

Compassionate Capitalism: A Judeo-Christian Value

wealth to the Western world. However, the more I studied the more I learned how important it is to govern capitalism wisely and how we must incorporate some values of compassion within our economic system. I am still a strong proponent of a capitalistic economy, but some of my strict capitalistic friends will say I have grown soft and abandoned capitalism in its purist form. They would have wanted me to write a pure defense of capitalism. I have not done that. I have written not to defend a position, but to reveal what I have learned to be truth.

On the other hand, my more socialistic friends may accuse me of still being a cold-hearted capitalist. Sorry if I disappoint you, but this is what I have come to accept as truth: capitalism is a God-given system of economics but it must be governed wisely and applied with godly values.

Section I God Mentored the Hebrew People to Be Prosperous

God chose Abraham and his descendants to be His people. He entered into a covenant relationship and mentored them to become successful in the earth. He nurtured capitalistic principles among them. Let's see how.

1. God Covenanted with Abraham

God appeared to Abraham and made a covenant with him, saying:

"I will bless you...and in you all the families of the earth will be blessed." (Gen. 12:2-3)

God's covenant did not consist of mere vacant words. We can read how Abraham became *"very rich in livestock, in silver and in gold"* (Gen. 13:2). But the blessing of God did not stop there. God made His covenant with Abraham, Isaac, Jacob and their descendants (the Hebrews). He said He would be their God and they would be His people. He was not going to abandon them. He promised to choose them from out of all humanity and make Abraham and his descendants a blessing to the whole earth. God entered into a relationship with the Hebrews—a relationship in which He abided with, protected and mentored them.

Some Christians today like to spiritualize the promise spoken to Abraham. They like to imagine that God's promise was merely to bless Abraham and his descendants spiritually but not physically. Of course, the Hebrews were blessed

spiritually; in particular, they were the lineage leading to the birth of Jesus, the Messiah. But God promised that His blessing would have tangible, physical results in their lives. In Deuteronomy 28:1-13, we read God's promise that if the people obeyed Him, then His blessing would cause them to rise high above the nations of the earth, to prosper their farms, to give them an abundance of offspring, to cause them to be lenders and not borrowers, and to make them the head and not the tail.

Moses explained to the Hebrews:

"...it is He [God] who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers..."

(Deut. 8:18)

Notice that the manner in which God was going to confirm His covenant to Abraham, Isaac and Jacob was to give to their descendants "*power to make wealth.*" Of course, God blessed the Hebrews in other ways, but make no mistake—a central feature of God's covenant was to enable the Hebrew people to prosper in real monetary ways, resulting in an abundance of possessions and authority in the earth.

2. An Example of Mentoring for Success

Before we go on to see how God mentored Abraham and his descendants, allow me to offer from my own life an example of mentoring someone to become successful.

About 20 years ago I traveled to a remote region of the Philippines where I met a native pastor named Eddie. He was training 16 young people. Most of them lived in his home which was a bamboo hut supported on stilts, surrounded by

neighboring huts and rice fields. It was beautiful, but they seemed to own almost nothing by the standards of my own country.

Through the following years of working with Pastor Eddie, we (referring to all of the people working with our ministry) wanted to help him be successful. At first we simply provided financial aid, but soon it became evident that his ministry should be self-supporting and not forever dependent upon our gifts.

One of the first things Pastor Eddie did was purchase a refrigerator. That may sound simple, but being the only refrigerator in the area, it became a central feature of the village. In fact, the pastor divided the inside of the refrigerator into several compartments and rented out the individual compartments to people living in the area. Hence, that refrigerator became a source of income and it was a blessing to the families throughout the region.

Our industrious Filipino pastor experimented with several other businesses, having varying amounts of success. He tried to rent out power tools which we provided, but the tools did not last long in the difficult conditions. The pastor and his students were more successful in operating bicycles and motorcycles as taxis serving the locals. Also, the ownership and operation of a rice mill produced finances for the pastor and his ministry; plus it provided a necessary service to the people throughout the region.

Other ministries joined us in helping the work in the Philippines, but most of the credit belongs to Pastor Eddie. Today, he oversees a two-story Bible Training Center and owns rice fields, a banana orchard, a shrimp farm, a motorcycle, a jitney (a pickup-like vehicle), and many more things which have helped him plant and establish dozens of churches throughout the surrounding villages. In that region, the Christians are the head, not the tail.

In a parallel fashion, God entered into a covenant relationship with Abraham and his descendants with a goal of making them successful. Let's see how God accomplished this.

3. The Concept of One God

① The first truth God revealed to Abraham is that there is one God and only one God.

This truth was revolutionary because people during that ancient period believed in many gods. They imagined spirit beings controlling the rain, harvest, war, disease, fertility and everything else in the world which they could not understand or control. The implications of that primitive worldview are difficult for us to imagine today, but try to put yourself into their world. If there are many gods controlling the universe, then this world is unpredictable, tossed to and fro by the whims of those gods. As long as people think that there are many divine beings controlling nature and the circumstances of life, they will always live as victims, trying to please the various gods and never able to rise up and manage this world.

On the other hand, if this world has been set in order by one God, then the world runs according to His laws, and if humans learn those laws, then they can manage this world.¹ So God revealed Himself to Abraham as the only God. He further made it clear to all of Abraham's descendants, "You shall have no other gods before Me" (Ex. 20:3). This is perhaps the most fundamental belief of Jewish culture.

We cannot overestimate the significance of this revelation. It was more profound for the advancement of civilization than the discovery of fire or the invention of the wheel. As soon as people came to believe that there is only one God, then they could begin to understand and manage this world.

¹ For more in-depth teaching on this concept of one God and its implications upon humanity, see my book entitled, *Christianity Unshackled*.

② 4. A Sense of Identity

A second foundation which God instilled in Abraham and his descendants was a sense of identity. Not only were they selected out of all humanity by God Himself, but they were taught to understand that all people are created in the image of God. No other people group had such a high understanding of the nature of humanity, and there is no more solid a basis for the establishment of human dignity than the Hebraic understanding that people are created in the image of God.

5. A Sense of Purpose and Responsibility

③ Next in importance was the blessing and commission God placed upon humanity:

"Be fruitful and multiply, and fill the earth and subdue it..."

(Gen. 1:28)

The very purpose of one's existence was fixed by God. People were to be fruitful and rule over the earth.

This understanding went along with the instructions to work six days each week. Each person was expected to tend his or her own garden. People were expected to take responsibility for their own sustenance, provisions and life. Then they were to go beyond personal care and steward the earth.

④ 6. Land Ownership

Next was the importance of land ownership.

God promised to provide Abraham and his descendants a land flowing with milk and honey. This was a blessing in and of itself, but God had long-range plans. He promised to

make Abraham's descendants a blessing to all of the families of the earth. A huge step toward this end was to make them land owners.

To see how significant this was, realize that Abraham had been a nomadic shepherd. Nomads never accumulated great wealth because possessions are a burden making travel difficult. Early people groups who settled and became agricultural societies accumulated more property, including tools, weapons, stockpiles of food, other supplies and works of art. Their homes were more stable, providing better shelter against the elements, and their societies were more developed in the sense of having law and order. The step from a nomadic lifestyle to a settled lifestyle was a huge step toward becoming a people who can bless others.

God had Abraham walk throughout the land of Canaan and He promised Abraham that his descendants would possess everything he could see. God was positioning Abraham and his descendants so their economic system would be founded on the ownership of land—a foundation necessary for capitalism to flourish.

5 7. Living as Free People

Next in importance was the concept of individual freedom, a concept foreign to the ancient pagan world. Their enslavement was first of all the result of their own superstitions that spirit beings were controlling everything in the universe. Adding to that bondage was slavery and tribalism. Conquered people groups were commonly enslaved by their masters. Tribes were governed with a group consciousness in which tribal chiefs ruled and owned everything. People saw themselves as helpless with no way to improve their personal lot. When various civilizations such as the Egyptian, Babylonian, Greek and Roman became prominent in ancient times,

such victimizational thought patterns continued to dominate the masses. Slaves were thought to be slaves by fate. Kings and other rulers accepted their roles as appointments from various gods. People were very fatalistic.

In the mist of that darkness came the biblical revelation that people are created in the image of God. People have a free will. God created people with the ability to make decisions and to take dominion of this earth. People have certain inalienable rights granted them by their Creator.

God had to take the descendants of Abraham down a long, hard road before they could actually live as free individuals. After a severe famine, the early descendants of Abraham found themselves at the mercy of Egyptian masters. Soon all of the Hebrews were living as slaves in Egypt. After 400 years, God heard their cries and sent Moses to lead them out of slavery.

However, it was easier to lead the people out of slavery than it was to get the slavery mind-set out of the people. After they left Egypt they repeatedly longed to go back to Egypt. They discovered that it is easier to be slaves. It is easier to have someone else make decisions. It is easier to not push ahead. It is easier to be full of fear than it is to be full of faith. Slaves submit. They are passive. They obey and they expect to be fed. All of these attitudes are contrary to the understanding that people are created in the image of God with the mandate to govern their own lives and steward the earth.

God did not allow the Hebrews to remain slaves. As they looked to Him, God mentored them as a people. The 40 years they spent in the wilderness was a training period during which time they had to look to God rather than human masters. One generation was so deeply entrenched in the slave mind-set, they constantly grumbled against Moses and God. They did not want to advance. They wanted to return to

Compassionate Capitalism: A Judeo-Christian Value

Egypt and be slaves. Because they would not change, God let them die in the wilderness.

It was the next generation which God took into the Promised Land. They had never lived as slaves. They had no thoughts of going back to a place which they had never known. They had only one option—move ahead.

A comparable event in more recent history was the Spanish expedition to conquer the Aztec Empire in the 1520s. After landing on the coast of Mexico, General Hernando Cortes had all of his ships burned so his soldiers had only one option: to move ahead and fight.

In similar fashion, God molded a people who would not long for the past. They had no other option than to advance. They had to think as free people. Only when people are free do they advance.

Furthermore, free people work for themselves and their loved ones. They benefit from their own labors. Only when they are free will they be motivated to be creative, work longer and produce more. Only if they are free can they be capitalists.

⑥ 8. Laws by Which to Govern

God formed the Hebrews into a united people with a common government. As slaves they did not have to hold each other accountable to act in civilized ways, but God knew that before they could occupy the Promised Land successfully, they would have to form a government with laws by which the people could be managed and live together in peace and harmony. The government they formed corresponds with a capitalistic economic system. Allow me to explain.

While the Hebrews wandered in the wilderness for 40 years, God met with Moses on Mount Sinai and gave Moses the laws by which the Hebrews were to govern their lives.

God Mentored the Hebrew People to be Prosperous

God was fulfilling His promise to Abraham. He was working toward the goal of fashioning a people who would one day be a blessing to every family on earth.

Hebrew government was built on laws with the foundation being the ten commandments. The first commandment was an exhortation to worship the one true God and have no other gods. The second and third commandments demanded that the people reverence that one God and even fear Him (Ex. 20:4-7).

As mentioned earlier, the concept of one God was essential for people to understand and manage this world, but it is also foundational for a successful government and an effective economic system. As Proverbs 9:10 tells us, "*The fear of the Lord is the beginning of wisdom.*" Only people who fear God will govern themselves. No amount of governmental control can restrict sin, selfish ambition and rebellion if the people do not first govern themselves. No government or economy will prosper, succeed and continue if God is not at the head.

This is still true today. As our current capitalistic society races ahead, it will veer off course and head to destruction if God is not given the prominent position. Capitalism offers the possibility of catapulting the individual and society ahead, but the direction of that motion is determined by the hearts of the people involved. Hence, the economic system which God developed among the Hebrew people can be used for evil ends if submission to God is not the first commandment.

This is so important that Moses cautioned the people to always remember that it is God who blessed and prospered them. He warned them that after they become successful, they may say in their own hearts, "*My power and the strength of my hand made me this wealth*" (Deut. 8:17). Moses warned them that if they embraced such an attitude, God would let them perish.

7 **9. Rest on the Seventh Day**

In giving the laws for the Hebrew people to govern themselves, God included the fourth commandment which says to keep the Sabbath day holy. Let's consider the significance of this in relationship to their economic system.

In the introduction of this book I stated that capitalism leads to the acceleration of society. This has both positive and negative consequences.

To see the positive outcome, observe societies in which people are paralyzed by the lack of opportunity. When the economy does not move, people do not have work, and hence, they lack a reason to get out of bed in the morning. In many poorer regions of the world, men are standing around on the street corners month after month with nothing to do. People seem to act in slow motion, accomplishing very little day after day.

In contrast, aggressive capitalistic economies can sweep people into a flurry of activity. The socialists will point out that the capitalistic economy can trap people in a rat race of competition, commercialism and materialism. Devout capitalists can make the same observation but will describe it more positively, saying that a capitalistic economy can be so liberating that it leads to a lifestyle of opportunities, challenges and fruitfulness; it can be so fun that people are tempted to do it seven days a week and never take a rest.

Checking the grinding ahead of the economic wheels, God told His Old Testament people that six days is enough to work—it is enough! There is incredible power in the assertive act of ceasing all work. This is not necessary in a society where people are already unmotivated to work, but in a capitalistic society people can get so caught up in accumulating wealth, succeeding at business or the excitement of competition that they become totally consumed in their thoughts

and desires. The establishment of the Sabbath rest was one of several ways God placed checks on the capitalism He was instilling within Hebrew society.

It is also worth noting how God established seven feasts which the Hebrews were to celebrate each year. These feasts were primarily occasions when the Hebrews gathered as families and celebrated the goodness of God. This had many positive results on Hebrew society, but in reference to an accelerated economy it established a temper of life. Families were required on a regular basis to gather together and have fun. This placed the family's emotional and developmental well-being above the financial success in priority of importance. Resulting attitudes break the momentum which unchecked capitalism can create in society.

8 **10. Honoring Parents**

In giving the laws for the Hebrew people to govern themselves, God included the fifth commandment which says to honor one's parents. This honoring offered many benefits to society, but in reference to economic benefits it established family relationships in which parents cared and provided for their children, and then later in life, children cared and provided for their parents. These family ties are one of the single most powerful means by which a society can advance and prosper. People are motivated to work for themselves and their loved ones. Then they pass their accumulated wealth on from one generation to another.

9 **11. Establishment of Personal Property Rights**

The eighth commandment says, "You shall not steal." It is difficult for modern people to understand how revolutionary this concept was to the Hebrews of that period. Property rights

Compassionate Capitalism: A Judeo-Christian Value

are so much a part of our modern culture that we take them for granted. Yet in ancient times (and among small isolated groups today), people groups often held all things in common. After one person finished using a hatchet and set it down, another person could pick it up and carry it away. No one would have thought anything is wrong or unusual about such activity. This was especially true among slaves and tribal people. Only when we realize this can we comprehend the radical nature of God's commandment which established the rights of individuals to personal possessions.

There are many advantages to a society which values personal property. For one, only when people own their own possession will they be motivated to accumulate more or improve that which they have.

For another example, let me tell you about a third-world country which I recently visited where rebels were controlling a large region and the government had been unable to regain control. Among many devastating consequences, no outside investors were willing to come into that region and risk erecting factories, building roads, installing telephone systems or buying land. Even the locals were fearful of buying homes or planting crops lest their labors be in vain. If the government cannot protect personal property rights, capitalism will not work. Famine and poverty follow down that path.

10 12. Enjoying the Fruit of One's Own Labors

The tenth commandment exhorts us not to covet our neighbor's house, fields, ox, donkey, or anything that belongs to him (including spouse). Of course, coveting often leads to theft, but there is more than property rights entailed with this commandment.

During several years pastoring a church, I had the opportunity of watching the lives of numerous people and seeing

God Mentored the Hebrew People to be Prosperous

how their daily decisions affected their lives over the course of time. One thing that became clear is that whenever people waste their energy longing for someone else's possessions (or someone else's spouse) they have less energy to care for what they presently have available to them. As a consequence, they do not improve nor enjoy what they presently have. Nor do they focus on the work and blessings right in front of them. In the worse cases, people become obsessed with what they don't possess and what others do. Then they tend to conclude that life is unfair and they are getting a raw deal. Hence, they turn back into victims, slaves rather than free individuals taking life by the reigns and improving their own lives.

The lesson is clear: Don't covet! Stop it! If you want to enjoy the best, focus on what you have. The Bible encourages us to enjoy the fruit of our own labor (e.g., Eccl. 2:24). Only when you enjoy what you have worked for will you experience the greatest blessings.

11 13. Tithing

At the forefront of the Hebrew economy was sacrificial giving to God. The temple and the altar were the very center of Jewish life. The people brought the first of all their produce to God. This was not a matter of charity or generosity. It was an act of submission and honor. It was a recognition that God is their God and He ruled over their lives. It entailed a bowing within the hearts of God's people acknowledging that He deserves the first and the best.

Most important was the giving of tithes, that is, the giving of ten percent of one's income to God. In addition to tithes, the people gave offerings to God which expressed their love and thanksgiving.

The prophet Malachi explained that the government expects people to pay taxes and those taxes must not be the

Compassionate Capitalism: A Judeo-Christian Value

leftovers or damaged possessions. In like fashion, Malachi explained how God expects the first of one's income. As a master expects to be served and a father expects to be honored, so God expected the Hebrew people to show their submission and express honor to Him (Malachi 1:6-14).

12 14. Compassion for and Care of the Needy

Another value strongly instilled within Hebrew culture was compassion and care for the widow, orphan and poor. The foundation of this goes back to the Hebrew understanding that all people are created in the image of God and, therefore, worthy of care. This was coupled with the belief that God rewards those who help the needy.

These values were in stark contrast to the values of the ancient pagan religions which offered no motives for charity. The ancient Stoic Greek philosophers taught that it was disrespectful to even associate with the weak or poor. Romans were callous and compassionless toward the needy, values which were reinforced by constant wars, slavery, infanticide and 600 years of watching hundreds of thousands of gladiators mauled or stabbed. The poor, sick, slave and working class were not citizens and, therefore, not worthy of help in the minds of the Greeks and Romans.

Embracing a different set of values, Hebrew society had many ways of making provisions for the needy. First, they were encouraged to give alms to the poor. Also, farmers were instructed to glean their crops only once so that the alien, widow and orphan could freely gather that which was left behind (Deut. 24:19-21). They also had many ways of helping the destitute get a fresh start, such as loaning them money at no interest (Lev. 25:35-38).

God Mentored the Hebrew People to be Prosperous

13 15. Holding Each Other Accountable

The principles of capitalism were instilled in the very fabric of Hebrew society. It was simply the way people thought and lived. This included the social values of caring for one's parents, orphans, widows and the poor. These social values were not enforced by the government but there were cultural pressures placed upon each individual to live accordingly.

It is difficult for people living in modern Western cultures to understand how ancient Hebrew communities put pressure on individuals to live according to accepted norms. Conditions were not like they are today where people can live without knowing their neighbors. In their close-knit communities, everyone knew everyone else's business.

Such relationships can be seen by observing communities in third-world countries today. In remote villages most neighbors are relatives. Gardens and orchards grow side-by-side; everyone sells their goods directly to their neighbors or in the open market. If someone is not a contributing member of the community, their products will not be purchased by anyone. Isolation simply is not permitted.

Similarly, in ancient Hebrew society everyone was required to live according to godly values. An especially high value was placed on the honoring of one's parents. Someone who did not take care of their own parents would have been ridiculed or even shunned by the community. The Hebrew people believed they would be blessed by God only if the entire community lived by God's laws. Hence, they kept each other accountable. This was central to their belief system and lifestyle.

As I write this I am aware that this may be a difficult concept for modern people to incorporate into their lives. The idea that we are to hold each other accountable to live according to godly values is not part of our modern way of

thinking. We value individual freedom and think it is no one else's business to regulate our lifestyle. Later, we will discuss how Hebraic ethics should or should not be implemented into our modern lives, but here we should note that the Hebrews were their brothers' keepers. They believed God would only bless them if they served God together.

14 **16. Working for All You Eat and Possess**

In the wilderness God had supernaturally provided for the daily needs of His covenant people. Every morning there was manna which they could collect for their daily sustenance, but the first day they stepped into the Promised Land the manna stopped falling from heaven. God required the people to begin living off of that which the land produced. From that day forward they had to work.

Not only did they have to work for their food, but they had to battle to occupy the land. In city after city, they had to go to war, defeat the enemy and take possession. God could have chased the occupants out and simply told Abraham's descendents to walk on in, but instead, He required them to fight for every inch given to them. He was with them to give guidance, help and victory, but He was making them into a people who work hard and value that which they possess. He was making them into a people who would be a blessing to all of the earth.

Make no mistake that God created people to work. However, this work was not intended to be a curse or even to be by the sweat of one's brow. God intended people to be fruitful and multiply (Gen. 1:28). He desires to free people and give them "power to make wealth" (Deut. 8:18). He wants to give them the desires of their heart. He wants to work with them to help them be successful.

17. Making and Keeping Covenants

15

Before the Hebrews crossed the Jordan River and entered the Promised Land, God had the leaders circumcise all of the men. This was to renew their covenant with God and with each other. God knew that the people would only succeed with His help and with the loyalty of one another.

God expected the Hebrews to honor their covenant relationships with one another above their own prosperity. We can see this as we note how God assigned specific regions for the various tribes to occupy within the Promised Land, but none were allowed to build homes or settle their own region until they had helped all of their brethren conquer that which was given to them. Further, God warned them not to make any covenants with the people previously living in the land, but to take sole possession without any encumbrances which could jeopardize the ownership and future control of that land.

The lesson is that the keeping of covenants is sacred and must be more important than the increase of personal wealth. Today we can see a godly businessman apply this principle as he fulfills a promise he has made even if it ends up costing him more money than he will make.

18. Limited Government

16

Once the Hebrews entered the Promised Land, God wanted them to live and govern themselves as free individuals. When they faced national problems He would raise up a judge to organize the people (book of Judges). Each judge was only able to rule because the people willingly accepted his or her leadership. It was, in fact, the earliest form of democracy on a national level for which we have historical records.

Unfortunately, the Hebrew people wanted a king to rule

republic

over them. God spoke through the prophet Samuel, warning the people that if they got a king, then the king would take their sons and daughters to serve in his armies, fields and kitchens. The king would take the best of their fields and vineyards. He would take a tenth of their flocks and would continue taking more and more, until *“you yourselves will become his servants”* (I Sam. 8:17). God did not want the Hebrews to have a king but they insisted on it. They were determined to have someone rule over them. They wanted to be servants rather than free (I Sam. 8).

Among the many detrimental effects of an over-controlling government is the fact that it robs people of the produce of their own labors. It kills personal motivation and entrepreneurship. Whenever government reigns over people rather than serves them, it oppresses the human spirit which was created in the image of God.

God wanted to keep the Hebrews from making this mistake, but they went ahead anyway and got a king to rule over them.

17 19. Lending Is Blessed, Borrowing Is Cursed

God instructed the Hebrews not to charge interest when they lent money to their fellow countrymen. However, they could charge interest whenever they lent money to non-Hebrews. God even described the ability to lend as a blessing which He would enable them to do when they obeyed His commands:

“...you shall lend to many nations, but you shall not borrow. The Lord will make you the head and not the tail, and you only will be above, and you will not be underneath...”

(Deut. 28:12-13)

Note that being in the position of lending was associated with being the head and being above.

In contrast, God warned the Hebrews that if they did not obey Him;

“The alien who is among you shall rise above you higher and higher, but you will go down lower and lower. He shall lend to you, but you will not lend to him; he shall be the head and you will be the tail.”

(Deut. 28:43-44)

Such verses placed the position of borrowing in a very negative light—something to be avoided at all costs.

This was a value strongly instilled within Hebrew culture. They were to be the lenders to foreigners. This was a manifestation and evidence of God's blessing on their lives.

20. Linear Time and Progress

18

Another concept foundational to Hebrew thought is that time moves in a linear, progressive fashion. This way of thinking was another revolution in thought unique to the ancient Hebrews.

To see this, consider how all ancient people groups developed their culture closely tied to nature, and therefore, they were ever conscious of the natural rhythms of life: how the sun rises and sets each day, the moon repeats its pattern each month, and the seasons of each year repeat over and over again. People are born, they live and then they die. Everything happens over and over again. Even the Greeks and Romans believed that kingdoms come and go; one would rise up, only to be overthrown by another, which would someday be overthrown by another. All things were thought of as

trapped in endless cycles.

Yet God broke this cyclical way of thinking by having Moses develop a written, linear record of their history. The first five books of the Bible start with Creation, reporting what happened the first day, then the second day, then the third day... Even the generations are recorded as "this person begat that person, and then that person begat another person...." Few other cultures in the world had written records and fewer still had any sense of progression in their records. The Hebrews were the first to have a written record of their origins laid out as a chronological succession of events.

Further, God gave them promises about their future. Not only would they take possession of the Promised Land, but prophets foretold of days when a Messiah would come. Most importantly, God promised King David that one of his descendants would build a kingdom which would never end (I Chron. 17:12-14). This flew in the face of the pagan idea that kingdoms rise and fall. God told Daniel that His kingdom would continue growing until it filled the whole earth (Dan. 2:35, 44-45). This demanded that the Hebrews envision this world moving in a positive, God-ordained direction.

Hence, the Hebrews developed a consciousness of their past and future. They thought of time as linear with the world moving forward.² This way of thinking was revolutionary, and the implications were profound. Let's consider a few implications.

² The Hebrews still maintained an element of cyclic thought in that certain repeated events were seen as united; for example, they understood that when God blessed the seventh day, His blessing was spoken once but it manifested in every seventh day throughout time. This connected all of the Sabbath days in a way that allowed the Hebrews to see themselves entering into a Sabbath rest on the seventh day united with all Hebrew people throughout time who had or ever will rest on the seventh day. Similarly, when they celebrated the feasts, they thought of themselves as united with all others throughout time who have or will celebrate the feasts.

21. Planning for the Future

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If things in this world are advancing, rather than cyclic, then people can plan and work for the future.

This way of thinking is so much a part of our modern Western worldview that it is difficult for modern people to understand how much we have advanced and how crippling the primitive cyclical pattern of thought was. To make this clearer, allow me to share an experience I had in a remote region of the world where primitive tribal ways are still influential. Several times I traveled into this one remote region where the dirt roads are extremely rough and underdeveloped. Then one year the government brought in heavy equipment for local people to use to improve the roads. At the time I was excited, thinking that during my next visit the roads would be greatly improved. But to my surprise when I returned one year later almost nothing had been done. When I inquired why, I learned that the government could not get local natives to drive the equipment because they would work for one or two days, earn enough money to live for a week or two, and then quit. Since the native already had enough money to live for a week or two, he had no reason to come back and work another day. He would simply walk off the job and go spend his money. He may come back a month or two later, but again, only to stay for one or two days. Such short-term thinking is common among primitive people whose lifestyle is tied closely to nature.

When God separated the Hebrews from the rest of the world, He mentored them to think in different terms. They became conscious of history and the future. They became conscious of the passing of time.

This linear thinking was evident among the Hebrews even before Moses led them out of Egypt. Consider Joseph, Abraham's grandson. Joseph was wrongly imprisoned, but he was

Compassionate Capitalism: A Judeo-Christian Value

released after interpreting Pharaoh's dream correctly. Joseph knew from the dream that seven years of plenty would come, followed by seven years of famine. In order to prepare for the coming years of famine, Joseph led the Egyptians to store large quantities of food during the years of abundance. This took place at a time in history when most people were very fatalistic, accepting as fact that famines come and famines go. Joseph's wisdom spared the lives of countless Egyptians and allowed him to be elevated to a place of great authority within Pharaoh's kingdom.

Such linear thinking and planning for the future allowed the Hebrew people to understand things in ways which the surrounding people groups did not fully grasp.

20 22. Inheritances, Frugality and Savings

As the Hebrews became evermore conscious of linear time and things moving ahead, they came to understand the importance of leaving inheritances to the next generation. In fact, the leaving of inheritances became so central to Hebrew thought that it was expected of every person living righteously. As Solomon wrote, "*A good man leaves an inheritance to his children's children*" (Prov. 13:22a). This concept was fixed in their minds by God's act of establishing the Hebrews in their own land with each tribe and family being given their portion. That portion was to be passed on generation after generation.

As people work toward building inheritances which they can pass on, they must be aware of savings. As they become aware of savings they become aware of living frugally. Solomon expressed this well:

*Go to the ant, O sluggard,
Observe her ways and be wise,*

God Mentored the Hebrew People to be Prosperous

*Which, having no chief,
Officer or ruler,
Prepares her food in the summer
And gathers her provision in the harvest.*

(Prov. 6:6-8)

Thoughts of savings and frugality were foreign to the pagans. Since they thought of everything moving in cyclical patterns, there was no reason to save things for the future. Since everything was determined by fate, long range planning was useless. Since they had no concept of capitalism, that is, using what they presently have accumulated to gain more, they saw no reason to accumulate. Frugality was foolish to the pagan mind.

21 23. A Sense of Capital Separate from Self

All of the features of the Jewish³ economic system which we have discussed thus far aided in the development of "a sense of capital" which is separate from the individual.

To see this, consider how tribal people and all people living primitive lifestyles orient their primary activities toward providing for their own needs and the needs of their family. They are working for themselves.

In contrast, God planted the Jews in the Promised Land and each family was given a portion of land. That portion was something outside of themselves. It was something they were to take care of and improve. Therefore, their lives were directed by God to be centered on caring for their already accumulated wealth, which is their "capital."

Compare this to two children being raised in two different modern families. One child is put in charge of the family pet.

³ From this point on I use the label Jewish rather than Hebrew, because the Southern tribes separated from the Northern tribes between 900 and 950 BC, and then they became known as Jews.

That child is taught to feed and water the animal, along with all of the other responsibilities associated with caring for a pet. As the child develops he will become ever-conscious of the needs of the animal. On the other hand, the child who is never put in charge of anything outside of himself will only be conscious of his own needs.

God put each Jewish family in charge of land and they had to cultivate and care for it. It was their responsibility. It was the orientation of their life. This was a value embraced by the entire Jewish nation. They expected each other to take care of their land. They expected each other to develop their capital.

To see the significance of this more clearly, consider the often quoted advice, "Instead of giving a person a fish, teach him how to fish." The second—teaching him how to fish—will provide for the person's present and future needs. However, neither being given a fish nor learning how to fish were God's way of dealing with the Jews. He had a third option. God wanted to teach the Jews how to own and manage the fish pond. Then they could charge the fishermen for everything they caught.

This was a huge transition in thought. Even today, people in lower economic conditions tend to orient their lives toward obtaining food, paying their bills and purchasing some desired object for themselves. In contrast, wealthy people tend to orient their lives toward maintaining and increasing their capital. Furthermore, their capital is seen as something separate from themselves. They are in charge of that capital. They are caretakers. That capital will provide for them and then it will continue existing beyond their own lives and be passed on to others.

This attitude towards capital allows the individual to be more detached and able to make less emotional or need-based decisions. It also creates in the owner the understanding that

capital can produce. For example, a person who owns a farm can plant crops or have laborers plant crops which may be sold; a person with cash can lend out that cash at interest. The idea that capital is productive changes the orientation of one's life toward the goal of accumulating capital and then making it productive.

In contrast, people locked into poverty have little to no concept of the value of capital. They don't see the need to accumulate it. For many the accumulation of capital seems selfish, greedy and sinful. They tend to feel that something is wrong when they have capital, while the Jews learned to feel bad when they did not have capital. In fact, Jews feel right and even like they are fulfilling God's plan for their life when their capital is increasing.

24. Some Are Wise, Some Are Foolish

22

All of the economic values important to Jewish culture can be seen throughout the Old Testament, but the book of Proverbs is especially clear. Anyone interested in learning Jewish values and incorporating them into their personal lives would benefit by reading and meditating on the book of Proverbs.

It is there in the book of Proverbs that we learn another fundamental of Hebrew thought. It pertains to the nature of humanity. It is revealed in such verses as the following:

*The wise will inherit honor,
But fools display dishonor.*

(Prov. 3:35)

*Poor is he who works with a negligent hand,
But the hand of the diligent makes rich.*

(Prov. 10:4)

Compassionate Capitalism, A Judeo-Christian Value

There are foolish people and there are wise people. There are lazy people and there are hard-working people.

For us today it is sometimes difficult to admit to this fundamental difference in the character of individuals. We are often trained as children to respect all people, never thinking negatively of anyone. But there comes a time when we must grow up and face reality. Some people are foolish. Some people are lazy.

For this reason capitalism is a better economic system than socialism. Capitalism takes into account the differences in character of individuals. On the other hand, socialism assumes that all people will, given the opportunity, work equally with wisdom and diligence. In reality, many people will not work, even if they are given the opportunity. When they do not work, it is unjust to expect the diligent and wise to carry all of the responsibility. That is why socialism has never worked. It is unjust. It is built on the false assumption that people are all equally wise and diligent. Socialism is built on a lie concerning the nature of humanity. In contrast, capitalism is built on the truth of human nature. It recognizes people's individuality and it justly rewards those who use wisdom and work diligently.

25. God's People Should Prosper!

(23)

Finally, we can note that the Jews *expected to prosper*. They believed that the wise and diligent should advance above and beyond those who are foolish and lazy. They believed that their culture was God-inspired, and therefore, superior to others. They believed that if they lived according to God's ways they would excel above the surrounding people groups. They also believed that they should advance because they are God's people with His blessings on their lives.

This too is a difficult concept for many modern people to

God Mentored the Hebrew People to be Prosperous

accept. We are taught not to be arrogant nor think of our lifestyle as superior to others. Yet, those who believe the Bible will recognize God's hand in developing the Jewish economic system. Therefore, they will believe that the diligent application of capitalistic principles will bring blessings. They will expect to prosper above other people who do not live by biblical principles.

The impact of this way of thinking upon Jewish life must not be minimized. The belief that their way of living is, at best, God inspired and, at worst, better than others' ways has been a source of strength for Jews throughout history. It has also been a source of heartache. That belief has allowed the Jews to advance, but non-Jewish people have often looked upon the Jewish sense of confidence as arrogance. Throughout history, Gentiles have recognized how the Jews have repeatedly risen to the top even when they were put at political and financial disadvantages. They have been persecuted for their tendency to succeed but in spite of that, they have indeed prospered.

Summary

As Christians, we value the foundation of the ancient Hebrew people because it was developed as they related to God. It was under His mentoring that their laws and traditions were molded. It was under His guidance that the principles of capitalism were developed.

Those values included:

- 1) Belief in one God,
- 2) Sense of identity,
- 3) Sense of purpose and responsibility to manage themselves and the earth
- 4) Individual freedom,
- 5) Importance of land ownership,
- 6) Government established on the Ten Commandments,
- 7) Fear of and reverence for God,
- 8) Resting one day each week,
- 9) Strong parent/children relationships,
- 10) Ownership of personal property,
- 11) Enjoying the fruit of one's own labors,
- 12) Giving tithes and offerings,
- 13) Care for the orphans, widows and poor,
- 14) Holding each other accountable,
- 15) Working for all one eats and possesses,
- 16) Making and keeping covenants,
- 17) Limited government (although they did not learn this lesson very well),
- 18) Lending is blessed, borrowing is cursed,
- 19) Time is linear, society is advancing,
- 20) Planning for the future,
- 21) Leaving an inheritance for one's descendants,
- 22) Frugality and savings,

- 23) Developing a sense of capital separate from self,
- 24) Understanding that
 - some people are wise and some are foolish,
 - some people are diligent and some are lazy,
- 25) Knowing that God's people should prosper.

To summarize we can say that God developed the fundamentals of a capitalistic society among the Jews. However, application of the principles of capitalism were united with social values. Jewish culture was saturated with thoughts of submitting to God by giving tithes and offerings, along with the care of one's family and compassion for the poor. There were also expectations and demands placed upon the individual capitalist. Those expectations and demands were not enforced by the government, but they were enforced by community pressures. People could not live selfishly accumulating wealth with no regard for those around them. They were allowed and expected to prosper according to their own labors, but they had to be a contributing member of their community.

Section II

Capitalism in the New Testament

The first Christians were Jews. They held values founded in the Jewish culture and the Old Testament. The writings of the New Testament reflect those values. Let's take a look.

26. The First Christians Were Capitalists

In the book of Acts we can read how the new believers living in Jerusalem sold their possessions and then gave the proceeds to help other believers. From this report, some people conclude that we should all sell everything we own and hold all things in common. Some even conclude that God must have been a capitalist in the Old Testament and a socialist in the New Testament. A more careful reading reveals something very different.

It is true that the early believers sold their possessions:

and they began selling their possessions and were sharing them with all, as anyone might have need.
(Acts 2:45)

Note, they "began" selling; they did not sell everything. The very next verse puts things in perspective:

Day by day continuing with one mind in the temple, breaking bread from house to house ...
(Acts 2:46)

From this we can conclude that they did not sell all of their houses—in fact, they continued meeting in their homes.

Yes, God stirred within the hearts of the first believers a love which caused them to share with one another. This leads us to conclude that love for others and obedience to God is of higher priority than the accumulation of personal wealth. However, we must not miss the fact that those first disciples were living as capitalists who accumulated wealth, including homes for themselves and extra homes. Plus, they could freely sell their own properties and use the proceeds however they desired.

It is also important to understand the historical setting in which those first century believers were living. During those first few years many Christians were driven out of Jerusalem due to tremendous persecution. Worse yet, Jerusalem was completely destroyed by the Romans in 70 AD, so all of those believers were going to lose their properties anyway. A modern capitalist will point out that God inspired those Christians to sell their homes right before the market collapsed.

The fact that the early Christians sold their possessions does not tell us they were socialists. To the contrary, they were capitalists motivated by love and led by the Spirit of God.

27. New Testament Capitalism

If we take a close look at the New Testament we find clear teachings which reflect capitalistic values.

Consider the parable Jesus told of a master who entrusted his three servants with various amounts of wealth (Matt. 25:14-30). The first servant was entrusted with five talents, the second servant with two talents, and the third with one talent (a talent was about \$1,000 in silver content, much more in buying power). The master of those servants told them to do business with the money while he traveled off

to a distant region. Jesus explained that while the master was away, *“the one who had received the five talents went and traded with them, and gained five more talents”* (vs. 16). The servant who received two talents also went and traded, turning his two talents into four. The third servant who only received one talent, dug a hole and hid his talent.

Jesus went on to explain how the master of those servants eventually returned and then demanded each servant to give an accounting of the talents with which he was entrusted. The first and second servants who traded with their talents were praised, while the third servant was rebuked by his master:

“You wicked lazy slave...you ought to [at the very least] have put money in the bank, and on my arrival I would have received my money back with interest.”

(vs. 26)

There are several capitalistic principles evident in this parable. First, the slaves were put in charge of capital which was separate from self. Second, they were told to do business and invest that capital. Third, putting money in the bank in order to receive interest was put in a positive light (but not as positive as increasing money through business and trade). Fourth, Jesus expressed the Jewish understanding of human nature: there are wise people and there are foolish people; there are hard-working people and there are lazy people. Everyone should be rewarded accordingly.

Jesus went on to explain how the men who traded their talents wisely and diligently were given more, while the talent of the lazy slave was taken away. Jesus explained:

“For to everyone who has, more shall be given, and

he will have an abundance; but from the one who does not have, even what he does have shall be taken away."

(Matt. 25:29)

"To have" something, in the sense spoken of here, is to take responsibility for it, and hence, to trade or invest it as the two faithful servants did. In contrast, the one servant did not "have his talent" in the sense of ownership, willing to take responsibility for it.

Jesus said that whoever has shall be given more, and whoever does not have shall lose what he has. This is the opposite of what socialism dictates. Someone with socialistic values would think that the government should take away from him who has more and give it to the one who has less. Jesus explained that life isn't like that. To whomever has shall more be given. That is the way God works. Of course, God is Jehovah-jireh and He will be a Provider for anyone, but He will only bless abundantly those who take responsibility for the possessions they have already obtained.

28. Caring for the Needy

Alongside the capitalistic principles found in the New Testament, there is also a strong emphasis on caring for the less fortunate. Right after the parable of the talents which we just discussed, Jesus went on to describe judgment day when the sheep will be separated to His right and the goats to His left.

"Then the King will say to those on His right, 'Come, you who are blessed of my Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry, and you gave

Me something to eat; I was thirsty, and you gave Me something to drink; I was a stranger, and you invited me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.'"

(Matt. 25:34-36)

Jesus went on to explain, "*to the extent you did it to one of these brothers of Mine, even the least of them, you did it to Me*" (Matt. 25:40).

There are other passages in which Jesus associated judgment with how we care for the needy. One of the most profound is the parable He told of a rich man and Lazarus (Luke 16:19-31). The rich man lived an opulent lifestyle while Lazarus longed to eat the crumbs falling from the rich man's table. Jesus explained that after the two died, Lazarus was taken to a place of blessing and the rich man suffered in a place of torment.

Such passages clearly reveal the importance of using that which we have to help others. This was reinforced by the lifestyle of our Lord, who directed much of His own ministry toward the needy. He came to preach good news to the poor and set free those who are oppressed (Luke 4:18). Jesus associated with the downtrodden and lowly. He revealed the heart of God and established a pattern by which all Christians should live.

It is also important to note the blessings associated with helping the poor. Not only in the next life, but God has promised to bless in this life those who care for the needy.

29. He Who Has Ears to Hear, Let Him Hear

Before we go on to see other godly values which should be taught right alongside of capitalistic principles, it would

be helpful to consider our own receptivity to hearing these truths. Some purist capitalists may want to hear the New Testament verses which support capitalistic principles without hearing those which talk about our social responsibilities toward others. On the other hand, some purist socialists may want to focus only on the passages which reveal our social responsibilities.

That reveals the problem we so often face whenever there are two sides to an issue. People choose to only focus on the information which supports their already held beliefs. Hence, no one is listening. No one is learning. No one is growing.

The same Lord who said, *"to everyone who has, more shall be given,"* also said, *"to the extent you did it to one of these brothers of Mine, even the least of them, you did it to Me."*

The New Testament not only places strong moral values on compassion for the needy, but it also gives warnings about the dangers of accumulating great wealth. There are some Christian groups which so emphasize these warnings that they put fear in the listeners and kill entrepreneurialism. At the other extreme are Christians who completely avoid discussing or even reading the warnings. The truth will set us free of either extreme.

30. Futility of Hoarding Great Wealth

When a certain man asked Jesus to tell his brother to give him his share of his family inheritance, Jesus cautioned the man about his attitude:

"not even when one has an abundance does his life consist of his possessions."

(Luke 12:15b)

Jesus went on and told of a rich man who's land was very

productive so the rich man decided to tear down his present barns and build bigger ones to store all of his grain and goods. After the man reassured himself that he was wealthy and now he could *"eat, drink and be merry,"* God said to him:

You fool! This very night your soul is required of you; and now who will own what you have prepared?

(Luke 12:20)

Jesus summarized the parable saying, *"So is the man who stores up treasure for himself, and is not rich toward God"* (Luke 12:21).

A disciple of Jesus must not lose sight of the transitory nature of possessions. Spending one's life trying to accumulate great amounts of wealth is vain and futile. Furthermore, there is an actual danger in storing up great wealth. Jesus cautioned, *"where your treasure is, there your heart will be also."* Jesus was warning of the luring power of wealth. It is a warning not to be taken lightly.

31. Avoiding Greed

Another New Testament value which must be linked to the principles of capitalism is the avoidance of greed. Jesus rebuked the Pharisees as being *"full of greed and self-indulgence"* (Matt. 23:25 NIV). Further, they were described as *"lovers of money"* (Luke 16:14).

In Mark 4:1-8, Jesus told the parable of the sower and the seeds; then He explained that seeds sown among the thorns represent the individuals:

"who have heard the word, but the worries of the world, and the deceitfulness of riches, and the

desires for other things enter in and choke the word and it becomes unfruitful."

(Mark 4:18b-19)

Riches can be deceptive. They can render a person unable to respond to the will of God.

Deception by definition means the victim does not know he or she is being deceived. The individual can be subtly drawn away and down a course of life contrary to the will of God.

This concept of the "*deceitfulness of riches*" is seen in other passages as well. Paul warned:

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction.

(I Tim. 6:9)

The desire to become rich can cause one to veer off course and head in a direction ending in ruin.

32. Applying Contrary Principles

At first glance these cautions concerning seeking wealth may seem diametrically opposed to capitalism. This is because capitalism entails the pursuit of wealth while these New Testament warnings seem to discourage it. How are we to put these two directives together?

It is important to understand that the truths of the New Testament must be understood in the framework laid down in the Old Testament. The New Testament does not eliminate the teachings of the Old. Rather it builds on the Old Testament. The Jews were already founded in capitalistic principles. They were industrious. They believed God wanted them to be blessed.

However, their capitalistic lifestyles opened the door for certain dangers. God was not trying to hinder them from being capitalistic. He was cautioning them about its dangers. To see this, we can compare capitalism to driving an automobile. A person may travel fast and great distances by driving a car, however if one is careless they can harm others or easily end up in the ditch. Similarly, application of capitalistic principles will greatly facilitate the accumulation of wealth, however, there are dangers involved for self and others.

33. Work to Care for Self and Family

Having noted the dangers of pursuing wealth, it is worth noting again the biblical foundation of capitalism. The apostle Paul made it clear:

If anyone is not willing to work, then he is not to eat, either.

(II Thess. 3:10b)

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

(I Tim. 5:8)

The message is clear. Work for what you eat and possess. Provide for your family.

34. Advancement and Progress

In addition to the ethic of hard work, the New Testament reaffirms the Jewish concept of linear time and progress. This becomes even more well established by the central teaching about God's kingdom. Jesus came preaching that

the kingdom of God is at hand, meaning it was within reach and available. He further told parables of the kingdom growing like seeds in the soil or yeast in dough—the point being that the kingdom is growing in the earth and it will continue to grow until it fills the earth.

As people pray, “*Thy kingdom come, Thy will be done on earth...*” they are reaffirming the fundamental Christian belief that the kingdom of God is increasing on earth. This means that the governance of God is increasing. God is directing this world toward His ultimate aim wherein Jesus will rule over all. This understanding is not only central in the New Testament but it has been a foundation for Christian thought throughout Church history. All things are moving in the direction of God’s ultimate goals.

35. Financing the Gospel

Finally, we should note that there is one financial principle in the New Testament which is not evident in the Old Testament. When Jesus commissioned His disciples to go and preach the gospel around the world, He implied that this was the responsibility of the whole Church. The apostle Paul confirmed this as he exhorted people to give financially toward the preaching of the gospel.

Summary

The New Testament is built on the truths laid down in the Old Testament. It reaffirms the fundamentals of capitalism, but Jesus adds warnings about the dangers of greed and accumulating great wealth. He also refocuses people on their responsibilities to care for the needy, destitute and imprisoned. The orientation of His own life to help the outcasts of society also calls us to orient our lives accordingly. Finally, He calls us all to further the spread of His message and His will throughout the earth.