYRE, C. 1880—(PUBLIC DOMAIN) WIKIMEDIA

Alternative economies

The Shakers

Your hands to work and your hearts to God and a blessing will attend you” was the Shaker movement’s most famous slogan; even inspiring the famous Ken Burns documentary about them. At the movement’s peak in the nineteenth century, more than 5,000 members lived in over 20 settlements. Now sites where they once lived and worked are long-closed or open as museums—except for the Sabbathday Lake Village in New Gloucester, Maine, where a few living Shakers maintain their old ways.

Today their legacy lives on in music (most famously the song “Simple Gifts”) and a tradition of architecture, farming, and furniture-making. Shakers were known even in their own day for shrewd and honest business dealings and imaginative craftsmanship. They are responsible for inventing many things we use frequently: condensed milk, circular saws, metal pens, paper seed packets, apple parers and corers, flat-bottomed brooms, clothespins, fertilizer spreaders, and a version of the automatic washing machine.

PLAIN AND STURDY

Founded in England in the 1740s, the group—known formally as the United Society of Believers in Christ’s Second Appearing—combined unorthodox theology with communal celibate living and a complete willingness to engage in the market, but on their own terms. They taught that followers of Christ should refrain from all sexual relations, confess their sins to each other, and worship through a form of ecstatic shaking that gave them their common name. Their most famous leader in the United States was Mother Ann Lee (1736–1784), who joined the movement in England in the 1770s and brought it to America in 1774. Many Shakers considered her to be a second appearance of Christ.

Shakers in the United States founded communities throughout New England and eventually the Midwest. They built plain but sturdy and attractive buildings in which they housed men and women in separate wings and supported themselves through farming and the making of furniture. (As a celibate order, they gained new members either through conversion or by raising young orphans who occasionally decided to stay with the community.)

Though they first sought to feed, clothe, and house their own, they readily sold their products to others as well. They even developed an early version of assembly-line furniture production. From the 1820s on, the central Shaker settlement in New Lebanon, New York, designed furniture for all the communities and then shipped kits to other settlements for assembly.



'TIS THE GIFT TO SIT DOWN Shaker chairs used a standard design throughout the settlements—anticipating later assembly-line systems of interchangeable parts.



Work was a religious commitment for the Shakers. Mother Ann, author of the “hands to work and hearts to God” dictum, also told her followers, “Do your work as though you had a thousand years to live and as if you were to die tomorrow.” Father Joseph Meacham, an early successor of Mother Ann’s, commented that “All work done, or things made in the Church for their own use ought to be faithfully and well done, but plain and without superfluity. All things ought to be made according to their order and use.”

The Millennial Laws that governed the community forbade excessive adornment, and, despite their ingenuity, Shakers encouraged their craftsmen and women not to claim their work for fear this could lead to pride; they rarely applied for patents.

“To the Shaker, everything is a gift from God,” Brother Arnold Hadd, one of the last living Shakers, said in a 2015 interview. “Everything. Whatever we’re doing, that’s a gift. And we try to labor on that gift to bring it forth into a perfection.”

—Jennifer Woodruff Tait, *managing editor*, Christian History



Self-serving vice or society-building virtue?

THE LONG-STANDING INFLUENCE OF MAX WEBER'S LINKING OF PROTESTANTISM AND CAPITALISM

Kenneth J. Barnes

WHEN I WAS IN HIGH SCHOOL, I fell in love with the girl next door, the eldest daughter of unassuming people living in a modest home in an unpretentious part of town. They quietly supported the local school district and the public library, but their names were rarely found in the newspaper. Imagine my surprise when one day I found out her father was probably the richest man in town! He owned the largest commercial seafood business of its kind in the world and also the local commercial bank. They were what my mother called “filthy rich.”

I knew these were not ill-gotten gains, but I also couldn't understand. I had been brought up in a home where my father had to work several jobs just to maintain a middle-class lifestyle. Surely people so rich would have owned the grandest house in town, driven the flashiest cars, worn the most expensive jewelry, sent their children to the finest private schools, and traveled the world. Yet they did none of those things. Instead

SPINNING ONWARD Weber was among many thinkers attempting to make sense of work in the industrial era.

they lived a modest lifestyle, reinvesting wealth for future generations and filling their time with small, anonymous acts of kindness and generosity, without any fanfare or expectation of return.

CONTROVERSIAL ETHIC

It wasn't until many years later when I began to study theology and political economy that the penny dropped for me. My former girlfriend came from a strict Dutch Reformed household, and their lifestyle exemplified something called the “Protestant Ethic” in action. And it was far more controversial than I had realized.

The term is taken from the English title of pioneering German sociologist Max Weber's *The Protestant Ethic and the Spirit of Capitalism* (1905). Weber (1864–1920) was

FROM BEER TO ETHICS After spending time in college (in the words of one biographer) “drinking beer and fencing,” Weber (*right*) settled down to study law and history and produced his famous book (*far right*).

the son of middle-class Prussian parents; his father was a civil servant, and both intellectual stimulation and estrangement between his parents characterized his home. He became professor of economics at the University of Heidelberg, but, after resigning due to mental illness, entered the relatively new field of sociology as editor of the journal *Archives for Social Science and Social Welfare*.

In his groundbreaking book, Weber sought to explain why some countries (particularly in northern Europe and the United States) were so much more successful in generating wealth than other capitalist countries. Others had tried to explain this in strictly technical terms. Some believed it simply manifested Karl Marx’s theory of worker exploitation. According to Marx (1818–1883), the *bourgeoisie* (middle class) would wring ever-greater wealth from the collective brow of the working class until the system ultimately collapsed under its own weight. Weber did not find this explanation satisfactory; while he agreed with Marx on many issues relating to the social ills of nineteenth-century Europe, he never subscribed to his economic theory.

Others believed that this success resulted from a natural evolution that in time would benefit all capitalist economies. Again Weber was unconvinced. Still others suggested it was merely the result of technological advancement, combined with relatively easy access to capital and a *laissez-faire* (“let it be”) attitude toward free markets—what we call today “neo-liberal” economics. But this combination of factors was not unique to the countries in question and had indeed been a hallmark of capitalism since Adam Smith (see p. 27).

Weber believed something else must be at work, some other constellation of motivating factors. He set out to find what that constellation entailed.

OVERWHELMING PROTESTANTS

Weber’s hunch was based upon a simple observation suggested at the very beginning of his book: “For any country in which several religions coexist . . . people who own capital . . . tend to be, with striking frequency, overwhelmingly Protestant.” He set out to see if this was true—and, if so, why.



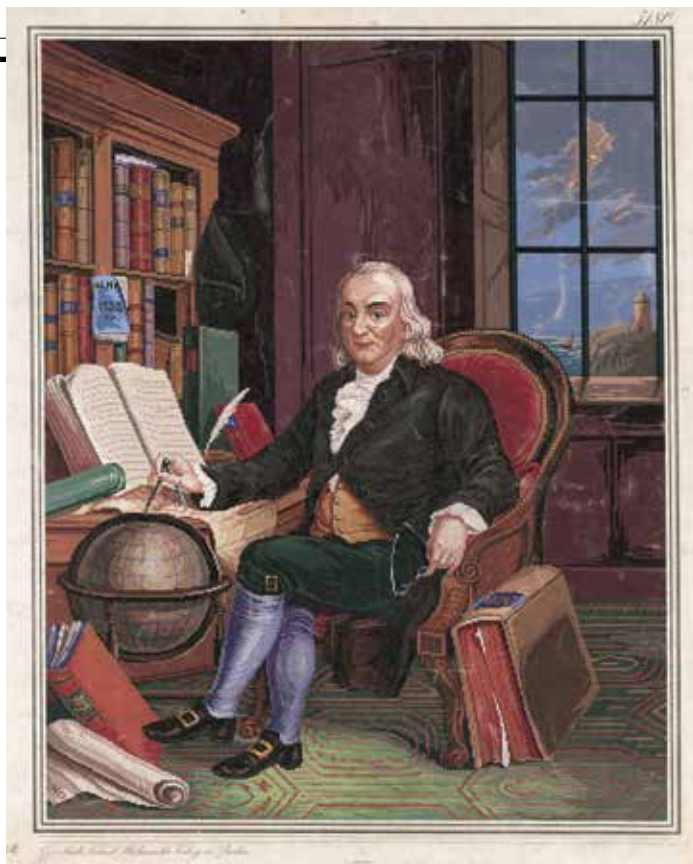
GREATLY AWAKENED Weber traced US views on economics back to preachers like George Whitefield (*right*).

While the countries of northern Europe presented considerable evidence for this theory, their cultures and economies still exhibited remnants of previous eras—the enduring influence of Catholicism and the feudal system, and the legacy of guilds and mercantilism (see p. 34). For Weber the relatively pristine nature of the American model, steeped in the Puritanism of its founders and the deeply held religious beliefs of its people, represented a set of “ideal types” he could observe and dissect.

On his one and only visit to the United States in 1904, Weber was struck, not only by the economic efficiency of the American system, but also by the well-ordered social structures that seemed to undergird it. He noted that religion was still widely practiced and that upstanding business people were expected to support local churches and charities and align their nonreligious activities with their religious beliefs.

America of course was not officially Calvinist, but its leaders and many of its people had been highly influenced by Calvinist thought, especially during its formative years. During the eighteenth century, as Enlightenment ideals began to generate a mood of independence, a wave of religious fervor had also gripped

MAX WEBER, 1918. [PUBLIC DOMAIN] WIKIMEDIA. DIE PROTESTANTISCHE ETHIK UND DER GEIST DES KAPITALISMUS ORIGINAL COVER. [PUBLIC DOMAIN] WIKIMEDIA. ENOCH WOOD, GEORGE WHITEFIELD, LEAD-GLAZED EARTHENWARE, c. 1790—GIFT OF FRANCIS P. GARVAN, 1940. [PUBLIC DOMAIN] THE METROPOLITAN MUSEUM OF ART



TIME IS MONEY Franklin was so influential that people even embroidered his portrait (this is from 1850).

expression of piety, not as a means for social climbing or even for personal pleasure. Weber wrote:

Benjamin Franklin himself, although he was a colorless deist, answers in his autobiography with a quotation from the Bible, which his strict Calvinistic father drummed into him again and again in his youth: "Seest thou a man diligent in his business? He shall stand before kings" (Prov. xxii. 29).

Weber asserted that wealth creation as a virtue became the "spirit" of American capitalism, resulting in believers remaining in this world and making money while also practicing great self-discipline regarding that money. Motivated by a desire to prove their state of grace and believing that obedience to their individual calling is a religious duty, they stoked the economic engine of capitalism with religious zeal, resulting in economic success unlike anywhere else in the world.

FUTURE WARNINGS

For several reasons Weber's thesis has been criticized both in theory and practice. First, Weber overestimated the psychological motivation of wealth creation as a marker of salvation. Weber's view on this was probably conditioned more by his own troubled boyhood home than by a genuine understanding of Reformed theology. His book demonstrates very little firsthand knowledge of theology at all.

Second, the socioreligious structures that evolved to support this ethos seemed at best exclusive and at worst cultic. For many years Roman Catholics, Jews, and others were regularly excluded from the social and economic circles creating much of America's wealth. Titans of industry formed a very exclusive "club"; their exclusivity was copied throughout the country.

Yet many still think that Weber's basic observations are correct, even commendable. Surely people of faith should align their religious beliefs and economic ethics, and various theologians have taught that nothing is wrong with wealth creation done for virtuous reasons and in a virtuous manner (see pp. 13, 35, 37). The danger, however, is when economic efficiency becomes divorced from moral standards, with wealth subsequently created in unethical ways and for purely selfish ends. Weber himself warned against just such a phenomenon, and recent history has proven him to be quite prophetic. **■**

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the colonies; evangelists such as George Whitfield and Jonathan Edwards ushered in what has become known as the First Great Awakening. They called on individuals to reject formulaic practices of established churches in favor of a deeply personal and direct relationship with God. Furthermore, believers were told that if they were truly saved, this would be manifest in lives of pious obedience and in God's subsequent blessing.

Weber identified this thinking as a significant "psychological motivator" for wealth accumulation. It was woven into the fabric of American consciousness in various forms, but especially in the writings of highly

The "Protestant Ethic" includes:

1. a regimented organization of one's life
2. a belief that one is called by God to a particular vocation that must be executed with religious zeal; one's work is one's worship (Rom. 12:1)
3. a "this-worldly" asceticism: self-discipline in secular callings
4. the presence of religious organizations transmitting this ethos over generations
5. an aversion to personal pleasure through conspicuous consumption
6. a desire to "prove" one's state of grace via the fruits of one's labor

influential founding father Benjamin Franklin (1706–1790). Franklin's aptly entitled *Necessary Hints for Those That Would Be Rich* (1736) contains pithy expressions that became part of American vocabulary: "time is money," "money begets money," and "a good paymaster is lord of another man's purse." For Franklin it was a person's moral duty to make as much money as possible—as an

“The invisible hand”

Adam Smith and moral theory

You may have heard of Adam Smith (1723–1790) as the apostle of free trade, the founder of economics, or the father of capitalism. Some Christians see those titles as three strikes against him. Nothing could be further from the truth!

Smith, a Scottish judge's son whose prodigious intelligence won him admittance to the University of Glasgow at the age of 14, was foremost a moral philosopher. His first and arguably best book was *The Theory of Moral Sentiments* (1759). He wrote it while serving as professor of moral philosophy at his alma mater, and it grew out of important conversations between sentimental philosophers who argued that humans make moral decisions based on feelings as well as reason, and egoist philosophers who believed that humans choose based only on self-interest.

The book also debuted within the pervasive Reformed theology of the English and Scottish state churches. No one knows Smith's personal beliefs and commitments regarding Christianity. His mother, with whom he lived for most of his life, was a devout member of the Church of Scotland, and he was good friends with leading Scottish churchmen like Hugh Blair and William Robertson, although his closest friend was the notorious philosopher David Hume. Even Smith's correspondence tells us little about his personal convictions.

His work uses little Christological language and few biblical references. This could be because he rejected or doubted, like his friend Hume, or because he was attempting to establish his moral theory independent of divine revelation—an increasingly common practice in the seventeenth and eighteenth centuries. To add to the puzzle, in later editions Smith removed a long passage explaining how divine atonement fit with his theory.

HOW TO FLOURISH

But from the beginning, Smith's contemporaries thought his work complemented Christian beliefs. Like the ancient Stoics, Smith advocated virtue as central to human flourishing. But he went beyond the Stoics and spoke of “universal benevolence” and “the impartial spectator” to indicate the role of Providence in world affairs.

According to Smith people should strive to be virtuous for their own good and for the good of their community. That in itself was not particularly novel. But his other ideas were revolutionary. Smith argued in *Theory of Moral Sentiments*, for example, that people with good intentions often end up harming those they seek to help—whereas people pursuing their own ends often benefit humankind.

NOT INVISIBLE Smith is honored today by this statue (*right*) in Edinburgh, and he appeared on Scottish coins shortly after his death (*below*).



That focus on the unintended social effects of people's actions continued into Smith's monumental treatise on economics, *An Inquiry into the Nature and Causes of the Wealth of Nations* (1776). (He told Hume that he wrote it “to pass away the time.”) With the right set of laws and institutions, he argued in a famous phrase, people pursuing wealth and commerce “are led by an invisible hand” to serve others as they advance their own self-interest.

Smith argued that the great “Director” of the universe created humans as social, creative, self-interested, and able to sympathize with those around them. They are capable of violence and exploitation, but he thought that, with good institutions like property rights, free trade, open competition, and the rule of law, people will naturally generate great wealth, prosperity, and harmony. He advocated free exchange and free trade because he thought that the poor stand to gain the most from greater opportunity, productivity, and wealth. But he was no Pollyanna. He criticized unvirtuous consumption as frivolous and wasteful.

Christians have historically taught that wealth does not bring happiness. Yet Smith made a powerful argument that the commercial system of classical liberal institutions advance human flourishing by encouraging people to live virtuous and productive lives while also harnessing selfishness and greed to serve the common good. Ultimately Smith saw free markets and free societies as deeply in tune with human nature and the work of the deity.—Paul D. Mueller, associate professor of economics at the King's College in Manhattan and author of *Ten Years Later*

MARKET MATTERS



Anthony the Great, c. 1500

c. 50-120 The *Didache* gives instructions on how the church should organize itself, including its money.

c. 180 Irenaeus writes in *Against Heresies* that Christians are not bound by Old Testament rules on tithing but should give everything freely.

c. 180-202 Clement of Alexandria preaches "The Rich Young Ruler."

c.251 Cyprian attributes the falling away of believers to their desire to gather wealth in *On the Lapsed*.

258 Lawrence, deacon in Rome, distributes church property to the needy rather than turn it over to Roman persecutors and presents the poor to his tormenters as "the treasures of the church."

c. 270 Anthony the Great is persuaded by Matthew 19:21 to give away his

property and go into the Egyptian desert as a hermit.

325 The Council of Nicaea forbids clergy from charging interest on loans.

c. 386-397 John Chrysostom preaches *Homily 56* against moneylenders.

c. 516 Benedict of Nursia writes his *Rule* to regulate the life of his monks, including their economic life.

800 Charlemagne outlaws loaning money at interest in his empire.

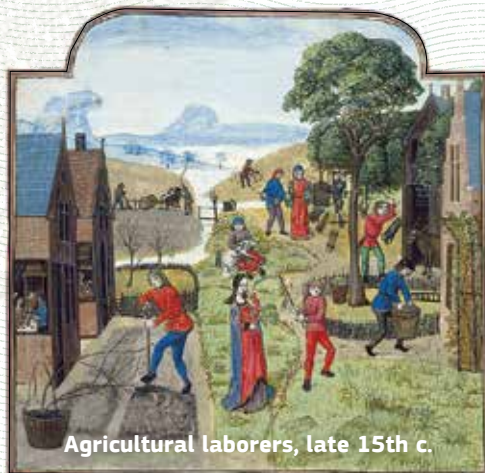
1139 The Second Lateran Council denies a Christian burial to professional lenders.

1150 The Templar order begins issuing letters of credit to pilgrims on the Crusades.

1199 Pope Innocent III taxes the clergy of Europe to fund the Crusades.

1209 Francis of Assisi founds the Franciscans with the explicit instruction that they should not own property.

1215 Pope Innocent III orders that the princes of Europe must consult him before taxing the clergy.



Agricultural laborers, late 15th c.



Templar seal, 13th c.

1216 The Dominicans are founded as a mendicant order.

c. 1265-1274 Thomas Aquinas condemns usury and discusses a just price in the *Summa Theologica*.

1294 The medieval economy experiences a "credit crunch."

1296 Pope Boniface VIII issues *Clericis laicos*, exempting the clergy from paying taxes to any secular ruler.

1311 The Council of Vienne decrees that the usurer is to be "punished as if a heretic."

c. 1317 Dante puts usurers in the seventh circle of hell in his *Inferno*.

1361 London bishop Michael Northburgh establishes a charitable bank that makes zero-interest loans to the poor.

1462 The Franciscans found the first Montes Pietatis (a pawnshop providing interest-free loans) in Italy.

c. 1488 Erasmus writes *The Despising of Riches*.

c. 1500-1600 The School of Salamanca (Spanish theologians and economic theorists) lays the foundation for modern price theory.

SAINT ANTHONY—VAN REYNEGOM BOOK OF HOURS, KING BAUDOUIJN FOUNDATION, PHOTO: PHILIPPE DE FORMANOIR / (PUBLIC DOMAIN) WIKIMEDIA
BRISTOL TEMPLAR SEAL, WAX, 1850 TO 1915, CAST OF 13TH CENTURY SEAL MATRIX—THE MUSEUM OF THE ORDER OF ST. JOHN AND THE UNIVERSITY OF BIRMINGHAM / (CC BY-SA) WIKIMEDIA
AGRICULTURAL LABOURERS—LIVRE DES PROFITS RURAUX, BRITISH LIBRARY / (PUBLIC DOMAIN) WIKIMEDIA

SOME WAYS CHRISTIANS HAVE PREACHED, THOUGHT ABOUT, SHAPED, CRITIQUED, AND PARTICIPATED IN ECONOMIC LIFE THROUGHOUT CHURCH HISTORY

1524 Martin Luther publishes the sermon "On Trading and Usury."

1738 Benjamin Lay protests slavery in the Philadelphia Yearly Meeting.

1759 Josiah Wedgwood opens his factory.

1760 John Wesley publishes the sermon "The Use of Money."

1763 Abolitionist Quaker John Woolman publishes *A Plea for the Poor*.

1774 Shakers arrive in America.

1776 Adam Smith publishes *The Wealth of Nations*.

1808 North Carolina Quakers establish a committee to care for and in some cases resettle enslaved people whose Quaker owners wish to free them.



Church of Saint Francis, Lausanne, c. 1820

c. 1820s Shakers develop a form of mass production to standardize furniture throughout their settlements.

1872 Friedrich Wilhelm Raiffeisen creates a precursor to modern credit unions.

1881 Booker T. Washington founds the Tuskegee Institute.



The Merchant of the Four Seasons, 1895

1890 Russell Conwell publishes his popular lecture "Acres of Diamonds," which he will deliver over 6,000 times in his life.

1891 Pope Leo XIII releases the encyclical *Rerum novarum*, the foundation of modern Catholic Social Teaching.

1896 Charles Sheldon publishes *In His Steps*.

1897 The Salvation Army in Australia founds Hamodava Coffee Company, which attempts to pay coffee growers a fair price for their crops.

1901 Theologian Abraham Kuyper, who will influence the modern faith and work movement, is elected prime minister of the Netherlands.

1902 Annie Turnbo Malone, a pioneer of multilevel marketing, opens her first store.

1905 Max Weber publishes *The Protestant Ethic and the Spirit of Capitalism*.

1907 Walter Rauschenbusch publishes *Christianity and the Social Crisis*.

1919 R. G. LeTourneau commits himself to be a businessman for God.

1922 James Hensey publishes *Storehouse Tithing*.

1925 Bruce Barton publishes *The Man Nobody Knows* on Jesus as the founder of modern business.

1931 Pope Pius XI releases *Quadragesimo anno*.

1946 Edna Ruth Byler begins the modern free trade movement.

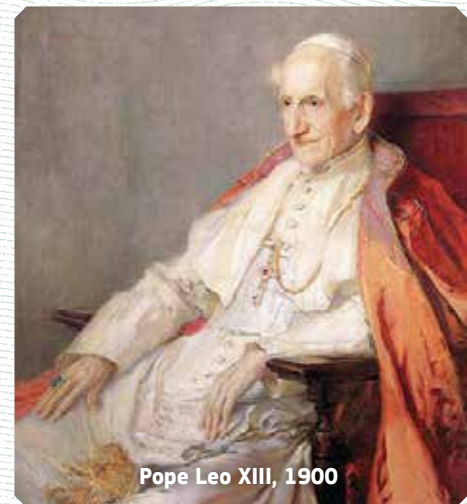
1949 The Church of the Brethren founds SERRV to sell South American handicrafts in the United States.

1952 Elton Trueblood publishes *Your Other Vocation* on the ministry of the laity.

1955 Sam Shoemaker launches the "Pittsburgh Experiment"; the next year he founds the magazine *Faith at Work*.

1961 Pope John XXIII releases *Mater et magistra*.

1991 Pope John Paul II releases *Centesimus annus*.



Pope Leo XIII, 1900

Bringing profit to neighbors

THE CHURCH AND ECONOMIC THEORIES FROM ZERO-SUM TO MUTUAL BENEFIT

Jordan J. Ballor



THE WORLD ASKS, “What does a man own?”; Christ asks, “How does he use it?”—Andrew Murray (1828–1917), *Dutch Reformed missionary in South Africa*

Economic growth doesn’t have much of a history, at least for the first few thousand years. By the measures we use today, such as gross domestic product

OUT STANDING IN THEIR FIELD The medieval economy centered around agriculture and land ownership, as illustrated in this 13th-c. book of hours.

per capita, essentially no economic growth happened from antiquity to 1500 AD. At the same time, great inequality existed in the material wealth and experiences of daily life between the elites—kings, queens, emperors, and later popes and bishops—and nearly everyone else. Massive inequality and widespread poverty were unalterable and universal realities of the ancient world.

Moreover, those who enjoyed a position at the top with greater wealth and privileges often had obvious advantages: they were in some way bigger or faster or stronger (or all three)—more often than not simply by virtue of birth. They expanded power and influence through conquest of other peoples and extraction from their own. The mighty ruled, taking what they wanted, and their underlings scraped out as much of a living as they could with the leftovers.

Some technological advances—chariots, for example, or iron swords—temporarily gave one ruler or group an advantage over another. But the basic theme remained: the wealthy rulers enjoyed the vast majority of whatever material and social benefits existed.

The worldview that makes sense of these realities is today called the theory of “limited good”: only so many goods exist to go around, so wealth claimed by the rich must by definition have been taken from the poor. In a world defined by extraction and conquest, the only people with power clearly achieved it through force and at someone else’s expense.

BEARING NO FRUIT

In the Middle Ages, this view of limited economic good corresponded to the regimented hierarchy of feudal society: the aristocracy and nobility were born to rule, while peasants and serfs were bound to be ruled.

The medieval European world was complex and highly stratified. Authorities and jurisdictions competed: emperor and pope, prince and cardinal, lord and bishop. The Middle Ages shared with the ancient worldview the basic perspective of a finite number of material goods. The feudal economy revolved around lands dedicated to farming and agriculture.



NOT SO LIMITED The early modern era featured a continued emphasis on economic competition by writers such as Mariana (*left*) and Montaigne (*below*), but also a new emphasis on vocational fruitfulness in the writings of Luther (p. 13) and Martin Bucer (*right*).



a significant transitional phase of technological, economic, and scientific development. One famous champion of the traditional view was French Roman Catholic essayist and philosopher Michel de Montaigne (1533–1592)

In the first book of his *Essays*, Montaigne summarized the ancient theory of limited good with the formula, “One man’s profit is another man’s harm.” He went on to describe the ways in which various professions are only possible because of the harmful effects they have on others:

The merchant does good business only by the extravagance of youth . . . the plowman by the high cost of grain; the architect by the ruin of houses; officers of justice by men’s lawsuits and quarrels; the very honor and function of ministers of religion is derived from our death and our vices.

For Montaigne the theory of limited good seems to have an even stronger application: the law of competitive struggle—of all against all—is not constrained to the economic sphere. Rather such conflict encompasses all of human existence and is a fundamental feature of the law of nature. Just as can be observed in the life cycle of a stalk of wheat, “the birth, nourishment, and growth of each thing is the alteration and corruption of another.”

ANOTHER MAN’S GAIN

Montaigne’s view that “no profit is made except at the expense of others” continued to predominate in the sixteenth and seventeenth centuries, even among figures who were less antagonistic toward commerce. In his *Treatise on the Alteration of Money*, the Jesuit scholastic Juan de Mariana (1536–1624) agreed that “one man’s loss is another man’s gain. There is no way around that fact.”

A closer reading of Mariana’s views, however, shows that he did not understand this claim as a universal truth

Aristotle’s evaluation of money formed a foundational point for medieval economic theory. Aristotle had observed a key difference between money and living things, like wheat or sheep. According to Aristotle money is sterile; it cannot reproduce. Thomas Aquinas (1225–1274) affirmed this basic Aristotelian understanding, drawing a distinction between things that bear fruit and things that bear no fruit; he put money into the latter category, along with pottery (and presumably other inanimate objects).

This distinction between the living nature of things like plants and the sterile nature of money was critical for the feudal land-based economy. Crops could be renewed every season. By contrast money was consumed (at least as far as its owner was concerned) when it was spent. Thus Aquinas observed that “the proper and principal use of money is its consumption or alienation [giving away] whereby it is sunk in exchange.”

Is land sterile or does it reproduce? Land has the possibility of being farmed, so in some sense it reproduces. A seed sown and tended can grow to become something fruitful, such that we can even imagine a crop “a hundred, sixty, or thirty times what was sown” (Matt 13:8).

Even so, one could gain only a finite and limited amount of such land: if you had only one acre, you could only reproduce a finite amount of vegetables, no matter how good your farming practices were. Furthermore, one lord might acquire land from another—through purchase, conquest, or deceit—but the land could only have one owner at a time.

The theory of limited good persisted through the medieval into the early modern period, which became



MATÍAS MORENO, EL PADRE JUAN DE MARIANA, C. 1678—MUSEO DEL PRAO / PUBLIC DOMAIN / WIKIMEDIA
 MICHEL DE MONTAIGNE, MARTIN BUCER, 1533—1592—SMILKO / CC BY-SA 4.0 / WIKIMEDIA
 MICHEL ETIGUEN DE MONTAIGNE—UNKNOWN ARTIST / PUBLIC DOMAIN / WIKIMEDIA



MARKETS ABOUNDING *A Meat Stall with the Holy Family Giving Alms* (left, 1551) and *The Marketwoman* (below, c. 1570) both depict the growing relevance of trade and the marketplace at the time of the Reformation.



concerning all of human existence, but only about the entire feudal system, its royal apparatus and rigid hierarchy designed to extract and oppress.

THE COMMON ORDER OF LOVE

Mariana's claim left open the possibility that other kinds of human societies or relationships not characterized by such zero-sum competition could thrive. As the Reformation progressed and more dynamic understandings of vocation came to the fore (see CH #110), greater possibilities opened up for the realization of what Martin Luther (1483–1546) called “the common order of Christian love,” in which the interests and good of all might be pursued.

Luther identified three basic social institutions: marriage, church, and government. But these three did not exhaust the possibilities for human society. “Above these three institutions and orders,” wrote Luther, “is the common order of Christian love, in which one serves not only the three orders, but also serves every needy person in general with all kinds of benevolent deeds.”

This order of love is a creative sphere of service, which can take a variety of forms in a diverse array of contexts as we follow Christ's command to love one another. Luther believed human actions, even human profits, must not necessarily come at the expense of others but can actually be acts of love for our neighbors.

This order of love is one reason Luther taught that “everyone should examine his gift.” He believed that “just as we are unequal in our bodies, our talents, and our property, so we are unequal in spiritual gifts,” and each person is called according to these diverse allotments to a different place and a different form of service. Luther did provide a warning: “Everyone should remain in his place in the moral law and the common right until God calls or compels him to do something special.” But even so Luther's focus on the particular and unique gifting of the individual person and the obligation to use that gifting for various forms of service represents an important shift from the more rigid social stratification of previous eras.

In this way a new vision of vocation opened up in the Reformation period, one that saw increasing possibilities for creative service in the burgeoning modern world. The Strasbourg reformer Martin Bucer (1491–1551) urged in his *Instruction in Christian Love* (1523) that “children should be encouraged to enter the best profession, and the best profession is the one that brings most profit to neighbors.”

While praising service as a civil magistrate or a Christian minister, Bucer identified another set of professions as especially worthy for Christian service: “agriculture, cattle-raising, and the necessary occupations therewith connected” are “the most profitable to the neighbors and cause them the least trouble.”



SURPLUS POPULATION? Thomas Malthus (*above*) argued for limiting population growth, particularly the number of the poor, to fit with available land and resources; Charles Dickens would later mock him through the character of Ebenezer Scrooge.

At the same time, as figures like Luther and Bucer encouraged Christians to pursue their Christian calling in the way that was of most service to their neighbors, more and more people were moving from farms to cities.

The produce of medieval farms had been sold at market fairs, but the increasing urbanization of European society in the early modern era allowed greater reliability and variety for both buyers and sellers. The historian Brad Gregory identified cities and towns as “permanent fairs,” places where the opportunities for exchange of mundane as well as specialty goods became commonplace.

With the rise of these increasingly prosperous cities, new classes of society began to enjoy greater prominence and power. The middle classes increasingly became the driving force of economic growth and development, and the virtues necessary for success in commerce and trade—such as honesty, diligence, hope, and prudence—enjoyed newfound cultural and social legitimacy (see p. 11).

MORALS AND WEALTH

The need for productive land, both for the maintenance of society and for the realization of agricultural vocations, remained central to European economies throughout the sixteenth and seventeenth centuries. In fact the scarcity of available land in Europe was one of the factors that motivated migration to the Americas, where a seemingly abundant land of opportunity awaited.



LET US TRADE WITH EACH OTHER Illustrious economist David Ricardo (*top*) proposed new, globalizing views on trade, wages, profits, and rent; G. K. Chesterton later caricatured him as a moneybags (*above*).

Material and social concerns led to colonization and migration abroad as well as to transition and upheaval in Europe; simultaneously, important theoretical developments underpinned the changing West. Scottish moral philosopher Adam Smith (1723–1790) was the leading advocate of a new kind of political economy (see p. 27) that focused not primarily on competition for limited goods but rather extolled the possibilities for mutually beneficial exchange. Working out of the context of the Scottish Enlightenment, Smith championed an economic view that would help modern societies develop their morals as well as their material wealth.

One of Smith’s main targets was the mercantilist system of his day, which saw the competition



ANY CABBAGES TODAY? *Portrait of an Aristocratic Couple as Vegetable Sellers* (c. 1620) displays the new kinds of wealth available to the early modern middle class.

between nations in traditional terms: the more gold bullion (pieces of gold) held by England, for instance, the less gold available for rivals like France, and therefore the stronger England would become. This is essentially the ancient vision of limited good applied to the imperial and colonial geopolitics of the eighteenth century.

Smith observed that in general, a straightforward market transaction involves the improvement of both parties. When something is on sale in a market, he

Other seeds fell on good soil and brought forth grain, some a hundredfold, some sixty, some thirty. (Matthew 13:8)

wrote in *The Wealth of Nations*, “Give me that which I want, and you shall have this which you want, is the meaning of every such offer; and it is in this manner that we obtain from one another the far greater part of those good offices which we stand in need of.”

Smith applied this vision as well to international relations, arguing that the wealth of nations derives not so much from a nation’s stockpiled commodities—whether gold or wheat or iron—but rather from how

much the country has developed its own economy to participate productively in international exchange.

It might serve best for one nation to focus on producing corn while a second nation produces some other good, like grapes or wheat. As both focus on more specialized production, they can trade the proceeds so that both end up with more corn as well as grapes than either could achieve alone.

English economist David Ricardo (1772–1823) later explained this insight mathematically through influential illustrations; and Anglican clergyman Thomas Robert Malthus (1766–1834) took the new approach and applied it to the question of productive land and what seemed to him to be the inherent limits of economic growth.

THE LIMITS OF THE LIMITED GOOD

The theory of limited good, or the idea that winning and losing characterize every social, economic, and political interaction, persists to this day. In certain contexts and instances, some finite goods cannot be enjoyed equally; at least in the traditional Western terms of ownership, only one person can own a particular plot of land or hold a particular office, for example.

The key question, however, is whether this dynamic is inevitable and universal, or whether it is possible for mutually beneficial exchanges to occur, not just in the everyday cases of trades and barter but even at the level of international relations. If a reality in which the rich and powerful only achieved their status at the expense of others characterized the ancient world, then the modern world has produced a reaction against such a zero-sum perspective.

Reformers like Luther and Bucer as well as later theorists like Smith helped to show that the realm of creative service and mutual benefit can be broader than previously thought. But these developments have left us with an important question: how do we determine the proper scope and limits of such mutually beneficial relationships?

This is a question for economists, to be sure. But Luther would remind us that it is also a question for the church: how best can we participate in the common order of Christian love? **✠**

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“The right use of money”

Stewardship advice from John Wesley

An excellent branch of Christian wisdom is here inculcated by our Lord on all his followers, namely, the right use of money. . . . “The love of money,” we know, “is the root of all evil”; but not the thing itself. The fault does not lie in the money, but in them that use it. It may be used ill: and what may not? But it may likewise be used well: It is full as applicable to the best, as to the worst uses. It is of unspeakable service to all civilized nations, in all the common affairs of life: It is a most compendious instrument of transacting all manner of business, and (if we use it according to Christian wisdom) of doing all manner of good. . . .

In the present state of mankind, it is an excellent gift of God, answering the noblest ends. In the hands of his children, it is food for the hungry, drink for the thirsty, raiment for the naked: It gives to the traveler and the stranger where to lay his head. By it we may supply the place of a husband to the widow, and of a father to the fatherless. We may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain; it may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death! . . .

[Wesley states that there are three simple rules regarding money.] I. 1. The first of these is. . . . “Gain all you can.” Here we may speak like the children of the world: We meet them on their own ground. . . . We ought not to gain money at the expense of life, nor (which is in effect the same thing) at the expense of our health. . . . 2. We are, secondly, to gain all we can without hurting our mind any more than our body. . . . Therefore we may not engage or continue in any sinful trade, any that is contrary to the law of God, or of our country. . . . 3. We are, thirdly, to gain all we can without hurting our neighbour. But this we may not, cannot do, if we love our neighbour as ourselves. . . .

YOU ARE A STEWARD

II. 1. Having gained all you can, by honest wisdom and unwearied diligence, the second rule of Christian prudence is, “Save all you can.” . . . Expend no part of it merely to gratify the desire of the flesh, the desire of the eye, or the pride of life. . . . While you are purchasing anything which men use to applaud, you are purchasing more

ECONOMIC LEADER Wesley is pictured on a 1789 commemorative coin. His sermon “The Use of Money,” on Luke 16:9, set standards for the Methodist movement.



vanity. Had you not then enough of vanity, sensuality, curiosity before? Was there need of any addition? . . .

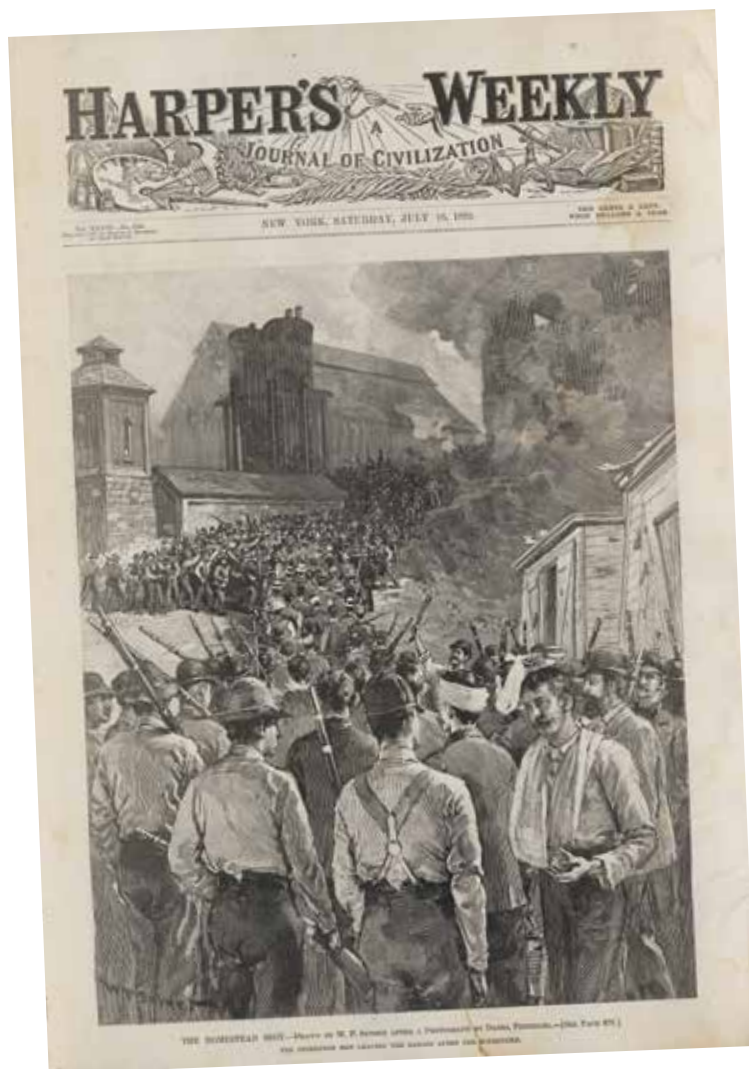
III. 1. But let not any man imagine that he has done anything, barely by going thus far, by “gaining and saving all he can,” if he were to stop here. All this is nothing, if a man go not forward, if he does not point all this at a farther end. . . . Having, first, gained all you can, and, secondly saved all you can, then “give all you can.”

2. In order to see the ground and reason of this, consider, when the Possessor of heaven and earth brought you into being, and placed you in this world, he placed you here not as a proprietor, but a steward: As such he entrusted you, for a season, with goods of various kinds; but the sole property of these still rests in him. . . . As you yourself are not your own, but his, such is, likewise, all that you enjoy.

Such is your soul and your body, not your own, but God’s. And so is your substance in particular. And he has told you, in the most clear and express terms, how you are to employ it for him, in such a manner, that it may be all a holy sacrifice, acceptable through Christ Jesus. And this light, easy service, he has promised to reward with an eternal weight of glory. . . .

3. . . . First, provide things needful for yourself; food to eat, raiment to put on, whatever nature moderately requires for preserving the body in health and strength. Secondly, provide these for your wife, your children, your servants, or any others who pertain to your household. If when this is done there be an overplus left, then “do good to them that are of the household of faith.” If there be an overplus still, “as you have opportunity, do good unto all men.”

—John Wesley, *Sermon 50, “The Use of Money.”* Edited by Jennette Descalzo with corrections by George Lyons and further formatting by Ryan Danker for the Wesley Center for Applied Theology at Northwest Nazarene University. Copyright 1999 by the Wesley Center for Applied Theology.



PROBLEMS WITH CIVILIZATION *Harper's Weekly* reports on the Homestead conflict.

One year earlier in 1891, Pope Leo XIII had issued the encyclical letter *Rerum novarum* (often translated as “revolutionary change”), which ushered in what has become known as modern Catholic social teaching. Popes had spoken of world events before, but Leo’s systematic response to social problems was different. He was especially concerned with the relationship between capital and labor, arguing that conflict between those who worked for wages and those who paid them must be allayed if the world was to achieve peace and prosperity for all.

Unfortunately, the pope observed, separation between the two groups was growing. Marxist socialists exploited the alienation of the working classes for the sake of revolutionary political ends, while capitalists took advantage of financial power to increase their own advantages at the expense of their employees. Leo said that Christianity offered a better way forward.

Leo’s foray into economic affairs paradoxically stressed spiritual realities. He warned “those whom fortune favors” that “riches do not bring freedom from sorrow and are of no avail for eternal happiness, but rather are obstacles . . . and that a most strict account must be given to the Supreme Judge for all we possess.” At the same time, he assured “those who possess not the gifts of fortune” that “in God’s sight poverty is no disgrace,

and that there is nothing to be ashamed of in earning their bread by labor.” Focusing on the teaching and example of Jesus, Leo believed, would temper

the pride of the wealthy and hearten the spirits of the poor, making possible a resolution of the conflict that was shaking the social life of the Western world.

A SPIRITUAL AND MATERIAL VISION

This spiritual vision, the pope was careful to explain, did not exclude material responsibilities; he wrote that the church’s emphasis on virtue was, in fact, one answer to the problem of poverty, encouraging generosity in the rich and frugality in the poor. But the church also acted directly to alleviate economic suffering. Leo highlighted the role of religious orders and other Catholic institutions in serving those in need.

The pope’s comments on politically charged questions made the biggest splash, though. Against socialist agitators, he argued for the sanctity of the family and of private property. Against advocates

Avoiding shipwrecks

CATHOLIC PAPAL ENCYCLICALS RECOMMENDED A MIDDLE WAY ON ECONOMIC ISSUES

Kevin Schmiesing

IN JULY OF 1892, striking steelworkers in Homestead, Pennsylvania, fought a daylong battle with private security guards hired by the Carnegie Steel Company. By the time the state militia was called in to quell the violence, 16 people had died and Americans had wakened to the fact that the conflict between labor and capital was a serious matter. The controversy at the Homestead plant was resolved in favor of the steel company, but the country was looking for broader solutions. Some found wisdom in an unlikely place: the words of the supreme pontiff of the Roman Catholic Church.

SURRENDER OF STRIKERS DURING THE HOMESTEAD STRIKE, HARPER'S WEEKLY, V. 36, NO. 1856—DRAWN BY W.P. SNYDER (1892) AFTER A PHOTOGRAPH BY DABBS, PITTSBURGH. / [PUBLIC DOMAIN] WIKIMEDIA

POPE LEO XIII PRONOUNCES THE WORDS OF THE APOSTOLIC BLESSING IN FRONT OF THE PHONOGRAPH. ILLUSTRATION FOR LA DOMENICA DEL CORRIERE, 29 MARCH 1903. © LOOK AND LEARN / BRIDGEMAN IMAGES
 TRAVELOW AND COMPANY, PHOTODUPLICATIONS FROM THE ARCHIVES OF THE UNITED STATES ARCHIVES, COLLEGE PARK, MARYLAND. C. THE GREAT SEAL OF THE KNIGHTS OF LABOR. FROM RECORD OF PROCEEDINGS OF THE GENERAL ASSEMBLY OF THE KNIGHTS OF LABOR, P. 25. 1878—POLSKANOVY / PUBLIC DOMAIN / INTERNET ARCHIVE



WORKING HARD Catholic social teaching emphasized the dignity of honest labor—including the work done by the Holy Family (above).

THE POPE SPEAKS Leo XIII (left) uses an early phonograph to record messages for his flock in 1903; many people saw his *Rerum novarum* as a continuation of Cardinal Gibbons's support for the Knights of Labor (seal below).

of *laissez-faire* economics (from the French for “let it be”)—an approach that avoided regulation or intervention—he insisted on workers’ rights to just wages and the freedom to form labor associations. While he warned that the state “must not absorb the individual or the family,” he encouraged government action when necessary: “Whenever the general interest or any particular class suffers, or is threatened with harm, which can in no other way be met or prevented, the public authority must step in to deal with it.”

The pope’s intervention in economic matters caused a sensation across the Western Christian world. In the United States, Baltimore’s Cardinal James Gibbons had interceded just a few years earlier to prevent a potential Vatican condemnation of the Knights of Labor, a labor federation. Now champions of the working class hailed *Rerum novarum* as the harbinger of a church newly sensitive to the plight of the wage laborer.

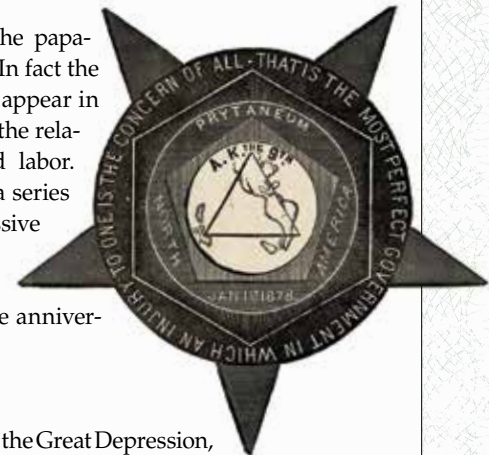
Hundreds of labor unions promoted the encyclical as an endorsement of their aims. The US commissioner of labor described it as “the foundation for the proper study of social science in this country” and claimed it had “an immense influence in steadying the public mind.” Congregationalist minister Lyman Abbott, a proponent of the Social Gospel, extolled it as “a true statement both of our social disorder and of the direction in which we are to look for a remedy.” His fellow progressive Washington Gladden praised the pope’s “large intelligence and quick human sympathy.”

Rerum novarum was not the papacy’s final word on economics. In fact the word “market” does not even appear in that text, focused as it was on the relationship between capital and labor. But Leo’s letter set in motion a series of such documents as successive popes followed his example in issuing commentaries on economic affairs—often on the anniversary of *Rerum novarum*.

A MORAL MARKET

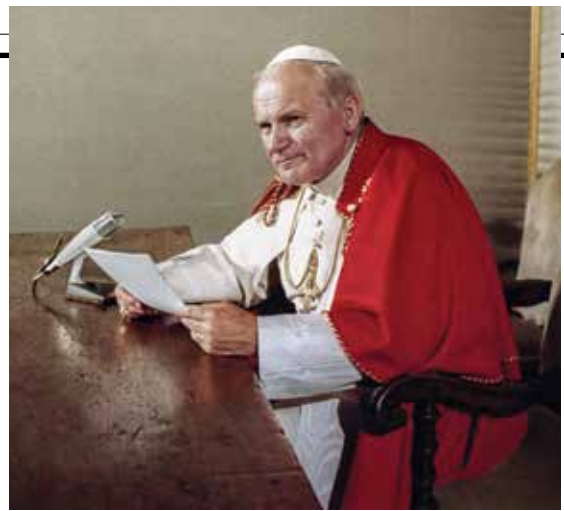
Forty years later, in the midst of the Great Depression, Pope Pius XI published *Quadragesimo anno* (1931). Pius’s treatment of economics exemplified the dominant papal approach. It recognized the legitimate role of the market and its essential features—competition, prices, and profit—but also sternly insisted that economic action must be bounded by legal and moral limitations. “The right ordering of economic life cannot be left to a free competition of forces,” Pius warned; there must be a “juridical and social order which will, as it were, give form and shape to all economic life.”

Economic activity unbridled by legal or moral checks, Pius pointed out, destroyed the effectiveness of the market that it exploited. The pope did not oppose competition; he opposed reckless competition that ultimately undermines freedom. “Free competition has





LA «PUERTA DEL «BALDORNERO SOLERIANO» Á LA ENTRADA EN EL PUERTO.



WORLDWIDE WORDS John Paul II (*above*) used new technologies of his own day—like TV broadcasting—to speak to social and spiritual issues.

LENGTHY PILGRIMAGE Spanish workers (*left*) traveled all the way to Rome to see a copy of *Rerum novarum*.

destroyed itself,” he lamented, and “economic dictatorship has supplanted the free market.”

John XXIII’s *Mater et magistra* (1961)—appearing 30 years later on the cusp of a decade of ecclesial and cultural turmoil—maintained this call for balance between “the power of the public authority” and individual “freedom of action.” John Paul II also wrote two anniversary encyclicals, *Laborem exercens* (1981) and *Centesimus annus* (1991). In *Laborem* he focused on the theology of work rather than on the economy as a whole, but his approach was consistent with that of his predecessors, reproaching attempts to consider human labor “solely according to its economic purpose.”

In *Centesimus* John Paul offered the fullest assessment of economic life in the papal tradition. “Market” appears 27 times in the text, by far the most of any encyclical. He acknowledged the efficiency of free

happens, they should be careful not to lose their respect and esteem for each other.”

TWIN ROCKS OF SHIPWRECK

John Paul II later clarified that popes were not attempting to give specific policy advice: “Models that are real and truly effective can only arise within the framework of different historical situations, through the efforts of all those who responsibly confront concrete problems in all their social, economic, political and cultural aspects.” What the church offers instead is an “indispensable and ideal orientation” to guide reflection and action in the economic sphere. The popes always urged policymakers to avoid what Pius XI called the “twin rocks of shipwreck”: individualism and collectivism—either the liquidation of private property or a market with no state intervention.

What has most often gotten lost in tussles over Catholic social teaching is a point that Leo emphasized and that all the encyclicals share: the primacy of the spiritual. Without sound religion, the popes argued, social problems will prove intractable.

Their very engagement of social and economic life by appealing to both the gospel message and common human aspirations was itself a statement. By articulating a *social* teaching, they undertook a mission many Christians supported and admired: to remind an increasingly secular world that every aspect of human activity is subject to the teaching of Christ. ☒

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For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich. (2 Corinthians 8:9)

market exchange, but also observed that “there are many human needs which find no place on the market.” Much like Pius XI, he advocated an economic system that is “not directed against the market, but demands that the market be appropriately controlled by the forces of society and by the State, so as to guarantee that the basic needs of the whole of society are satisfied.”

The interpretation and application of this papal social teaching was a matter of controversy from the beginning. John XXIII cautioned that “differences of opinion in the application of principles can sometimes arise even among sincere Catholics. When this

NATIONAL PILGRIMAGE OF SPANISH WORKERS TO ROME. ENGRAVED ILLUSTRATION. LA ILUSTRACION ESPAÑOLA Y AMERICANA, 1894—OLD BOOKS IMAGES / ALAMY STOCK PHOTO
JUNE 10, 1979 SPEECH BY POPE JOHN PAUL II TO MASS MEDIA PROFESSIONALS IN KRAKOW DURING THEIR TRIP TO POLAND—REAL TEAS/TARI FOTOGRAFIA FELICI / ALAMY STOCK PHOTO

“The conflict now raging”

Leo XIII and Rerum novarum

The elements of the conflict now raging are unmistakable, in the vast expansion of industrial pursuits and the marvelous discoveries of science; in the changed relations between masters and workmen; in the enormous fortunes of some few individuals, and the utter poverty of the masses; the increased self reliance and closer mutual combination of the working classes; as also, finally, in the prevailing moral degeneracy. The momentous gravity of the state of things now obtaining fills every mind with painful apprehension; wise men are discussing it; practical men are proposing schemes; popular meetings, legislatures, and rulers of nations are all busied with it. . . .

It is no easy matter to define the relative rights and mutual duties of the rich and of the poor, of capital and of labor. And the danger lies in this, that crafty agitators are intent on making use of these differences of opinion to pervert men’s judgments and to stir up the people to revolt.

In any case we clearly see . . . that some opportune remedy must be found quickly for the misery and wretchedness pressing so unjustly on the majority of the working class: for the ancient workmen’s guilds were abolished in the last century, and no other protective organization took their place. Public institutions and the laws set aside the ancient religion. Hence, by degrees it has come to pass that working men have been surrendered, isolated and helpless, to the hardheartedness of employers and the greed of unchecked competition.

The mischief has been increased by rapacious usury, which, although more than once condemned by the Church, is nevertheless, under a different guise, but with like injustice, still practiced by covetous and grasping men. To this must be added that the hiring of labor and the conduct of trade are concentrated in the hands of comparatively few; so that a small number of very rich men have been able to lay upon the teeming masses of the laboring poor a yoke little better than that of slavery itself.

To remedy these wrongs the socialists, working on the poor man’s envy of the rich, are striving to do away with private property, and contend that individual possessions should become the common property of all, to be administered by the State or by municipal bodies. . . . But their contentions are so clearly powerless to end the controversy that were they carried into effect the working man

A LONG HAUL This commemorative coin from 1900 honors Leo XIII’s twenty-second year as pope.



himself would be among the first to suffer. They are, moreover, emphatically unjust, for they would rob the lawful possessor, distort the functions of the State, and create utter confusion in the community.

PEACE AND PROPERTY

The fact that God has given the earth for the use and enjoyment of the whole human race can in no way be a bar to the owning of private property. . . . The common opinion of mankind . . . has found in the careful study of nature, and in the laws of nature, the foundations of the division of property, and the practice of all ages has consecrated the principle of private ownership, as being pre-eminently in conformity with human nature, and as conducing in the most unmistakable manner to the peace and tranquility of human existence. . . .

The great mistake made in regard to the matter now under consideration is to take up with the notion that class is naturally hostile to class, and that the wealthy and the working men are intended by nature to live in mutual conflict. . . .

Of these duties, the following bind the [working-class person]: fully and faithfully to perform the work which has been freely and equitably agreed upon; never to injure the property, nor to outrage the person, of an employer; never to resort to violence in defending their own cause, nor to engage in riot or disorder; and to have nothing to do with men of evil principles, who work upon the people with artful promises of great results, and excite foolish hopes which usually end in useless regrets and grievous loss.

The following duties bind the wealthy owner and the employer: not to look upon their work people as their bondsmen, but to respect in every man his dignity as a person ennobled by Christian character. . . .

But the Church, with Jesus Christ as her Master and Guide, aims higher still. She lays down precepts yet more perfect, and tries to bind class to class in friendliness and good feeling.

—*Excerpted from Rerum novarum (1891), Leo XIII*

Friendly economics

HOW QUAKERS IN NORTH CAROLINA USED THE MARKETPLACE TO FREE ENSLAVED PEOPLE FROM BONDAGE

Christina Hitchcock



LISTEN UP Benjamin Lay (without his pig bladder) posed for this portrait, commissioned by Benjamin Franklin in 1750.

“Oh all you Negro masters who are contentedly holding your fellow creatures in a state of slavery . . . you might as well throw off the plain coat as I do.” At this point Lay threw off his coat to reveal full military uniform, including a sword (shocking to pacifist Quakers). He continued, “It would be as justifiable in the sight of the Almighty . . . if you should thrust a sword through their hearts as I do this book!” Lay drew his sword and stabbed the “Bible” he carried, causing what appeared to be blood to gush forth.

Not surprisingly Lay was hustled out, and the Philadelphia Quakers immediately disowned any relationship with him and made it known that he did not speak for or represent them. Lay was a man ahead of his time, but his odd and prophetic life paved the way for the Society of Friends to become one of the very few North American Christian denominations able to purge slavery from its midst, both in the North and the South, and advocate for the liberty of

IN 1738 Benjamin Lay (1682–1759) walked into the Yearly Meeting of the Philadelphia Society of Friends wearing a plain coat and carrying what appeared to be a Bible. It was actually a hollowed-out book, which concealed a pig’s bladder full of red-dyed liquid. An adamant abolitionist, Lay was known for performing freakish or terrifying stunts to draw the attention of his fellow Quakers to the plight of enslaved people.

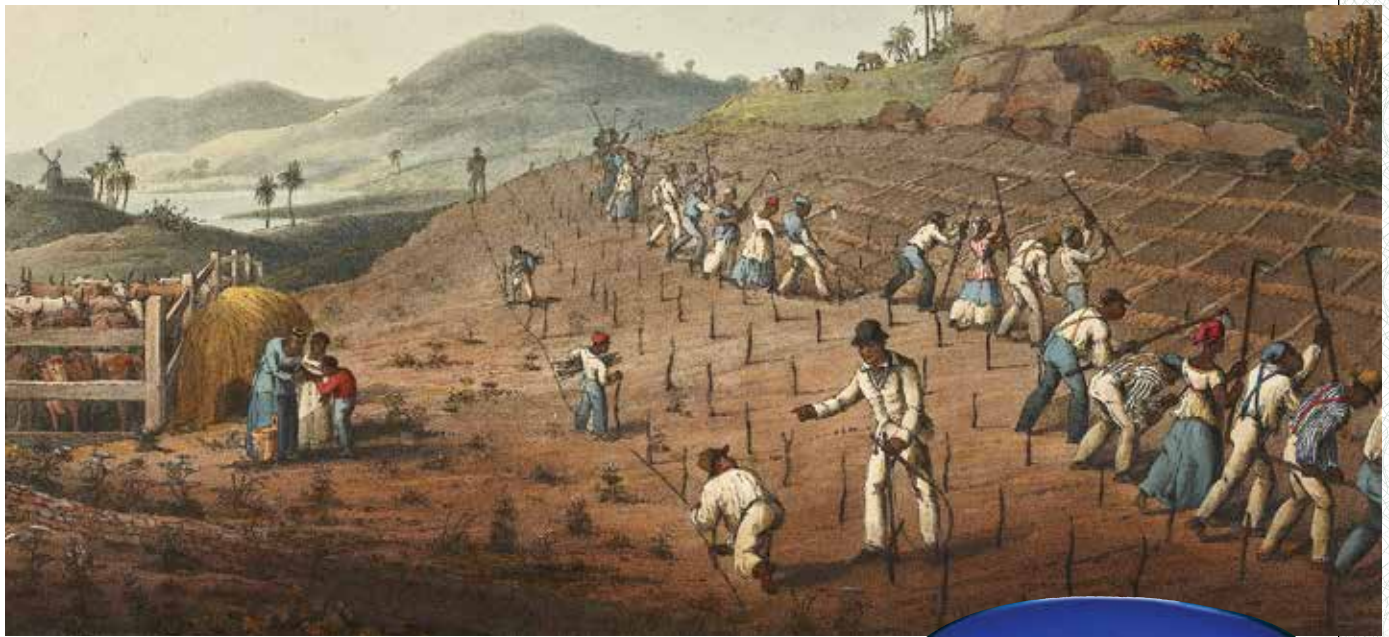
He once kidnapped a child from a Quaker family to demonstrate how slaves felt when their children were torn away from them, and another time he stood outside in the snow in his bare feet to illustrate the suffering and poverty they were forced to endure. Now he had something special planned for the peace-loving Quakers attending the Philadelphia Yearly Meeting in 1738.

As the delegates discussed the business of the society, Lay rose to speak. Witnesses report that he said,

Black Americans.

NO WILLS FOR YOU

John Woolman (1720–1772) was born a generation after Benjamin Lay. Although his spirit and demeanor were gentler than Lay’s—fitting well with the Quaker commitment to pacifism—he was no less zealous in his opposition to slavery or his desire to see it banished from the Society of Friends. Woolman’s genius lay in his willingness to use everyday economic exchanges and systems to protest slavery. For example, he earned his living in part by acting as a public notary. In this capacity he was often called upon to write wills, but he refused to author any document that treated human beings as property, explaining to his fellow Quakers “in a friendly way that I could not write any instruments by which my fellow-creatures were made slaves.”



When he stayed at the houses of slaveholding Quakers during his itinerant ministry, he insisted on paying the enslaved people for their work on his behalf. Woolman also refused to buy or sell goods produced through slave labor, even when this put a fairly severe crimp in his own lifestyle. These economic actions, paired with his humble yet firm demeanor, were the needed catalyst for the society to finally ban slavery within its own ranks and disown members who refused to set their slaves free.

Once these steps were incorporated into church discipline, Friends quickly learned that emancipating their slaves was easier said than done. Neither Virginia nor North Carolina wanted free Blacks living within their borders, and they had already made it illegal to free enslaved people. In Virginia a law written in 1723 and reaffirmed in 1748 stated that no slave could be set free except in very precise circumstances: if enslaved people were set free contrary to this law, "it was the duty of the church-wardens to sell them and apply the money to parish uses." North Carolina adopted this law in 1741 and reaffirmed it in 1777 as "An Act to Prevent Domestic Insurrections and for Other Purposes."

FREE INDEED?

That year a committee reported to the North Carolina Yearly Meeting of Friends that a great willingness existed among Friends to emancipate their slaves, but about 40 free Black people had been captured and resold according to the law. The committee recommended that North Carolina Quakers temporarily cease freeing their slaves while they looked for a solution to the legal issues. They had two major goals: to clear slavery from their own ranks and to secure the permanent liberty of those who had been freed. Given state law it was the second

WHAT THE MARKET WILL NOT BEAR Slave labor produced cotton, dyes, sugar (above, in Antigua) and other goods; Quaker abolitionists boycotted these products (right), and some formed Free Produce Societies.



goal that made the first hard to achieve. North Carolina Friends decided to attack the problem from two fronts—the courtroom and the marketplace.

They brought many suits and appeals against the 1777 law and others that followed it, but their attempt to work through the courts was essentially a failure. In fact the laws against freeing enslaved people generally grew more severe, culminating in an 1830 law that not only obligated slaveholders to get a license from the superior court to free their slaves, but also required them to post a bond of \$1,000 for each one freed. Any person freed without meeting both requirements was subject to capture and resale.

The Quakers' marketplace solution was far more successful. In 1796 North Carolina passed a law that allowed religious societies to appoint trustees to purchase real estate for their society and to receive and oversee donations of any amount and of any kind—including slaves. The Yearly Meeting saw in this law a way to meet their goals. In 1808 they established a committee "to have under care all suffering cases of people of color." The committee would be the society's appointed trustees who could receive "donations" of enslaved people, from Friends who wished

TEN VIEWS IN THE ISLAND OF ANTIGUA; DIGGING THE CANE-HOLES, THOMAS CLAY, LONDON, 1823—BRITISH LIBRARY / (PUBLIC DOMAIN) FLOKOR EAST INDIA TRADING COMPANY; BLUE GLASS SUGAR BOWL, BRISTOL, 1820 TO 1830—© THE TRUSTEES OF THE BRITISH MUSEUM

Alternative economies

The fair trade movement

Most simply the story begins with a Mennonite. Edna Ruth Miller Byler (1904–1976)—known above all for her delicious doughnuts and cinnamon rolls—was hostess at the Mennonite Central Committee (MCC) headquarters in Akron, Pennsylvania, where her husband, Joe, was director of Civilian Public Service camps and material aid. The two journeyed to Puerto Rico in 1946. There Edna Byler met some women in the La Plata Valley who had joined a needlework project led by MCC workers Mary Lauver and Olga Martens. They created beautiful embroidery, but had no place to sell their handicrafts.



Byler, who everyone described as possessed of an entrepreneurial spirit, brought some of the needlework back to the United States and began to sell it out of the trunk of her Chevrolet to friends and at church gatherings, telling stories of the women who had made it.

Soon her customer base grew, and she was driving the Chevrolet around the country to represent the Overseas Needlework and Crafts Project. In 1958 she opened a store (she was now importing from Jordan and India as well), and in 1962 the MCC officially adopted the project. It was renamed SelfHelp and eventually became Ten Thousand Villages. Byler continued working with the project until she died. One obituary describes her:

The woman was a Martha—always expressing her faith through service. While others might be contemplating, she was working, and she always found a good cause to work at.

FREE PRODUCE, FAIR COFFEE

Meanwhile the Church of the Brethren had developed an organization called SERRV (Sales Exchange for Refugee Rehabilitation and Vocations) in 1949; it brought South American goods to the United States. SERRV opened a store the same year as Byler did. Around then the British charity Oxfam began selling products from Chinese artisans in stores in the United Kingdom, eventually branching out to other countries and peddling everything from handicrafts to Christmas cards. As similar organizations developed in other countries over the next decades, they eventually came to cooperate officially in the World Fair Trade Organization, founded in 1989.

The idea predates both Byler and SERRV, though. The early nineteenth-century “Free Produce Society,” started by abolitionist Quakers, attempted to boycott slave-made produce and to buy and sell only produce created without exploitation at a price that took into account the labor that had produced it. Eventually similar societies formed



BASKETS AND STORIES Byler (*above left*) imagined connections between artisans and buyers; by 1974 women in Bangladesh (*above*) were making baskets sold by the MCC.

in Britain. Some decades later, in 1897, the Salvation Army in Australia founded Hamodava Coffee Company, which attempted to pay coffee growers a fair price for their crops and help fund the growers’ purchase of their own land; it survived up until the Great Depression. But Byler and her Chevrolet were the direct ancestor of many fair trade groups operating today.

Fair trade organizations now focus on encouraging local crafts and crops—especially coffee—and on paying farmers and artisans a fair market price for their work; sometimes they are explicitly political, speaking out against illegal and unjust labor practices.

Fair trade goods were sold largely in fair trade stores (sometimes called World Shops) until the 1980s, but eventually activists in the Netherlands created the “Max Havelaar” fair trade label to certify products produced under that label had not been created by exploiting workers. This led in 1997 to Fairtrade Labelling Organizations International (FLO), which allows certified products to be sold in mainstream groceries and stores.

Today the movement faces conflict between those who wish to continue to grow it through labeling and certifying for the mainstream market and those who feel this focuses too much on the Western consumer and not on marginalized artisans. One wonders what Edna Byler’s opinion would have been about the way the trunk of her Chevrolet has expanded around the globe.

—Jennifer Woodruff Tait, managing editor, *Christian History*



What would Jesus do in business?

THE RISE, STRUGGLES, AND PROMISE OF THE FAITH AND WORK MOVEMENT

David W. Miller

ABOUT A HUNDRED YEARS AGO, a businessman and a pastor each blew the clarion call for integrating Sunday and Monday. The businessman was interested in what lessons he could find in his faith to help his work. The pastor was interested in what lessons he could find in his faith to help society.

Bruce Barton (1886–1967), a successful New York advertising executive and later a US congressman, read the Bible for the first time and discovered that Jesus is not a mild, meek, domesticated God whose relevance is relegated to quiet once-a-week visits—but a strong, vibrant being who lived in the rough and tumble of daily life, assembled a management team made up of both winners and losers, and built an organization from scratch that has outlasted most other known businesses, governments, and societies.

Walter Rauschenbusch (1861–1918), a theologian and pastor for years in New York’s “Hell’s Kitchen”—at that time a particularly dangerous slum—also looked at Jesus differently than did many of his day. (In fact

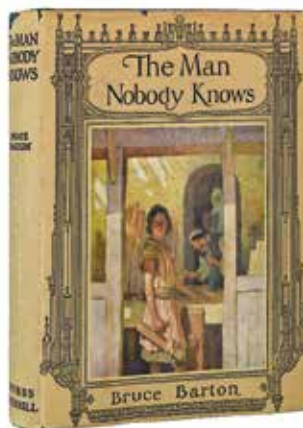
SOME ASSEMBLY REQUIRED By the early 20th c., factories and mass-production assembly lines employed many, such as these Ford workers in 1913.

church leaders criticized his theology.) He, too, saw Jesus as vibrant, someone who made some rather specific demands of his followers in the here and now, asking them to exercise their faith as part of their work.

SPIRITUAL THIRST

The two men operated against a background of great social and economic change. Rauschenbusch’s efforts came first: he helped spark the Protestant “Social Gospel” movement, interested in Christian approaches to social concerns. Assembly lines had created a voracious appetite for low-cost labor in urban factories, often drawing women and children into dangerous, monotonous jobs with long hours. This demand caused huge social unrest in the cities where the factories were and in the rural towns the workers left behind.

ARTICLE ADAPTED FROM PP. 29, 37, 28, 34–37, 47, 51, 60 OF GOD AT WORK: THE HISTORY AND PROMISE OF THE FAITH AT WORK MOVEMENT BY DAVID W. MILLER, 2006. REPRODUCED BY PERMISSION OF OXFORD UNIVERSITY PRESS. <https://global.oup.com/academic/work>. ILLUSTRATION BY JAMES H. HARRIS. PHOTOGRAPH BY HENRY FORD. MAGNETO ASSEMBLY LINE AT FORD MOTOR COMPANY HIGHLAND PARK PLANT, 1913 — FROM THE COLLECTIONS OF THE HENRY FORD. GIFT OF FORD MOTOR COMPANY



THE BOOK EVERYBODY KNOWS Bruce Barton, whose book (*near left*) topped best-seller lists, poses on the steps of Congress (*left*).

A FRIEND OF BILL W. Priest Sam Shoemaker (*below*), influenced stockbroker "Bill W." in the founding of Alcoholics Anonymous and was also a leader in the faith and work movement in the 1950s.



Cities did not have the infrastructure or social services to absorb the influx of workers, and the family unit was often torn apart as historic models of family farms and small family businesses were forever changed. City pastors were overwhelmed with new levels of affluence in their congregations alongside increasing levels of poverty, crime, alcoholism, hunger, and spiritual thirst in their communities.

Rauschenbusch rejected the typical concept of a good layperson as one who simply attends church, tithes, and belongs to church committees doing good works. Instead, he argued, "What we want is young men who will carry the determination to live consecrated lives into the workshop and office and clear a track for their determination by revolutionizing the conduct of business in which they are engaged."

Rauschenbusch was far from the only person thinking about these issues. A large number of lay-led special-purpose groups sprang up to help people evangelize and live Christian lives in their workplaces. In addition writers wondered what Jesus might do faced with the workplace crises of the late 1800s.

IN THE MAN'S STEPS

Pastor Charles Sheldon wrote the runaway best-seller *In His Steps* in 1896. What began as a simple sermon series in Topeka, Kansas, asking what would happen if people really modeled their lives on Jesus turned into a mass-marketed book phenomenon. The basic thesis of the book asks, "What would Jesus do?" in response to modern issues. (Indeed, *In His Steps* is the literary forerunner of the modern popularity of WWJD bracelets and T-shirts.) Sheldon's book was a wake-up call to Christian social action to transform one's community, with particular emphasis on the workplace.

Then advertising executive Barton's book, *The Man Nobody Knows* (1925), also became a best-seller. Barton, a pastor's kid from Tennessee, grew up to become—among other things—the creator of the advertising character Betty Crocker and a prolific author. Barton bemoaned that the church had distorted the image of Jesus, portraying him as "sissified," sorrowful, meek, and lowly; Barton's reading of the Gospels revealed a vibrant, strong, life-enjoying, and popular leader. He noted that Jesus "picked up twelve men from the bottom ranks of business and forged them into an organization that conquered the world."

His book sought to "tell the story of the founder of the modern business," in hopes that "every business man will read it and send it to his partners and salesmen" as a means to spread Christian culture throughout the world. It struck a chord with those whose church experience echoed Barton's and with those who had never considered Jesus as having any relevance to the business world.

Baptist preacher, frequent traveling lecturer, and former lawyer Russell Conwell (1843–1925) also spread a popular message in the early twentieth century. His signature speech, "Acres of Diamonds," was given more than 6,000 times to tens of thousands of listeners.

BRUCE BARTON AT THE U.S. CAPITOL, C. 1928—EVERETT COLLECTION / BRIDGEMAN IMAGES
 BRUCE BARTON, *THE MAN NOBODY KNOWS*, INDIANAPOLIS, 1925—BOBBES-MERRILL / (PUBLIC DOMAIN) VIA LIBRI.NET
 SAM SHOEMAKER—(PUBLIC DOMAIN) AKACOR



Its central theme is that wealth can be found where we are planted and not in faraway, exotic places.

Conwell argued that people ought to be rich because money has power—to pay scholarships for poor people, to build hospitals and schools, and to take care of one’s family. Faithful to his teachings, Conwell died with little money to his name, having used his fame to fund worthy causes; his interest in education for the poor led to what later became Temple University.

FULL-LIFE CHRISTIANS

In the twentieth century, authors like Quaker philosopher Elton Trueblood (1900–1994) inaugurated a second “wave” of this faith at work movement. Trueblood urged people to be “full-life Christians.”

He noted that commercial travelers had formed the Gideons, many cities had associations of Christian businessmen, a society of Christian professors had

PROVERBS FOR WORKERS Russell Conwell (*left*) told his listeners, “I say you ought to be rich; you have no right to be poor.” The Pittsburgh Experiment (some of its leaders in the 1970s are *above*) urged people to “Apply your Christianity to your job.”

contained engaging stories of how businesspeople in all walks of life relied on their faith for inspiration and motivation. In 1955 he launched the “Pittsburgh Experiment” to bring the church into the workplace in a tangible way. He used space in the heart of Pittsburgh’s business district to host and coordinate a steady flow of lunches, discussion groups, and workshops for workers. So effective was Shoemaker’s work that *Fortune* magazine featured it in a 1953 article titled “Business Men on Their Knees.”

But this new version of the movement suffered from handicaps: its clergy-dominated nature, bureaucratic church structures, people’s tendency to equate ministry with church committee work, and some theologians’ belief that business is inherently wicked. People in the workplace, particularly in for-profit businesses, were led to conclude that participation in the marketplace is displeasing to God, making money is evil, and life in the economic sphere is somehow intrinsically tainted.

In the last few decades of the twentieth century, these questions exploded with new urgency (see CH 110). Today there still appears to be an irrepressible urge in laity to live an integrated life—a deep desire to connect faith and work, while hoping for both personal and societal transformation. **■**

David W. Miller is the founding director of the Princeton University Faith and Work Initiative where he conducts research, teaches, and hosts programs on the intersection of faith and work. This article is excerpted from his book God at Work: The History and Promise of the Faith at Work Movement.

She opens her hand to the poor, and reaches out her hands to the needy. . . . Her husband is known in the city gates, taking his seat among the elders of the land. She makes linen garments and sells them; she supplies the merchant with sashes. (Proverbs 31: 20, 23-24)

been formed, and a small group of Washington, DC, legislators met regularly to pray. What all these groups had in common, he concluded, was that they came to look upon their work as a holy calling.

Trueblood wrote, “This movement is small, and seems to have little chance in a city where the normal basis of a meeting is not prayer but a cocktail party, yet it is a step in the right direction in which we must turn if our common life is to escape ultimate decay.”

Episcopal clergyman Sam Shoemaker (1893–1963) founded the magazine *Faith at Work* in 1956, which

INSPIRING NEW WORKS



AMERICA ON TRIAL

Robert Reilly

The Founding of America is on trial. Critics say it was a poison pill with a time-release formula and that its principles are responsible for the country's moral disintegration. In this well-researched book, Reilly strives to prove this thesis is false by tracing the lineage of the ideas that made the USA, and its ordered liberty, possible. He argues that the bedrock of America's founding are the beliefs in the Judaic oneness of God; the Greek rational order of the world based upon the Reason behind it; and the Christian arrival of that Reason (Logos) incarnate in Christ.

AOTH . . . Sewn Hardcover, \$27.95

THE POLITICS OF HEAVEN AND HELL

James V. Schall, S.J.

An invaluable contribution to the understanding of classical, medieval, and modern political philosophy while explaining the profound problem with modernity, which Schall shows to be a perversion of Christianity by trying to achieve man's salvation in this world. It does this by politicizing everything which results in the absolute state. The best defense against this tyranny is "the adequate description of the highest things, of what is beyond politics". Both reason and revelation are needed for this work, and they are eloquently set forth in this book. PHHP . . . Sewn Softcover, \$19.95

THE NEXT POPE

George Weigel

The Catholic Church is on the verge of a transition of great consequence. Drawing on his personal discussions with John Paul II, Benedict XVI, and Francis, and his decades of experience with Catholics from every continent, Weigel examines the major challenges confronting the Church that the next pontificate must address as the Church enters new, uncharted territory. To what is the Holy Spirit calling this Church-in-transition? What are the qualities needed in the man who will lead the Church from the Chair of St. Peter?

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CONTINENTAL ACHIEVEMENT

Kevin Starr

The sequel to *Continental Ambitions*, Starr's magisterial work on Catholics who explored, evangelized, and settled North America. This work focuses on the participation of Catholics, alongside their Protestant and Jewish fellow citizens, in the Revolutionary War and the creation and development of the Republic. With the same panoramic view and cinematic style, Starr documents how the American Revolution allowed Roman Catholics of the English colonies to earn a new and better place for themselves in the emergent Republic.

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REAL PHILOSOPHY FOR REAL PEOPLE

Robert McTeigue, S.J.

Every corner of our lives brings us face to face with competing philosophies and world views claiming to tell us definitively what it means to be human. How can we know which one is right? McTeigue gives a fun, humorous and invigorating crash course in practical logic, metaphysics, anthropology, and ethics, equipping readers with a tool kit for breaking down and evaluating the thought systems that swirl around us and even within us.

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CHRIST VS. SATAN IN OUR DAILY LIVES

Robert Spitzer, S.J.

With his focus on the human heart, Fr. Spitzer tackles the topic of recognizing and overcoming spiritual evil. His goal is our moral and spiritual transformation, which leads to true peace and genuine happiness. He shows how to experience God's peace even during suffering and persecution. He examines the basics of the spiritual life and Christian mysticism, including the contemplative dimension. He explains the purgative, illuminative, and unitive aspects of spirituality, as well as the Lord's consolation and the passive Dark Night of the Spirit.

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God's money

HOW INFLUENTIAL THINKERS HAVE APPROACHED BUSINESS, FINANCE, AND THE MARKET

Charlie Self

BENEDICT OF NURSIA (D. 547)

Benedict lived for three years as a hermit before going on to found 12 monastic communities in southern Italy; the influential *Rule* he gave them has served monastic and lay Christians for over 1,500 years. It provides concise, complete direction for the well-being of a monastery—not only spiritually, but administratively, with advice to everyone from abbot to cellarer.

Benedict divided his monks' working day into three roughly equal portions: five to six hours of liturgical and other prayer; five hours of manual work, whether domestic work, craft work, garden work, or fieldwork; and four hours reading Scriptures and spiritual writings. All work was directed to making the monastery self-sufficient, with material surplus available to the poor. In times of economic and social distress, Benedictine monasteries served as havens of compassion. This balance of prayer, work, and study has become universally instructive for believers of all ages, cultures, and vocations.

THOMAS AQUINAS (1225–1274)

Son of a noble family, Aquinas rejected their plans for him to become a powerful Benedictine abbot, instead

HONORED TEACHERS Benedict of Nursia (*above left*) and Thomas Aquinas (*above right*) are famous for their theology but also left us important economic reflections.

joining the up-and-coming Dominican order. His theological thought was capacious enough to include economic wisdom during an era when Italian city-states were emerging as financial hubs and Western Europe was awakening from economic and social slumber. Aquinas saw economic growth as the fruit of a virtuous life lived in community: once basic needs are met, individual Christians should contribute to the needs of their communities. He did not condemn commerce and profit themselves, arguing that communities benefit from the expansion of opportunity and trade.

Aquinas understood the ethics of buying and selling as one part of a virtuous life: the market price was the just price if the buyer and seller were honest and not trying to take advantage of each other. But an ethical problem arises with dishonest participants, especially when the civil law allows or encourages dishonesty. The moral character of buyers and sellers was more important to Aquinas than the act of buying and selling itself. For Aquinas the virtuous man was fair in all

his dealings, including economic ones, but could not be virtuous on his own; he needed friends who also love virtue, good laws and customs, and above all God's grace.

SCHOOL OF SALAMANCA (15TH–16TH CENTURIES)

Roman Catholic scholars at the University of Salamanca articulated and debated crucial issues of free trade, natural pricing, property rights, and the role of government in the economy. They included:

- *Francisco de Vitoria* (c. 1483–1546) believed that the just price is reached by common agreement and that government intervention in trade violates the Golden Rule.
- *Martín de Azpilcueta*, or “Doctor Navarrus” (1491–1586), built on Vitoria to argue for natural pricing, currency exchange, and the positive integration of profit and human need.

- *Diego de Covarrubias y Leyva* (1512–1577), student of Navarrus, spoke of the importance of personal property rights, including plant and mineral rights.

- *Luis de Molina* (1535–1600), a gifted Spanish scholar teaching in Portugal, argued that the value of a particular good is not fixed between people or with the passage of time, but changes according to individual valuations and availability. He also defended retail-wholesale distinctions and private property.

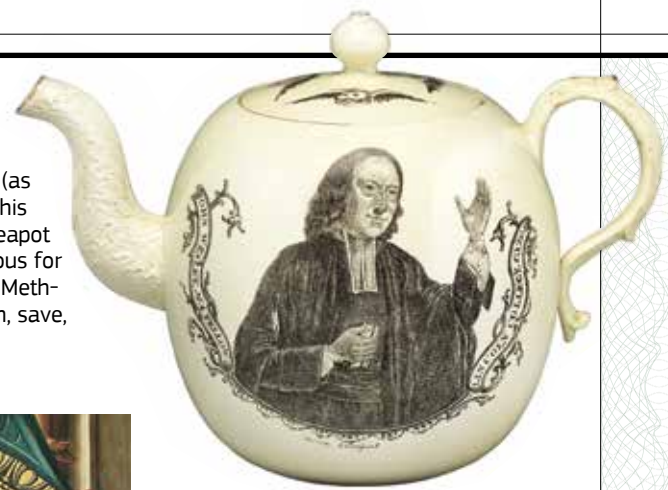
JOHN WESLEY (1703–1791)

For more than 50 years, John and his brother Charles led thousands to Christ and helped spearhead movements for the “transformation of manners” (personal ethics and social justice). Some credit the Wesleys with helping England avoid the excesses of the French Revolution. Integrated with the Wesleyan call to pursue personal holiness was the expectation that believers would work for “providential increases” in God’s kingdom in every area of society.

John Wesley believed poverty alleviation began with the opportunity to work for a sustainable income: “Give a man work and he shall have meat.” He also criticized the rich for living lives of luxurious excess, getting richer from government funds and pensions, while their compatriots perished from hunger. Methodists believed all workers should be diligent and honest, but advocated for systemic reforms as well. Wesley’s vision included immediate charity, personal transformation by the

LEADING PREACHER

John Wesley (as depicted on this Wedgwood teapot *right*) is famous for encouraging Methodists to earn, save, and give.



FAR-SEEING SCHOLARS Diego de Covarrubias (*above right*) and other professors at Salamanca (*above left*) laid foundations for modern economic theory.

Holy Spirit in community, and lasting development as Christian business owners treated workers well and workers offered a full day’s work as worship to God.

JOSIAH WEDGWOOD (1730–1795)

New factories in the early Industrial Revolution in England were symbols of economic and social progress—and upheaval. Josiah Wedgwood was a pioneer of factory reform, enduring the ire of rivals. The son of a potter, he started in the family business at nine and even as a teenager was designing the fine china for which his factory became known.

Wedgwood was a patrician with stringent discipline. In contrast to his peers, however, he took serious precautions with the work environment. He affirmed that productivity would improve when workers enjoyed fair wages, sanitary housing conditions, and good job training. Wedgwood joined other reformers in working against alehouses, brothels, and

MARTÍN DE CERVERA. DOORS OF THE UNIVERSITY ARCHIVE, SPAIN, 1614. UNIVERSITY OF SALAMANCA. [PUBLIC DOMAIN] WIKIMEDIA
 WEDGWOOD, JOSIAH. TEAPOT WITH DEPICTION OF JOHN WESLEY, c. 1775. CREAMWARE. FRANKLIN D. MURPHY COLLECTION. © THE METROPOLITAN MUSEUM OF ART / ART RESOURCE, NY
 EL GRECO. PORTRAIT OF DIEGO DE COVARRUBIAS Y LEIVA (1512–1577)–EL GRECO MUSEUM. [PUBLIC DOMAIN] WIKIMEDIA



cockfighting—replacing these with schools for all, hospitals, orphanages, better housing, and improvements in roads, clean water, and public institutions.

ABRAHAM KUYPER (1837–1920)

Kuyper was a Dutch Reformed pastor, theologian, philosopher, and public servant best known for his proclamation that Christ is Lord over “every square inch” of creation and for his concept of “sphere sovereignty”—arenas where God’s common grace is working toward human improvement and where evil aims at subversion.

Kuyper saw divine ethics as both its own sphere and one that informed all the others, including economics. By the early twentieth century, economics had evolved from a subset of moral philosophy to a “value-free” science in the hands of mostly secular thinkers. Kuyper thought Calvinist principles should underlie, animate, and provide the goal of Calvinist economic science; nevertheless, some room must exist

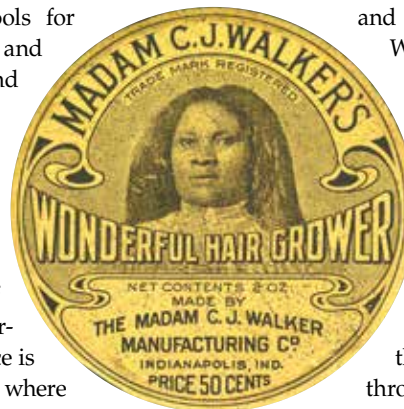


RENAISSANCE MAN Kuyper (*far left*) did everything from founding a newspaper, a university, and a denomination to serving as prime minister of the Netherlands from 1901 to 1905.

RULING WOMAN Annie Malone (*left*) had an empire of sales agents. Her employee Sarah Breedlove, later Madame C. J. Walker (*below*), became a rival; their products improved with competition, even as their personal relationship cooled.

tion and founding the prestigious Tuskegee Institute in 1881. From 30 students and poor facilities, it grew into a premier vocational institution with 1,500 students and over 500 acres at the time of his death.

Washington opposed the “agitations” and “extremist folly” he found in W. E. B. Du Bois (see below) and others, preferring gradual economic improvement as the foundation for political rights. He was accused of being too passive and accommodating, and eventually his heart broke over the failed promises of the Wilson administration and the hardening of racial attitudes throughout the South.



W. E. B. DU BOIS (1868–1963)

In 1895 Sociologist Du Bois became the first African American to receive a doctorate from Harvard. In 1909 he helped found the National Association for the Advancement of Colored People (NAACP) and, from 1910 to 1934, served it as director of publicity and research, member of the board of directors, and founder and editor of its magazine, *The Crisis*. Raised Congregationalist, he was not a faithful son of the church as an adult, though he affirmed its instrumental importance.

Du Bois lauded churches for promoting good morals and assisting in sound business principles but hated their failure to respond to human need: “Today the church is still inveighing against dancing and theatre going, still blaming educated people for objecting to silly and empty sermons—boasting and noise—still building churches when people need homes and schools. . . .” He advocated for legal reforms to overcome social and economic injustice, saying that hope for the future lay in three things: the perception by the intelligent White American laborers of their common cause with African Americans; the hard work and dogged determination of African Americans; and the sympathetic attitude of the country’s elites.

Make friends for yourselves by means of dishonest wealth, so that when it is gone, they may welcome you into the eternal homes. (Luke 16:9, quoted by Wesley in “The Use of Money”)

for economics to flourish in its own sovereign sphere, providing insights to contribute to social theology.

BOOKER T. WASHINGTON (1856–1915)

Son of enslaved parents, Booker T. Washington served as an icon of self-determination and dedication to religious and vocational improvement for millions struggling under Jim Crow in the wake of the Civil War and the subverted efforts of Reconstruction. His strong faith informed his personal journey of acquiring an educa-

JOHANNES CORNELIS; ABRAHAM KUYPER PLAQUE: 1991; BUKSMUSEUM; [CC0] WIKIMEDIA COMMONS; ANNIE MALONE: CHICAGO HISTORY MUSEUM; [CC0] WIKIMEDIA COMMONS; SARAH BREEDLOVE: CHICAGO HISTORY MUSEUM; [CC0] WIKIMEDIA COMMONS; MADAM C. J. WALKER'S WONDERFUL HAIR GROWER: INDIANAPOLIS, 1910 TO 1920—[CC0] COLLECTION OF THE SMITHSONIAN NATIONAL MUSEUM OF AFRICAN AMERICAN HISTORY AND CULTURE; GIFT FROM DAWN SIMON SPEARS AND ALVIN SPEARS, SR. TIN FOR MADAME C. J. WALKER'S WONDERFUL HAIR GROWER.

R. G. LETOURNEAU AT DESK WITH BIBLE—LETOURNEAU FIRST MOTOR SCRAPER / COURTESY OF LETOURNEAU UNIVERSITY
 ADDISON W. SCORLOCK; W. E. B. DUBOIS; GELATIN SILVER PLATE, 1911—NATIONAL PORTRAIT GALLERY / (PUBLIC DOMAIN) WIKIMEDIA
 BOOKER T. WASHINGTON; PRESIDENT ANDREW JACKSON; THE GREAT INDUSTRIAL REVOLUTION IN ALABAMA—PUBLIC DOMAIN COLLECTION OF THE SMITHSONIAN NATIONAL MUSEUM OF AFRICAN AMERICAN HISTORY AND CULTURE
 BOOKER T. WASHINGTON HALF DOLLAR, 1946—SERUTON / (CC BY-SA 4.0) WIKIMEDIA



EARTH MOVER R. G. LeTourneau (*above left*) took his partnership with God seriously but said God was getting “a sorry specimen.”

DEBATING LEADERS Booker T. Washington (*left* at Tuskegee and *right* on a commemorative coin) and W. E. B. Du Bois (*above right*) differed on the means to reach economic justice for African Americans, but agreed on the goal.

because some trucking companies refused to work with her.

R. G. LETOURNEAU (1888–1969)

From humble beginnings and a seventh-grade education, LeTourneau taught himself engineering and eventually built a manufacturing empire. His earth-moving machines helped win World War II and construct the highway infrastructure of modern America in the 1950s and 1960s. By the end of his life, he held over 300 patents. He also became a leading spokesperson in the lay-driven faith and work movement (see pp. 44–46).

When he was 30 and deeply in debt, LeTourneau’s missionary sister urged him to get serious about serving God. Confused, he assumed he must become a church worker. After LeTourneau attended a revival meeting, his pastor commended his surrender to God’s will and told him God needed his business skills. He decided to make God his business partner and eventually gave away 90 percent of his personal income and stock in the company, reflecting, “The question is not how much of my money I give to God, but rather how much of God’s money I keep for myself.” ☞

Charlie Self is director of learning communities at Made to Flourish, ordained in the Assemblies of God, and professor of church history at the Assemblies of God Theological Seminary in Springfield, Missouri. He is the author of Flourishing Churches and Communities.

ANNIE TURNBO MALONE (1869–1957)

Malone, daughter of formerly enslaved parents, was a pioneer in multilevel marketing; her entrepreneurial spirit, rooted in deep faith, helped her endure divorce, business competition, and criticism—and unleashed her creativity. She developed haircare products for African American women in her kitchen and began her company with three sales agents and a new strategy: free treatments. Soon she had thousands of agents and purchased a building for her Poro College, Incorporated.

Malone made it possible for her agents to leave demeaning jobs that did not pay well and forged them into a community. She provided them with housing and clothing in a comprehensive communal space that included a bakery, ice cream parlor, and auditorium. It had its own laundry and sewing facility as well as a medical unit that treated students and African Americans in the community.

As her company grew, so did her philanthropy with millions given to a variety of causes benefiting the Black community. She acquired her own supply chain—including a fleet of trucks to deliver her products,



God's kingdom

HOW CAN CHRISTIANS AND THE MARKET best relate to each other today? Christian History spoke to two researchers who are concerned with these questions. Denise Daniels is Hudson T. Harrison Professor of Entrepreneurship at Wheaton College (following over two decades as a professor of management at Seattle Pacific University) and coauthor of Working in the Presence of God (2019).

CHRISTIAN HISTORY: *How have you explored the relationship between faith and work in your own calling?*

DENISE DANIELS: As a professor I teach people how to use their work to serve God and to understand the breadth of work that can contribute to God's kingdom on earth. In my years at SPU, I helped students identify their personal vocations and develop a global vision for what business can be. I've also conducted research to identify what people of faith are doing to live their faith out in their work. Finally, I've helped create the film series *Faith & Co.* (www.faithand.co), which profiles people intentional about living out their faith in business, trying to portray that in a beautiful and winsome way on both the individual and systemic level.

CH: *What do you say to people who ask if business is legitimate?*

DD: I ask: "Why do you ask that? Is it because you don't like capitalism? Or do you think that people who work in business are sullied because they are not doing church work?" Depending on the concern, I

MY FATHER'S HOUSE Christ cleansing the temple (c. 1912 by Johann Thorn Prikker) and the Genesis mandate to be fruitful both inform our ideas on the use of money.

have a different response. I think a marketplace career is one of the best ways to serve God because business as an institution is so impactful in the world, and we need Christians in it serving God. The last thing we need is Christians abdicating that responsibility.

We did a summer seminar with business and economics faculty at SPU and asked: What is unique about business? What makes it something that contributes to human flourishing? Business certainly has flaws. But everything has flaws—we live in a fallen world. What if we think about business as an institution that God has ordained, and we look at it from this perspective? What does God want business to accomplish in the world?

We agreed as a faculty on two things. 1) Business is designed to provide goods and services that contribute to human flourishing. It is productive. The Genesis mandate to be fruitful and multiply has implications for lots of domains and lots of institutions, not just procreation in the context of family. Successful business takes raw materials combined with creativity and ingenuity, and grows them into something new. 2) Business provides employment: opportunities for people to live out their vocation. Work is embedded in creation, it reflects the character of God, reflects God's nature. One of the

GOSPEL TIDINGS Missionaries land in New Zealand in 1814 (below)—an act that turned out to have economic, political, and spiritual implications.



primary places people work is in business. I still really think those are constitutive of God's kingdom.

Brent Waters is Jerre and Mary Joy Stead Professor of Christian Social Ethics at Garrett-Evangelical Theological Seminary and author of Just Capitalism: A Christian Ethic of Economic Globalization (2016) as well as other books on Christian ethics.

CH: How did you come to write *Just Capitalism*?

BRENT WATERS: I tried to take seriously Catholic social teaching on the “preferential option for the poor.” The only poverty alleviation approach that seems to work is to enable the poor to participate in the market. How can we best do that? We need to enable them to be educated and acquire skills. Also, I married into a business family. Much of the rhetoric I heard from colleagues in higher education didn't match what I saw in business people—some scoundrels, but many good people who were concerned about people, not just in it for the money.

CH: What do you say to people who ask if business is legitimate?

BW: I had a colleague who also held an endowed chair—he asked me if I thought making a profit was immoral. I said that if he believed that, he needed to resign his chair, funded as it was by the labor of a businessperson. No doubt about it, if you look at most of the teachings of Scripture, most are not favorably disposed toward commerce. What has to be taken into account is that for the first 19 centuries of Christianity, that made sense, because it was an agrarian economy; zero-sum, only so much you can take out of the ground. With the Industrial Revolution, we moved to an economy of growth. We have to rethink what it means to be in this kind of economy and what that means about our neighbor.



REFLECTING GOD'S NATURE? Medieval pawnbrokers (above) ply their trade.

CH: What kind of reaction have you gotten from the book?

BW: Friends on the left thought I'd sold out to the evil empire; friends on the right thought I didn't go far enough in getting government out of the market. I believe that tending to the physical well-being of people is central, not peripheral to the gospel. The Incarnation means God took our physical and material life very seriously. I think it's cruel to keep people dependent—we have to free them.

CH: Any examples of where you see this working well?

BW: Not right now with COVID and the lockdown economy. Before that, yes. Ironically, one of the best examples for this is Sweden—their entire education system is funded through vouchers, which brings competition between state and private schools.

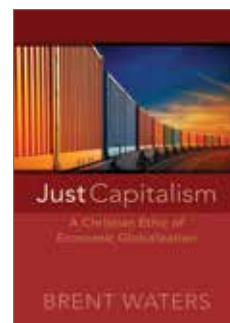
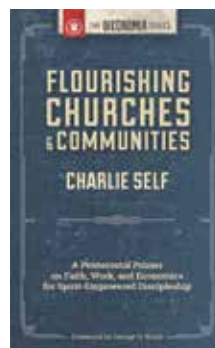
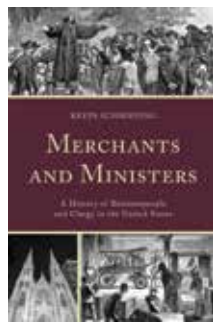
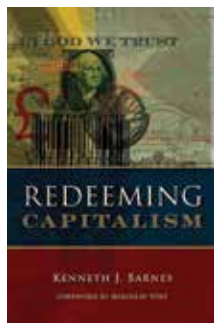
Education isn't just job skills. But it's a crime in the United States that you can come out of high school and not be prepared to do much. We need internships, particularly for those who are not college bound. We are facing a huge shortage of skilled labor. Without

God said to them, “Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth.” (Genesis 1:28)

electricians, plumbers, etc., society comes to a screeching halt. We should be investing in this and restoring the dignity of that kind of work. For people like me, who during the pandemic could stay at home and work, what had been invisible to me is the vast majority of people who can't. It's brought home to us how much we depend upon that ordinary, mundane, and highly skilled work. ☑

Recommended resources

FIND MORE ON THE HISTORY OF THE CHURCH'S RELATIONSHIP WITH ECONOMICS AND THE MARKET IN THESE RESOURCES SELECTED BY CH'S AUTHORS AND EDITORS.



BOOKS

Read about **wealth and debt in the early church** in Craig Blomberg, *Neither Poverty Nor Riches* (2000); Justo González, *Faith and Wealth* (2002); Daniel Caner, *Wandering, Begging Monks* (2002); Angeliki Laiou and Cécile Morrisson, *The Byzantine Economy* (2007); Ben Witherington III, *Jesus and Money* (2010); and David Graber, *Debt: The First 5,000 Years* (2014).

To learn more about early church **philanthropy**, look at Gildas Hamel, *Poverty and Charity in Roman Palestine* (1990); Demetrios Constantelos, *Byzantine Philanthropy and Social Welfare* (1991); Susan Holman, *The Hungry Are Dying* (2001); Peter Brown, *Poverty and Leadership in the Later Roman Empire* (2002); Richard Finn, *Almsgiving in the Later Roman Empire* (2006); and Susan Wessel, *Passion and Compassion in Early Christianity* (2016).

On the **creation and uses of wealth in the Middle Ages**, consult Kathryn Reyerson, *Business, Banking, and Finance in Medieval Montpellier* (1985); Jacques Le Goff, *Your Money or Your Life* (1988); Diana Wood, *Medieval Economic Thought* (2002); James Davis, *Medieval Market Morality* (2011); and Giles Gasper and Svein Gullbekk, eds., *Money and the Church in Medieval Europe, 1000–1200* (2015). A good history of the **Templars** is Edward Burnam, *Knights of God* (1990).

For the **Reformation era**, consult Marjorie Grice-Hutchinson, *The School of Salamanca* (1952) and *Early Economic Thought in Spain, 1177–1740* (1978); Gustaf Wingren, *Luther on Vocation* (1957); D. Michael Ben-nethum, *Listen! God Is Calling!: Luther Speaks of Vocation, Faith, and Work* (2003); David Jones, *Reforming the Morality of Usury* (2004); Niall Ferguson, *Civilization* (2011); Jared Rubin, *Rulers, Religion, and Riches* (2017);

Gene Veith, *Working for Our Neighbor* (2016); and John Witte Jr. and Amy Wheeler, eds., *The Protestant Reformation of the Church and the World* (2018).

For the transition from **land-based to market-based** economies, look at Paul Marshall, *A Kind of Life Imposed on Man: Vocation and Social Order from Tyndale to Locke* (1996); Samuel Gregg, *The Commercial Society* (2007); Deirdre McCloskey, *Bourgeois Dignity* (2010); and Joyce Appleby, *The Relentless Revolution* (2011). Read more on **Adam Smith** in Ryan Patrick Hanley, ed., *Adam Smith* (2016). For more on **Wesley and money**, look at Theodore Jennings Jr., *Good News to the Poor* (1990) and David Wright, *How God Makes the World a Better Place* (2012).

For Protestant **missions and economics**, you can look at William Danker, *Profit for the Lord* (2002). A good book on **Protestants and wealth** is Mark Noll, ed., *God and Mammon: Protestants, Money, and the Market, 1790–1860* (2001). Learn more about **Shakers** and the market in June Sprigg and David Larkin, *Shaker: Life, Work, and Art* (1987) and Stephen Stein, *The Shaker Experience in America* (1992). More on the way **Quakers** fought slavery is found in Jean Soderlund, *Quakers and Slavery: A Divided Spirit* (1985). Read about Max Weber and the **Protestant Ethic** in Joachim Radkau, *Max Weber* (2009); Lawrence Scaff, *Max Weber in America* (2011); and Kenneth Barnes, *Redeeming Capitalism* (2018).

To learn about **Catholic Social Teaching**, consult Kevin Schmiesing, *Within the Market Strife* (2004) and Mark Shea, *The Church's Best-Kept Secret: A Primer on Catholic Social Teaching* (2020). For the **Fair Trade** movement, check out Alex Nicholls and Charlotte

Opal, *Fair Trade* (2005); Gavin Fridell, *Fair Trade Coffee* (2007); and Matthew Anderson, *A History of Fair Trade in Contemporary Britain* (2015).

To learn more about the **modern faith and work movement**, look at David Miller, *God at Work: The History and Promise of the Faith at Work Movement* (2006). Kevin Schmiesing's *Merchants and Ministers* (2016) discusses the history of **church-business relations** in the United States.

Some **biographies** of individual Christian entrepreneurs discussed in this issue (and in CH 105) include Anne Vernon, *A Quaker Business Man: The Life of Joseph Rowntree 1836–1925* (1958); R. G. LeTourneau, *Mover of Men and Mountains* (1960); Michele Guinness, *The Guinness Spirit* (1989); A'Leila Bundles, *On Her Own Ground: The Life and Times of Madam C. J. Walker* (2001); Kathryn Kemp, *God's Capitalist: Asa Candler of Coca-Cola* (2002); Robert Norrell, *Up from History: The Life of Booker T. Washington* (2009), and John Whitfield, "A Friend to All Mankind": *Mrs. Annie Turnbo Malone and Poro College* (2015).

Finally, reflections on **faith, work, and economic matters** from this issue's authors include Charlie Self, *Flourishing Churches and Communities* (2012); Jordan Ballor and Robert Joustra, eds., *The Church's Social Responsibility* (2015); Brent Waters, *Just Capitalism* (2016); Dylan Pahman, *Foundations of a Free and Virtuous Society* (2017); Denise Daniels and Shannon Vandewarker, *Working in the Presence of God* (2019); and Paul Mueller, *Why the Conventional Wisdom about the 2008 Financial Crisis Is Still Wrong* (2019).

CHRISTIAN HISTORY ISSUES



Read the following issues at our website—some are still available for purchase:

- 2, 69, 114: *The Wesleys/American Methodism*
- 12, 120: *John Calvin*
- 14, 19: *Money in Christian History*
- 24: *Bernard of Clairvaux*
- 34, 39, 115: *Martin Luther*
- 49: *Everyday Faith in the Middle Ages*
- 89: *Richard Baxter and the English Puritans*

- 93: *Benedict and Western Monasticism*
- 94: *Building the City of God in a Crumbling World*
- 104: *Christians in the New Industrial Economy*
- 110: *Calling and Vocation*
- 117: *The Quakers*
- 128: *George Müller and the Brethren*

VIDEOS FROM VISION VIDEO



Videos related to the topic of this issue include *Entertaining Angels*; *Going on Vocation*; *Healing for a Broken World*; *The Line: Poverty in America*; *No Bright Lights*; *Our People*; *Quakers: That of God in Everyone*; *Poverty Cure*; and *Robber of the Cruel Streets*; and the Torchlighters episodes on George Müller and William Booth.

WEBSITES

Here are some organizations that explore the relationship between economics and faith today: the Acton Institute; the Association of Christian Economists; Faith Driven Entrepreneur; the Institute for Faith, Work, and Economics; Made to Flourish; the Oikonomia Network; the Theology of Work Project; the Washington Institute for Faith, Vocation, and Culture; and the school R. G. LeTourneau founded, LeTourneau University.

The National Philanthropic Trust has a helpful website on the **history of modern philanthropy**. Find interesting websites on Catholic Social Teaching at CST: Catholic Social Teaching and Virtual Plater, which also link to all the relevant papal encyclicals; or you can find the encyclicals directly at the Vatican, listed under the popes who wrote them. ☒





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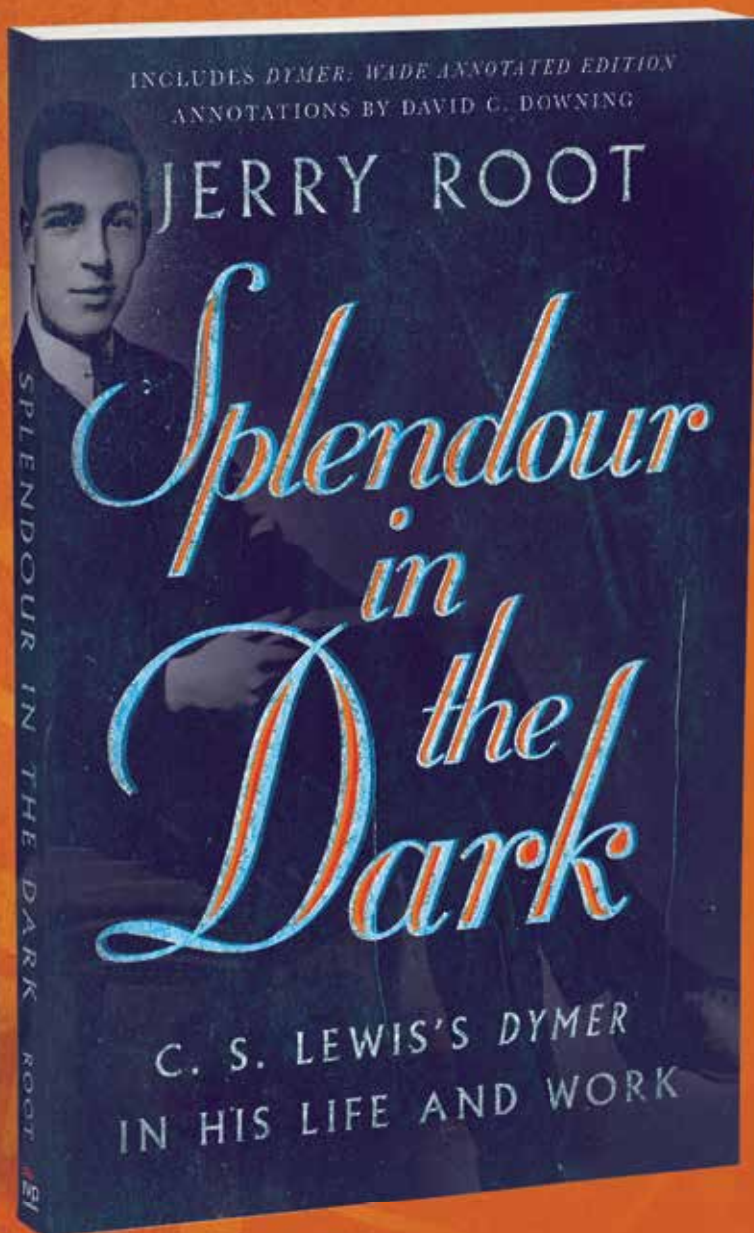
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MICHAEL WARD, fellow of Blackfriars Hall, University of Oxford



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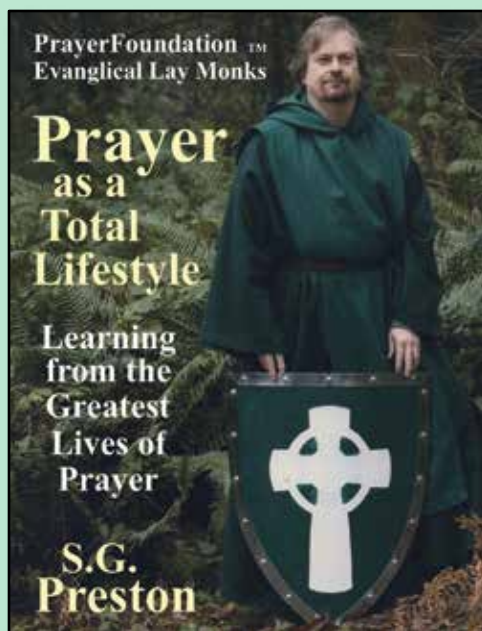
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"If I should neglect prayer but a single day, I should lose a great deal of the fire of faith." -Martin Luther

"I am no longer anxious about anything, as I realize that He is able to carry out His will for me."
-Hudson Taylor

"I live in the spirit of prayer; I pray as I walk, when I lie down and when I rise, and the answers are always coming."
-George Müller

"As white snowflakes fall quietly and thickly on a winter day, answers to prayer will settle down upon you at every step you take, even to your dying day.

The story of your life will be the story of prayer, and answers to prayer."
-Ole Hallesby

"Our only business is to love and delight ourselves in God."
-Brother Lawrence