

God and Money

Roland Chia

Introduction

In today's world, money is the most natural and indispensable medium of exchange. We find money everywhere, and there is a sense in which modern life is unthinkable without it. The commercial use of money has precipitated increased production, specialisation in manufacture, and extension of markets in the modern world. Industrial development would not be possible without the money economy, and the speed of that development is very much dependent on the constant tweaking and refinement of the monetary policy in a capitalistic system. The indispensability of money in the modern world became evident when the Communists tried but failed to actualise their idea of a money-less society. They soon realised that prosperity is dependent on the distribution of large quantities of commercial goods, which in turn is dependent on industrialisation. Their socialism must therefore be morphed into a form of state capitalism because industrialisation is simply impossible except in a money economy. Thus, although it is true to say that the rise of the world market, and the improvement of health

conditions and standard of living across the globe cannot be credited to any particular economic system, it is equally true that these developments would not have been possible without money.

Even though money has become so commonplace in modern society, it continues to point to something mysterious. Its very name suggests that money is never neutral, and that it has a profound if often inarticulate relationship with religion.¹ This is suggested by its etymology. "Money" comes from the Latin *moneta*, which is the name of the temple of the Roman goddess Juno, the protector and special counsellor of the state; it was here that Roman coins were minted. *Moneta* is in fact the original title of Juno and it points to her supervisory role in the distribution of property. The Latin *pecunia* (from *pecus*) also suggests the relationship between money and religion because it is used to refer to the weight of metal required for the purchase of animal sacrifice. In a similar vein, the German *Geld* has a religious connotation as it referred originally to an offering to the priest. Although the Bible does not inveigh against money (and

Dr Roland Chia is the Chew Hock Hin Professor of Christian Doctrine and Dean of the Postgraduate School at Trinity Theological College.

commend, for example, the barter system), its ambivalence towards money is evident in a number of passages. Most interestingly, the Bible, especially the New Testament, intimates the relationship between money and religion. Jesus speaks of the impossibility of serving both God and Mammon (Matt 6:24), and Paul identifies covetousness or greed with idolatry (Col 3:5).

Wealth and Blessing

The Bible begins with the account of an abundant creation that is judged as being not merely “good” but “very good” because it beautifully articulates the intention of its Creator. Theologians as diverse as Origen in the third century and Bonaventure in the thirteenth have described God as the Fountain of goodness and blessing. That the divine blessing includes material wealth and possessions is clearly evident in numerous passages in the Old Testament. When God called Abraham and made a covenant with him, he promised to bless him and his descendents, and part of this blessing includes material wealth: “... your descendents will be strangers in a country not their own, and they will be enslaved...but...afterward they will come out with great possessions” (Gen 15:13-14). We encounter this promise again in the text that delineates the blessings and curses of the covenant: “Then the Lord your God will make you most prosperous in all the work of your hands and in the fruit of your womb, the young of your livestock and the crops of your land” (Deut 30:9). The blessing that is promised here unambiguously includes material wealth. Wealth and earthly goods can therefore be said to be an embodiment of the divine good will, an expression of God’s generosity, and

the tangible communication of God’s love and power.

The same correlation between divine blessings and material wealth can be gleaned from other passages in the Old Testament, especially Proverbs. For instance, Proverbs 10:22 says: “The blessing of the Lord brings wealth, and he adds no trouble to it.” Such passages (e.g., Prov 14:24; 22:4) can easily be multiplied. Yet it is also in Proverbs and in Israel’s Wisdom literature that evidence of Scripture’s ambivalence towards material wealth in general, and money in particular is most obvious and pertinent. While wealth is seen as a blessing of God on the one hand, it can also be acquired through unjust and unscrupulous means. Such ill-gotten treasures, Proverbs asserts, are without ultimate value for life (10:2). Wealth can be used to make friends (14:20), but it can also be used to dominate the poor (18:22). The practical benefits of wealth are not denied: it can bring security (10:15; 18:11), and it can provide an inheritance for one’s children (13:22). But its pitfalls are also underscored: riches can be a snare (13:8). The statement that best expresses the attitude towards wealth in Israel’s Wisdom literature is surely Augur’s prayer: “Give me neither poverty nor riches, but give me only my daily bread” (Prov 30:8).

According to Scripture, although wealth in itself is not an evil, it is nonetheless a temptation. This suggests that wealth can never be seen as neutral because it only exists in relation with man, who operates under the “law of the Fall”. Wealth tempts man to put his confidence in it rather than in God. Wealth introduces a kind of complacency to man’s relationship with God as it deceives him into thinking that it is the sufficient guarantee for the securities of life. As Jacques Ellul puts it,

“Possessing wealth, money or worldly goods of whatever sort, we settle back and say, ‘My soul, enjoy yourself, for you have many possessions.’” “It is almost impossible to have many possessions and remain righteous,” Ellul adds, since “righteousness is total dependence on God’s action.”² Such misdirected confidence could quite easily lead the wealthy man to defy God altogether. The Protestant work ethic, which emphasises the undisputed virtue of diligent labour, must of course be applauded. But the connection between wealth and labour can also give rise to a wilful defiance against God and inspire the very self-justification that Reformation theology has so strenuously opposed.

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The wealthy, whose labour and skilful investments have generated material abundance, is tempted to echo the words of Ephraim: “I am very rich; I have become wealthy. With all my wealth they will not find in me any iniquity or sin” (Hos 12:8). The connection between labour and the generation of wealth can give rise to the “titanism” of the human spirit with its delusion of self-sufficiency. With his usual perceptiveness, Ellul writes: “God gives riches in creation and we seize them and make them our own; instead of giving glory to God, we glorify ourselves. Sheltered by our riches, we quickly mistake ourselves for God.”³ Again, Augur’s prayer is instructive: “Give me nei-

ther poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the LORD?’” (Prov 30:8-9).

The ambivalence that Scripture introduces to its own portrayal of wealth as divine blessing points to the fact that the relationship between the two cannot be reduced to a simple formula. In one respect, wealth can be seen as God’s action in our life, displaying divine approval and blessing. But the corollary, which insists that the wealthy enjoy the divine approval and blessing, must be approached with caution. This is because Scripture itself acknowledges the fact that even the wicked can be wealthy. The Psalmist brings out this point with clarity and force: “This is what the wicked are like — always carefree, they increase in wealth. Surely in vain have I kept my heart pure; in vain have I washed my hands in innocence” (Ps 73:12-13). The protest of the Psalmist also alludes to the scandal of wealth. The wicked man who rebels against God is nevertheless rich, giving the appearance of being blessed by God. The ambivalence of Scripture is of paramount importance because it stresses that wealth and blessing are not strictly equivalent and that God does not necessarily attach his blessing to wealth. In addition, the Scriptural ambivalence suggests that while wealth comes from God and may be seen as divine blessing, it is in itself never a value. Wealth should never be considered in and of itself. Once that happens, wealth takes on a new direction, and achieves a new status.

Money and Mammon

Jesus himself points to the unrealistic status that is given to money when inordinate or excessive loyalty is shown to it. In Matthew 6:24, Jesus personifies money and makes it

into a sort of a god when he says, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Mammon.” The word “mammon” is translated from the Aramaic noun *mamôn*, which means material wealth in the broadest sense, including property. By personifying Mammon and by placing it next to God, Jesus regards it as a potential master that demands absolute loyalty from its slaves. The juxtaposition of God and Mammon is particularly striking and reveals something exceptional about money since Jesus did not usually use deifications and personifications. It shows that for Jesus, money is a kind of power, a force if you will, that has the capacity to influence and even enslave. But this statement also shows that for Jesus, money is not simply something that belongs to the material world. Money is not neutral, but has spiritual meaning and direction: it is an oriented force that orients people. If money is but an object without spiritual significance, Jesus would not have gone so far as to present it as a competitor jostling with God for loyalty.

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Using the analogy of the conditions of ancient slavery to talk about servitude to God and Mammon, Jesus said: “No one can serve

two masters.” This has led some scholars to conclude that in Jesus’ day it was not possible for a slave to have two masters, as a person today might work part-time for two employers. However, as I. Howard Marshall has shown conclusively, it was possible for a slave in the Greco-Roman world to work with two or more persons in partnership (Acts 16:10, 19) or even for two masters.⁵ The point that Jesus wishes to make here is that it is impossible for a person to render exclusive loyalty and service to more than one master. As Donald Hagner explains, Jesus was emphasising the point that true discipleship cannot entertain distractions because it requires total and exclusive commitment:

The nature of discipleship is such that it allows no such divided loyalties. If one chooses to follow Jesus, the commitment and service entailed are absolute. It is impossible to be partially committed or a part-time disciple; it is impossible to serve two masters, whether one of them be wealth or anything else, when the other master is meant to be God.⁶

Jesus was not suggesting that his disciples should embrace poverty. But his statement points to the fact that in the Bible, love is utterly totalitarian. Love involves the entire person, binding him without qualification or distinction to a specific commitment or relationship. Furthermore, true love always results in the identification and assimilation of the lover and the beloved. This is the way in which the Bible characterises the relationship between the believer and God, and between the disciple and Christ. Jesus here stresses that love

for money is not a lesser relationship. “Where your treasure is, there your heart is also” (Matt 6:21). In Scripture, the heart is the centre of the person’s inner being. The person who piles up material wealth will have his attention and commitment directed at earthly treasures rather than at the will of God. It is thus impossible to serve both God and Money (6:24). However, it is important to point out that in his appraisal of God and Money, Jesus is rejecting the as-well-as and the either-or arguments, both of which are equally simplistic. As Otto Piper puts it, “Jesus applies to money what is his guiding rule in dealing with all the created things, namely the principle that God has the first and supreme claim to our service (Matt. 6:33; Luke 10:41-42; 12:31).”⁷

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In relation to God, Mammon is nothing but a defeated power. Mammon is God’s competitor only in relation to human attitude and behaviour. Mammon still exerts a tremendous influence on man because of its power to generate within the human heart an inordinate and insatiable lust for it. In drawing human

beings to itself, and in leading them to think that it is truly indispensable, Mammon becomes a power that seeks to usurp the place of God. In this way, Mammon brings us under its control, uses us, and makes us its servants. As Ellul once again perceptively observes, “That Mammon is a spiritual power is also shown by the way we attribute sacred characteristics to our money. The issue here is not that idols have been built to symbolise money, but simply that for modern man money is one of his ‘holy things’.”⁸

It is this insatiable lust for Mammon, what the Apostle Paul has simply described as “the love of money”, that is the root of all evil (1 Tim 6:10). Money fosters a certain type of relationship that brings about a certain type of behaviour. This relationship is best described as a buying-selling relationship; and although money is not the only symbol of this relationship, it is perhaps the most universal and concrete. This relationship has become so encompassing that it is perceived by the world as normal. But when it is regarded as one of the fundamental expressions of human social intercourse, then the buying-selling relationship introduces serious distortions into society, where everything — even human beings — can be bought and sold (Amos 2:6; 8:6). This is why in the Bible a close connection is made between poverty and slavery. Poverty results in the total subjugation of the poor — including his family as well as his inner life — to the rich. In the culture of commercialism, money can so distort our perspectives that we are willing to betray another human being for money. In the New Testament, Judas Iscariot, who sold Jesus for a few pieces of silver, portrays most powerfully this aspect of the destructiveness of money.

Godly Materialism

To be wealthy is of course not in itself incompatible with the Christian faith. Although the Bible warns about the dangers of wealth, it does not condemn wealth itself. The emphasis is not on the amount of our wealth, but on the way in which we acquire it and use it, and our attitude towards it. The Bible therefore does not advocate the renunciation of wealth but rather a godly materialism, which entails a proper perspective on our relationship with material wealth and its use. Undergirding this attitude is of course the recognition that God is the master of wealth, and that we are

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but humble stewards. It is also based on the recognition of our basic duty to honour God with our material wealth (Prov 3:9). Godly materialism therefore urges us to acknowledge God as the supreme good, and this acknowledgement must be matched by our readiness to “put our hope in God who richly provides us with everything for our enjoyment” (1 Tim 6:17) rather than on earthly treasures. It is evidenced by our ability to hold lightly to wealth, and not be encumbered by anxieties about its acquisition, increase and preservation. This is profoundly significant, for it is precisely this perspective and attitude towards material

wealth that has enabled Christians to continue to preach the unadulterated message of grace and salvation despite the disastrous economic consequences of such witness. As Piper puts it, “Christians who treat money as a matter of secondary importance in life have not only retarded the progress of money-centred mentality but also have introduced divine life into history.”⁹

Godly materialism therefore becomes the basis for the Christian critique of modern economic life in general, and the market economy and capitalism in particular. Classical liberalism views the economy as an autonomous and self-regulating mechanism that serves the self-interest of “economic man”. The economic system and its behaviour are therefore simply driven by the “laws” of the market and the motive of self-interest, independent of any ethical norms. The shapers of the modern economic system are philosophical and ideological heirs of the Enlightenment. Adam Smith, the chief ideologue of classical liberalism, in his stress on the natural system of liberty was influenced by the Deism of the Enlightenment thinkers, while Herbert Spencer, in his advocacy of laissez faire, was beholden to Social Darwinism. The modern champions of the free market — Milton Friedman, F. A. Hayek and Ayn Rand — worked on the assumptions of a libertarian philosophy.¹⁰ The fact that the emergence of capitalism and the modern free market economy is inspired by secular humanism is profoundly significant, and the influence that the latter exerts in shaping our understanding of the economic life must not be underestimated. With his usual eloquence and perceptiveness, Alexander Solzhenitsyn describes secular humanism or what he calls “rationalistic humanism” as:

the proclaimed and practiced autonomy of man from any higher force above him. It could also be called anthropocentricity, with man seen as the centre of all... The humanistic way of thinking which has proclaimed itself our guide, did not admit the existence of intrinsic evil in man, nor did it see any task higher than the attainment of happiness on earth. It started modern Western civilization on the dangerous trend of man worshipping material needs. Everything beyond physical well-being and the accumulation of material goods, all other human requirements and characteristics of a subtler and higher nature, were left outside the area of attention of state and social systems, as if human life did not have any higher meaning. These gaps were left open for evil, and its draughts blow freely today.¹¹

The 2008 financial crisis should serve as a reminder of what can happen when things are allowed to go out of control: when certain pressures are allowed to distort the proper operation of the markets and when irrational valuations coerce people into making poor investments.¹² Put differently, the current crisis is a stark reminder that we are never merely economic actors, but that we should also be responsible stewards. Sheer efficiency and mere market conventions alone are not enough. Like everything else, economic activity must be concerned with justice and the common good of human society. The “economic man” is therefore at the same time the “social person”.¹³ Only by ordering his economic activities in a

socially responsible way can he integrate this aspect of his life to his total vocation, and contribute to the flourishing of society. This means that economic life and behaviour must be judged within a moral framework. As Bernard Häring has put it, “To treat economic life as a self-contained entity or as the single key to everything else is destructive of society, culture, and politics, as well as of ‘economic man’.”¹⁴

The same concerns must be raised if capitalism is analysed within the framework of the theology of money that we are developing. The workings of capitalism have of course been interpreted in terms of exploitation, class warfare, and oppression (Marx), and that its vision of the economic life is incompatible with Christianity (Weber). Citing Alasdair MacIntyre, Christian moral theologian Stanley Hauerwas could assert that “capitalism’s ability [to produce great wealth] is irrelevant as rebuttal to the injustices of capitalism”.¹⁵ And Joan Robinson, the famous Cambridge economist could compare the success of capitalism with the activities of organized crime, citing none less than Al Capone in support of her arguments.¹⁶ Christian assessment of capitalism need not be entirely negative. In 1891, Pope Leo XIII forwarded a more affirming account of capitalism in his encyclical on capital and labour, *Rerum Novarum* (“Of Things New”). While taking the problems of the capitalist system seriously, Leo XIII explored the essence of capitalism and identified some important elements that correspond to the Christian vision of economic life — the significance and dignity of work, the primacy of the individual, the validity of private property and the basic character of freedom.¹⁷ Of course, capitalism today looks very different from capitalism in

the nineteenth century. The significance of Leo XIII's encyclical, therefore, is not that it provides ready answers to capitalism in the twenty-first century, but rather that it offers a framework for the theology and ethics needed for coping with the new developments that are emerging with the capitalism of our day.¹⁸

Be that as it may, the profound influences of the predominantly secular philosophies that undergird capitalism should not be underestimated. These philosophies present economic life as primarily impersonal and amoral. Economic activity is understood in terms of a "system" with its attendant tendencies towards equilibrium. This is seen in the different images and analogies these thinkers employ to envision the economy: Smith's analogy of the machine, Spencer's image of a biological system and Friedman and Hayek's concept of a game. Capitalism — whether laissez-faire capitalism or socialist-state capitalism — is always wedded to the ideology of constant quantitative growth.

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But when growth steers individuals, groups, corporations, and nations away from important cultural and spiritual values, it becomes a recipe for disaster. Such growth becomes a cancerous quest for ever more material goods, and ever more power. "Godly materialism" urges the

transition from this manic constant-growth economy to a qualitative and more humanised economy. "We want to grow as human beings in healthy relationships", writes Häring, "instead of wanting constantly to sell, to purchase, to possess and to use more things."¹⁹ But this transition is never easy. It requires society to embrace the wholesome aspects of capitalism that Leo XIII has underscored, and to disabuse itself of the destructive and dehumanising materialistic ideologies. Put differently, it requires nothing less than the renunciation of the false gods of greed and power (Col 3:5).

The only way in which these false gods can be defeated is to use money, however tainted, for the purposes of God. In the Judeo-Christian tradition, giving or sharing one's wealth with others is the predominant way in which money can be used to honour God. Augustine, for instance, encouraged Christians to share their wealth with those in need: "From the things that God gave you, take what you need, but the rest, which to you are superfluous, are necessary to others. The superfluous goods of the rich are necessary to the poor, and when you possess the superfluous you possess what is not yours."²⁰

Augustine made the distinction between "use" (*usus*) and "enjoyment" (*fruitio*), and taught that one should use one's wealth — that is, apply one's wealth to meet one's basic physical needs — but one should not *enjoy* it. Even those who do not fully agree with Augustine's asceticism would recognise a sound principle in his teachings on wealth. Those who have been blessed materially by God have a duty towards God and others. They are to "honour God with [their] substance" (Prov 3:9), and they must care for the poor, the people in need, and even the animals and the environment.

They must stand in solidarity with their fellow human beings, and recognise their responsibility towards them. Christians understand that the poor belong to us, just as we belong to Christ, who in the incarnation identified with us who are without any merit on our part (1 John 3:16-17). Christian solidarity, which is established on the basis of covenant fidelity, therefore opposes the cult of self-fulfilment that is blind to the plight of others. Christian solidarity extends especially to the poor and the needy.

The emphasis on sharing one's wealth is prevalent in the teachings of the Church Fathers before Augustine. "Thou shall not turn away from him that is in want", exhorts the *Didache*, a document which is almost as old as Luke's Acts, "but thou shalt share all things with thy brother, and shalt not say that they are thine own."²¹ This emphasis can be traced to the New Testament itself, where giving is deemed to be a greater blessing than receiving (Acts 20:35). The New Testament introduces a new understanding of giving. Unlike the kind of giving that is practiced in the hope of receiving something in return, true giving according to the New Testament is motivated by the needs of others (Luke 10:25-37), without expecting anything in return. It is this kind of giving, motivated by a deep sense of solidarity and covenant fidelity that we have for one another, that would result in the transformation of money and the humanisation of capitalism. Giving transforms money in that it makes money — which continually seeks to assert itself as Mammon — a servant of God. Giving will also transform our understanding of wealth itself. As John Chrysostom, the fourth-century Church Father put it, "Rich is not the one who has much, but rather the one who

gives much."²² The truly wealthy are not those who have all sorts of things, but those who have no great needs.²³ They are more blessed than those who are tortured by the need to accumulate more and more wealth because their desire is never satiated. Such people are forever poor.²⁴ Most significantly, the generous giver images his Creator, whose majesty does not consist so much in power and riches, as in love and giving:

Do not wonder that a man can become an imitator of God. He can, if he is willing. For it is not by ruling over his neighbour, or by seeking to hold the supremacy over those that are weaker, or by being rich, and showing violence towards those that are inferior, that happiness is found; nor can any one by these things become an imitator of God. But these things do not at all constitute His majesty. On the contrary he who takes upon himself the burden of his neighbour; he who, in whatsoever respect he may be superior, is ready to benefit another who is deficient; he who, whatsoever things he has received from God, by distributing these to the needy, becomes a god to those who receive (his benefit): he is an imitator of God.²⁵ ■

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Endnotes

¹ Otto Piper, "That Strange Thing Money", *Theology Today*, 16 no. 2 (July 1959): 215.

² Jacques Ellul, *Money and Power* (Downers Grove: InterVarsity Press, 1984), 47.

Thoughts on the Financial Crisis

Nishan de Mel

Amongst the many traumatic side-effects of the American Financial Crisis — with knock-on effects around the world — is the sudden challenge to deeply held societal views: the most venerated class of workers, the men who ran the banks, have turned out to be unworthy; and the most established of truths, the beneficence of competitive market pricing, has turned out to be wishful thinking. Nowhere was this twin turning more apparent than in the person and testimony of Alan Greenspan — for 19 years till 2006, Chairman of the US Federal Reserve, and revered demigod of the US financial system — at his first hostile Congressional hearing in October 2008. Invoking both scorn and pity, he claimed without remorse: “Those of us who have looked to the self-interest of lending institutions to protect shareholders’ equity, myself included,

are in a state of shocked disbelief”. The time has come, therefore, for societies to take stock, and recalibrate their compasses on what to believe about their economic systems and whom to trust.

The complex interconnected economic systems of our time are the fundamental means by which human societies enable themselves to be creative and productive (Gen 1:28), along with negotiating and sharing the associated benefits and vulnerabilities of taking such initiatives in an uncertain world. Driving this process are the habits and traditions of fallen human beings attempting to make choices not just for themselves, but also for others; and not just for the moment but also for the future. This essay suggests that Christian thinking could help to guide discernment of these events and times, and the appropriateness of

Dr Nishan de Mel is a research economist, and is currently the Executive Director of the International Centre for Ethnic Studies (ICES) based in Sri Lanka. He has been a Lecturer in economics at Oxford University (2002–2007) and a researcher at the Institute of Policy Studies Sri Lanka (1996–2000). His policy and advocacy work include promoting education on democracy and human rights as board member of the Sri Lanka Foundation, and designing health care reforms and tobacco and alcohol regulations through two Presidential Committees in Sri Lanka. Nishan has published several papers on pension reform and health care financing, and has worked as advisor to USAID projects on private sector competitiveness. He holds a B.A. from Harvard University and an M.Phil and D.Phil from Oxford University.

³ Ellul, *Money and Power*, 48.

⁴ Donald Hagner, *Matthew 1–13*, Word Biblical Commentary (Dallas: Word Books, 1993), 159.

⁵ I. Howard Marshall, *Commentary on Luke*, New International Greek Testament Commentary (Grand Rapids: Eerdmans, 1983), 624.

⁶ Hagner, *Matthew 1–13*, 160.

⁷ Piper, “That Strange Thing Money”, 226.

⁸ Ellul, *Money and Power*, 77.

⁹ Piper, “That Strange Thing Money”, 231.

¹⁰ Brian Griffiths, *The Creation of Wealth: A Christian’s Case for Capitalism* (Downers Grove: InterVarsity Press, 1984), 106.

¹¹ Alexander Solzhenitsyn, “Commencement Address” at Harvard University, 8 June 1978, in *Alexander Solzhenitsyn Speaks to the West* (London: Bodley Head, 1978), 595–6.

¹² Al Mohler, “A Christian View of the Economic Crisis: Is the Economy Really Driven by Greed?”, *Christianity Today*, 29 September 2009, <http://www.christianitytoday.com/ct/2008/septemberweb-only/140-12.0.html> [accessed 8 July 2009].

¹³ Bernard Häring, *Free and Faithful in Christ. Volume III. Light to the World, Salt for the Earth* (Middlegreen, Slough: St Paul Publications, 1981), 250.

¹⁴ Häring, *Free and Faithful in Christ*, III:249.

¹⁵ Stanley Hauerwas, “Christian Schooling or Making Students Dysfunctional?” in *Sanctify Them in the Truth: Holiness Exemplified* (Nashville: Abingdon, 1998), 220.

¹⁶ Joan Robinson, *Freedom and Necessity* (New York: Pantheon, 1970).

¹⁷ Pope Leo XIII, *Rerum Novarum* (1891), http://www.vatican.va/holy_father/leo_xiii/encyclicals/documents/hf_l-xiii_enc15051891_rerum-novarum_en.html [accessed 8 July 2009].

¹⁸ It is in this sense that Pope John Paul II, citing Pius XI, could describe *Rerum Novarum* as

an “immortal document”. See John Paul II, *On the Hundredth Anniversary of “Rerum Novarum”* (Boston: St Paul, 1991).

¹⁹ Häring, *Free and Faithful in Christ*, 316.

²⁰ Augustine, *In Psalmos* 147.12. Quoted in John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids: Eerdmans, 2002), 27.

²¹ *Didache* 4.5–8.

²² *Hom. Ad pop. Antioch*, 1.5.

²³ *De Lazaro*, 2.1.

²⁴ *De Lazaro*, 2.1.

²⁵ *The Epistle to Diognetes*, 10.4–6.