Ekklesia Economy

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Dedication

This book is dedicated to the persevering missionaries who, throughout the centuries, have brought the good news to people at the furthest reach of their known world. They took up the challenge of cross-cultural evangelism; and in the process freely shared science, language and the arts as a way of validating the selfless love and revelation of the gospel.

It is in honor of this heritage that this book is presented to the latter day *ekklesia* with prayer that the efforts that have gone before may be enormously multiplied and properly resourced in the latter days of this age.

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Executive Summary

Latter Day Ekklesia

The early followers of Jesus formed tightly knit communities throughout the Roman Empire known by the Greek word *ekklesia*. Each such community was a fellowship endowed with spiritual governmental authority for carrying out the Great Commission to evangelize and disciple the world. Each was marked by a special bond of love, and a mix of gifts and resources that were shared in pursuit of the collective mission.

We are now entering a latter day period in which a renewed vision of *ekklesia* is being restored to Jesus' followers. This includes revelation of their sovereignty as a distinct nation within and across the countries of the world; one that is called to be separate even as it actively reaches out to share its good news. It includes having a source of supply that does not depend on the mercies of the secular world and its self-serving human institutions.

Hebraic Mercantilism

The ancient Hebraic economy generationally transferred wealth from the secular economy to the Jewish one. By following principles of blessing in *Torah*, pursuing a mercantilist trading strategy, and leveraging the shared cultural values of Judaism, Jewish merchants and bankers emerged from the Babylonian dispersion a potent financial power that continued to dominate banking for millennia. The model can be adapted by any sub-culture within God's Kingdom that is willing to live by a value system based on the relevant Biblical principles.

Ekklesia Economic Theory

The properly functioning *ekklesia* has much in common with Judaism, but its added responsibility for discipling the world requires enlarged and different resources. It must deploy a variety of capital types including labor, infrastructure, money, intellectual insight, relationships, and spiritual influence.

Ekklesia economy is difficult to explain with conventional economic models because the basic assumption of selfish personal pursuit is violated. Nevertheless one can demonstrate how each type of capital is enhanced over time within the economy as injections like God's favor are maximized, and leakages like purchases from secular suppliers are minimized. While much activity occurs in the natural, divine intervention is a critically important factor.

Prayer and Prudent Action

Jesus gave His assembly of followers spiritual authority to govern economic issues by binding opposition and loosing God's long arm. The key to doing so is first hearing what strategy Jesus has ordained, and then agreeing with Him for its release. Man was given stewardship of creation, and God expects him to cooperate with heaven in its care.

The *ekklesia* fellowship has in its midst various spiritual gifts to help it discern and act upon God's will. Jesus grants revelation leading to breakthrough discoveries, prophetic insight into market behavior, favor in financial transactions, superior production, connections between people, and so on. All such gifts leading to wealth generation and allocation are meant to be shared by the fellowship in pursuit of its collective mission.

Economic Ecosystem

A functioning *ekklesia* economy contains the following entity types. Each has a specific set of roles and functions, some different than we know them today, and collectively mobilize, steward, and allocate resources to evangelism and discipleship. They will typically be localized to a geographic region, but are intended to cooperate with their peers around the world as part of an integrated and global family network.

- People
- Producers
- Marketplaces
- Funds
- Evangelistic entities
- Churches
- Social Services

Policy

Public policy is generally not interested in the spiritual aspects of the *ekklesia* per se, but it is in a position to advance or impede its work. There are a set of economic messages that curry favor in various government ministries, and actions that can be taken in the natural to reinforce those messages. To the extent possible, the *ekklesia* seeks to be seen as an important part of the local social fabric and to honor institutional authority.

The *ekklesia* economic theory being advanced rejects the prosperity, dominion, and liberation theologies. It does not envision God overturning the secular financial or governmental institutions in place today, although it does make a place for an ecosystem of specialized entities at the local level. There is a substantial difference between running institutions of human control and governing an evangelistic economy that allocates resources solely as directed by Holy Spirit.

Application

The *ekklesia* economy depends first on there being a functioning and fruitful *ekklesia* fellowship. This must be proven through collaborative works and communal prayer before the fellowship can expect to see divine favor released on its missional supply. For much of Christianity today becoming part of a restored latter day fellowship of this nature will be a process, and seeing successful prototypes is the key to gaining mainstream adoption. God's hand-picked forerunners have a crucial role in this transition and they must be supported. They will inevitably face opposition, but the journey is well worth it.

Preface

Purpose

This book proposes a new theory of human economy. It unpacks one of the gifts God has given to the followers of Jesus as Messiah, who are collectively known by the Greek word '*ekklesia*'. The *ekklesia* shares with Holy Spirit a governmental authority for carrying out its Great Commission, and this spiritual authority includes resourcing that mandate. The *ekklesia* economy is therefore an integral part of a heavenly Kingdom manifest on earth, and supports a sovereign nation carrying out its business among the countries of the world.

The first goal of this document is to articulate a vision for Jesus-centered finance and economics, one that compels us to think about how we can better direct our resources to the latter day purpose of the Great Commission. The second goal is to facilitate the practical startup of an *ekklesia* economy that multiplies capital in all its forms. Fulfilling these goals requires that God's family unite in love and mission, and if the promise of provision helps catalyze this happening, then this document will have served its larger purpose.

This work is written for practitioners. It casts a vision and calls for action, but it also contains a template designed to guide real world action. Its concepts are to be elaborated and expanded by others having special expertise or location in God's family. It is not intended to be an academic work or to prescribe a new *Talmud*, although some may find it helpful to evolve theological constructs around its concepts. Rather, it is more like an apostolic letter whose teachings are to be sifted and applied in each cultural context. But it is unequivocally rooted in the uncompromising principles of *Torah* (the first five books of the Bible) as fulfilled in the values taught by Jesus.

Eschatology

One of the key questions for the latter days is what form God's Kingdom influence will have on the world we know. A study of the apocalyptic literature in Isaiah, Daniel, Zechariah, Revelation, and other end-time sources portrays two very different scenarios. One is a world in which there is increasing persecution and martyrdom for the faithful as the world descends into chaos culminating in a re-creation of the earth. The polar opposite envisions a time when Israel and those ingrafted into her root are set over all other nations, with the manifest glory of God granting peace and safety to her people. There are, of course, many alternate views that envision both scenarios happening in some sequence.

This bears on the subject of Kingdom economics because in one scenario the *ekklesia* must function using the financial infrastructure already in place, dominated as it is by secular institutions. The other scenario allows for a world with 'holy' financial structures that operate apart from secular society and according to different spiritual and physical rules. These oppositional scenarios lead to very different *ekklesia* economies.

Every author has only a portion, and this author does not have personal revelation of a time following Messiah's return. Therefore, the scope of this work is necessarily limited to the latter days of the present age that can be anticipated by our known world. Such limited insight does have the advantage of being immediately practical rather than speculative.

This author believes that we have entered into a latter-day outpouring of God's Spirit as described in Joel 2. This outpouring is manifesting as irresistible love and humility that will finally show a behavioral contrast between the family of God and worldly society as described in Malachi 3:16-18.

People who value wealth and power will see this outpouring of God's love as useless for their purposes and ignore it. They will continue their quest to sequester as much of the world's resources as is possible until the resulting imbalances destroy the foundation of the secular economic system. Jesus' latter day prophecy in Matthew 24:4-14 describes the societal decay going on all around us today. But love will be compelling to the increasing ranks of the disenfranchised, and they will respond to it. The darker our spiritual world becomes the brighter God's favor will shine as Isaiah 60 is progressively fulfilled and the citizens of a lost world seek hope through knowing the people who carry the light.

Given God's latter day strategy of gentle love rather than dominance by power, we cannot overly spiritualize a Jesus economy within the time horizon of this study. It is not likely to include God handing out free money to all his people. It does not anticipate a new nation being formed on Earth this side of the Messiah's return, a divine new economic system that transcends money, or the establishment of a utopian society. It does not anticipate a Kingdom central bank, holy currency, or any universal governance infrastructure, although specialized entities will undoubtedly take form at the local level.

Rather, the latter day great commission economy will adapt and leverage the proven economic experience of the ancient Jewish traders and bankers who received God's favor for generations to succeed in a world that has generally been ruled by fallen kings. This success will be multiplied in our present day because both the need and accompanying revelation are so much greater.

Audience

This book is directed primarily to followers of Jesus. However, it fully honors the Siniatic law as received and interpreted by Moses and the Judges, and builds on foundations laid by the rabbinic sages. *Adonai's* Jewish people will find in these pages a model for their economy as well, because it aligns with their prophetic cornerstone and adapts their experience.

Likewise, Muslims may find a place because their faith ultimately rests with *El Shaddai*, the God of Abraham and Ishmael. From the time of the patriarchs until many centuries after *Ise* (Jesus) walked on earth, the Arab people honored the Hebrew *Elah* (the Semitic precursor to *Allah*) and His *Torah*. When Muhammad recorded the Qur'an six centuries after Jesus'

death he included many of *Torah's* teachings on wealth. We will address some of these in our discussion of *riba*, and Islamic banking and finance more generally.

Followers of all three monotheistic faiths agree that their primary purposes are to glorify God and to be obedient to his will as they go about their daily business. Many of the principles presented herein can be used by Jews and Muslims who seek to do business in a Godly way. The unique feature of the Christian *ekklesia* economy is its facilitating role in helping tell the world about Jesus and his gift of reconciliation with *Adonai*. God blesses proper motive, and the Great Commission is the greatest motive of all for doing business - and all else.

Consequently, the principles herein can only be used by people who have truly submitted themselves to their Creator and His ultimate purpose for them. For too many others the idea of God is an anachronism utterly irrelevant to their daily lives. They prefer to live with minimal accountability and to maximize their personal benefits in this life. They have no need for a judgmental God who set up a bunch of laws designed to hammer them for disobedience. If we are honest with ourselves, many cultural Christians, Jews, and Muslims feel the same way.

Holding this point of view means the person has not yet met the living God, Jesus, or Holy Spirit. He has missed the whole point of *Torah*, and the incredible gift of love it represents. These financial principles will make no sense because they are rooted in selflessness. If you are that reader then you need to put this book down now. Start your journey elsewhere by first asking Creator to reveal Himself to you and to show you His true nature. Then we can welcome you into the marvelous and counter-intuitive world of God's Kingdom on earth.

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Finally, there is no ownership of concepts herein. The words used to convey them are copyrighted for the purpose of preserving purity in the message, but all the concepts are freely given as a product of Holy Spirit's revelation combined with experiences the author has had the honor of enjoying in service to Jesus over the years. That being said, appropriate citation in derivative works is appreciated.

James Coke
June 2014

Introduction

Money and Wealth

There is a range of opinion about money in Christian circles. At one extreme are the ascetics who insist that only total detachment through a vow of poverty frees one to focus solely on God. This view prevailed during the height of the Catholic Church in the middle ages, and continues today as a personal discomfort with too much wealth among those who see Jesus as modeling a life of austerity.

> *For the love of money is a root of all the evils.*
> [1 Timothy 6:10]

At the other extreme is prosperity theology which draws its example from Abraham, David, and even the restored Job. Adherents insist it is God's will that all his children have lives of abundant comfort.

> *Let them shout for joy and rejoice, who favor my vindication; and let them say continually, "The LORD be magnified, who delights in the prosperity of His servant."*
> [Psalm 35:27]

Likewise, there are those who believe the Bible's teachings on wealth are meant solely for individual guidance since none of us today lives in a political theocracy like Israel under the kings. At the other extreme, dominion theology says we are part of a spiritual Kingdom on earth that should be variously separating itself from the secular world, or overtaking it. In some circles this includes establishing new countries with Kingdom economies, currencies, and central banks.

Much has been written about money and wealth from all of these perspectives, but as yet the family of Jesus' followers has not developed a comprehensive and integrated view of what the Biblical economy should look like in these latter days of the human age. Even less have we been able to articulate a model that can be applied globally in nations ranging from the richest to the most resource-starved, and from those that allow freedom of worship to those that persecute people of faith. It is difficult to walk the high road of obedience if we are unsure of the destination, so this is not an idle subject.

Rabbis and theologians have a hard time with this assignment because they are not experts in corporate finance or the political economy. Few if any have ever architected a complex supply chain and most have only the most rudimentary understanding of the structure of production. They have not studied principles of behavioral finance to understand what motivates people's decisions regarding investment. Their grasp of scripture is pure, but they have a hard time seeing how to apply it to questions of modern day commerce, including such practical matters as knowing when interest should be used to compensate for the time value of money.

Two Worldviews

Money by itself is neither good nor evil. In its purest definition it is simply a medium of exchange which a group of people have agreed to use to facilitate economic transactions. It is easier to value goods in a common currency than to find someone willing to barter chickens for your apples. Likewise wealth, which is simply an accumulation of assets, has no inherent power over us. It can be channeled into evangelistic outreach, hoarded, or liquidated to be spent on personal pleasures. It is our choices regarding money and wealth that lead us either to invite God's intervention in meeting our needs, or to hope that he does not come too close and upset our comfortable apple cart.

The problem with wealth is that it can become an end in itself. It conveys choice. It solves problems. We gain power and prestige with it. We obtain the freedom to have what we want, when we want. The more we have at our disposal, the more independent we become. It is tempting to accumulate rather than circulate; to control rather than to share. We want a God that will bless us supernaturally, but not one that tells us what to do with that blessing.

Those who have made the pursuit of wealth their life purpose will tell you that idolizing money, deifying 'mammon', placating the 'market gods', and focusing obsessively on wealth building is a reliable formula. In his book 'Think and Grow Rich', Napoleon Hill lists common traits of many very wealthy people. They decide clearly what they want, focus single-mindedly on that thing manifesting, and take advantage every day of any opportunities presented to achieve the desire. Conveniently, there is no need to ask God what he wants, or to depend upon him for it. After all, He might not agree that building wealth is the best thing for helping you achieve spiritual maturity.

[Hill, Napoleon. *Think and Grow Rich.* The Ralston Society, 1937]

There is good reason to presume God might feel this way. A study on ethics within the finance industry in the US and UK found:

- Nearly one-fourth of respondents believed that financial services professionals may need to engage in unethical or illegal conduct in order to be successful.
- Nearly one-third of all financial services professionals reported feeling pressured by bonus or compensation plans to violate the law or engage in unethical conduct. Nearly one-quarter of the respondents felt similar pressure from other sources.
- 26% of respondents indicated that they had observed or had firsthand knowledge of wrongdoing in the workplace.
- 16% of respondents would commit the crime of insider trading if they could get away with it.

[*Wall Street Fleet Street Main Street: Corporate Integrity at a Crossroads: United States & United Kingdom Financial Services Industry Survey*. Labaton Sucharow, 2012, p.1-2]

It is no surprise that the finance industry is heavily motivated by a culture of making money at any cost. The sheer number of ethical lapses associated with the 2008 meltdown is

appalling, and an entire genre of literature has emerged chronicling them. John Mack, the CEO of Morgan Stanley famously said in the aftermath of the financial crisis that "Regulators have to be much more involved. We cannot control ourselves."

[Morgan Stanley's Mack: 'We Cannot Control Ourselves'. The New York Times DealBook, Nov. 19, 2009]

In a vivid example of the impact money has on justice, the United States Securities and Exchange Commission has brought charges against more than 150 people and institutions, yet as of the date of this writing not one senior executive of a major Wall Street investment bank has been prosecuted for fraud.

[*The Untouchables*. PBS documentary, 2013]

Sadly the influence of money on human behavior is not limited to finance professionals. In a series of studies done in California, researchers found that:

> *Upper class individuals behave more unethically than lower class individuals. In studies 1 and 2, upper class individuals were more likely to break the law while driving, relative to lower-class individuals. In follow-up laboratory studies, upper-class individuals were more likely to exhibit unethical decision-making tendencies (study 3), take valued goods from others (study 4), lie in a negotiation (study 5), cheat to increase their chances of winning a prize (study 6), and endorse unethical behavior at work (study 7) than were lower class individuals.*

Citing a variety of other corroborating studies the researchers conclude:

> *Greed, in turn, is a robust determinant of unethical behavior…Research finds that individuals motivated by greed tend to abandon moral principles in their pursuit of self-interest…We reason that increased resources and independence from others cause people to prioritize self-interest over others' welfare and perceive greed as positive and beneficial, which in turn gives rise to increased unethical behavior.*

[Source: Piff, Paul, et al. *Higher social class predicts increased unethical behavior*. PNAS | March 13, 2012 | vol. 109 | no. 11, 4086–4091]

Biblical finance does not view money as an asset to be sequestered for personal use. It sees money as a facilitator for blessing others and for multiplying all forms of productive capital. God's people must be ethical in their dealings and lawful in every land where they do business. They have a different worldview, and one that makes no sense to outsiders. This book draws a distinction between the world's self-serving economic system, and an application of that system in the context of Godly motive.

Economics

Economics is a largely theoretical and academic discipline. Economists develop elegant mathematical models that treat the economy as a machine that can be manipulated at will if you just set the levers and knobs correctly. In contrast, business people know their

commercial world as a dynamic organism that is continually responding to stimuli and finding new ways to express itself. While this discussion of Biblical economy leans toward the latter view, there is nevertheless benefit in using a theoretical base to explain the concepts. Economic theory looks at the big picture, allows us to differentiate systemic effects, and makes explicit the impact of powerful government policy intervention. The economy described herein can only be contrasted with secular approaches if we use a common language that allows comparison.

As will become obvious, however, the model we will use invalidates classical economics, which always makes the simplifying assumption that people maximize personal economic (and other) benefits in every choice they make. Jesus shows us a different way based on faith and selfless charity. This completely changes the definition of supply and demand curves, money, and international trade. We find ourselves in the domain of behavioral finance and economics which acknowledges that people have uniquely different value scales that measure personal utility in unexpected ways. It is not possible to fit an elegant calculus function to such discontinuous behavior.

For this reason we will not attempt to shoehorn Christian financial choices into a restatement of prevailing economic theory. Rather, we will look at actual behavior based on money flows with particular attention paid to the entities that make up the *ekklesia* economic ecosystem. There will be little discussion of public policy since the *ekklesia* is a policy taker, existing as it does within worldly governmental systems. We will suggest a practical approach to getting started immediately with Biblical finance wherever exists an organic embodiment of Jesus.

Structure

The book is divided into four parts. Together they cast a vision for how the *ekklesia* can be self-supporting without depending on the secular economy, and thus be a fully empowered blessing to the world.

Part I explores how a group of people covenanted to God can excel economically by following precepts clearly laid out in the Bible. It addresses the difference between legality and values when deciding how to apply principles given to us 3,000 years ago. Most importantly, we see how returning to the fundamentals of fellowship in Jesus can restore the blessings of Deuteronomy 28.

Part II develops the academic basis for *ekklesia* Economics. This is a view of how the global *ekklesia* interacts with both the secular world and with itself in terms of capital, assets, and trade. We look at the role of money in evangelism, discipleship, and mercy works. We need concrete ways to conceptualize what it means to be Spirit-filled people co-laboring with God to carry out his great commission in a natural world. Everything about Biblical finance is based on the principle of multiplication, shared risk, and broad sharing of benefits.

Part III proposes specific structures and methods for *ekklesia* finance. It looks at practical ways that money can flow from individual believers directly or through intermediaries to investments that further God's agenda. It suggests organizational adaptations that allow Christians to use business as a platform for evangelism and discipleship.

Part IV applies the foregoing concepts to the real world with implementation strategies and examples. It compares and contrasts financial management in the *ekklesia* with practices in the political economy, and looks at the implications for coexistence.

This book introduces concepts and principles that give context to a Jesus-focused economy. Followers of Jesus need to start each day by observing what He is doing and then using the Biblical template to interpret and apply what they see. As many have observed, God is eternally consistent - but he rarely does the same thing, the same way. We humans too easily turn an experience into a formula, and part of the joy of walking with Jesus is experiencing his continual surprises. God frequently shifts things around, which is why he encourages us to honor the prophetic gifts, and why a book like this must focus on principles and not just techniques.

Part I
Values

Hebraic Economy

Questions

The Jewish people have always been perceived as unusually successful relative to their numbers. This perception holds in finance, science, the arts, agriculture, medicine, and many other fields. Jews tend to settle well into foreign cultures and prosper wherever they are planted.

Israel was awarded more patent filings in the US, EU, and Japan than the G7 nations as a whole when normalized by GDP during the period 1996 through 2009. The number of Israeli academic article citations in economics and chemistry literature placed it among the top five nations during 1984 through 2008. In the first decade of the 2000s, six Israelis have received Nobel Prizes in these two disciplines, placing them in the top tier among nations as measured per capita. These are dramatic achievements for a country with a population of only 8 million people.

[State of the Nation Report: 2011-2012; Taub Center for Social Policy Studies in Israel. pp. 34-36]
[http://taubcenter.org.il/index.php/category/publications/periodicals/annual-report/lang/en/]

What explains this success, whether in the land of Israel or outside it? Why do secular Jews enjoy as much favor as their pious brethren? Is there some sort of cultural secret, or hidden financial institution that makes their prosperity possible? Much persecution faced by Jews over the centuries can be laid at the feet of such jealous questions.

The answers require that we look back to the Jewish experience during the Babylonian captivity, and to the shared values that emerged during that time. This was a period of introspection as Israel and Judah contemplated the loss of land and temple, and feared for the loss of their covenant with God as well. During the dispersion, the synagogue tradition developed as a way to keep the culture unified, Canaanite idolatry was purged, a monotheistic understanding of *Adonai* was codified in the writings that became the Jewish *Tanakh*, and Jews became a powerful force in commercial trade.

[Smith, Mark. *The Early History of God*. William B. Eerdmans Publishing Co., Grand Rapids, MI, 2002. pp. 191-199]

These significant developments all emerged when the Jews were forced to live as a virtual nation inside other countries with no self-government of their own. During this period they became history's best example of a Biblical economy operating successfully within a secular world.

The Jewish Mercantile Heritage

From the beginning, the people of Canaan from whom the Hebrews later emerged were heavily engaged in both sea and land-based commerce. Canaan sat on a crossroads connecting Mediterranean and Mesopotamian trade routes, with Tyre and Antioch in the

north having special importance. These trade routes facilitated a robust mixture of religion, technology, and culture across the continents.

Assyria deported thousands of Israelites when it conquered the northern kingdom of Israel in 723 BCE. The Babylonians did the same when they burned Jerusalem 137 years later. This served to distribute the Jewish community throughout the trading world where they remained even after Persia defeated Babylon in 538 BCE. It was during the time of captivity that Jewish merchants began a long legacy of trading with customers from France to China, establishing numerous settlements along the ancient Silk Road and the many other connected routes.

[*The Silk Road and Related Trade Routes*. The Stanford Program on International and Cross-Cultural Education, www.silkroadproject.org]

The Jews were excellent craftsmen who learned the techniques of sericulture from the Chinese, mixed spices sourced from India, produced linens and glass in Canaan, and exported soap to the Egyptians and Greeks. Merchant traders bought and sold these commodities, thus creating active markets for the craftsmen all along the trade routes. The integrity of these intrepid traders was exemplified by the *Rhadanites*, a group of Jewish 'mercantile messengers' who doubled as diplomatic couriers because they were trusted by governments throughout the known world.

[Kurinsky, Samuel. *Jewish Traders of the Diaspora – Part I: The Persian Period*. Hebrew History Federation. Fact Paper 41-I]

Jewish banking families also emerged during this period to provide traders with the working capital needed to finance their inventory purchases. It was dangerous to transport large sums of money over long distances, so they created letters of credit that would be accepted as payment months later. This was a significant innovation made possible only by a bond of trust among the various parties to a transaction. They also provided other forms of credit

within their local economies that displaced the Persian temple loan business dominated by the priests. This credit financed the purchase of landed properties, houses, animals, and even slaves.

The standard interest rate charged on business loans was 20% if the borrower's credit was good. If it was not, the interest would be zero, but the borrower would have to pledge to the lender assets whose value exceeded that of the loan principal. The lender would take possession of the assets during the term of the loan to be returned upon repayment. Meantime the lender got use of the collateral including the fruits of any harvests or production. If the loan was not repaid in full on the agreed date, the lender would take ownership of the collateral or charge a substantial penalty. Lending was a very good business, Babylonia and Persia were good places to do it, and the Jews excelled at it.

[Olmstand, Albert. *History of the Persian Empire*. University of Chicago Press, 1948. p83-85]

It is notable that few Jewish families outside the land of Israel and Judah engaged in agriculture. This is likely due in part to their frequent persecution and expulsion, necessitating vocations that were portable. Land could not be moved and was easily appropriated. Craft and banking skills, however, could be marketed anywhere a small shop was available.

In later centuries Jews continued to settle outside their traditional homeland as they sought freedom from persecution by Romans, Byzantines, and Moslems. Around 1,000 CE the chaos in Eurasia, the Caucasus and China made the land-based trading routes of the Silk Road increasingly unsafe, and the Jewish merchants began to lose their advantage to the seafaring Mediterranean city-states like Genoa and Venice. Jewish banking families, however, continued to be global suppliers of financial services in what was to become an enduring legacy.

Because both Jews and Christians were prohibited by *Torah* from lending to their own, they each had to go to the other to borrow money. European and Byzantine empire builders throughout the Medieval Period required significant amounts of capital and it was largely provided by Jewish bankers. The converse was not true because the Jews also obeyed the prohibition on incurring debt. Thus wealth consistently flowed from Christian kings to the Jewish bankers.

<u>Business Values and Torah Principles</u>

The Jewish business class achieved great success during and after the dispersion because it universally shared values derived from God's eternal principles enshrined in *Torah*. The following are some of these significant values.

1) Trust

   Jews shared a common cultural heritage of language, legal covenant, and bloodline that allowed them to trust one another. The price of breaking an agreement was severe,

including ostracism from the synagogue and Jewish life. This made it possible, among other things, to extend trade credit that might not otherwise be obtainable.

2) Relationship

Shared heritage meant membership in a global family. Merchants automatically had access to and relations with a broad network of business contacts. They used these to actively create markets for Jewish craft and commodity suppliers. They did business within the family, and the family as a whole did business with the rest of the world.

3) Identity

Merchants kept far-flung Jewish communities connected through their trading activity. They carried with them the latest religious insights and cultural practices that continually harmonized a global Jewish identity. This in turn kept the people distinct from the world around them, enhancing visibility of the Godly principles by which they lived.

4) Education

The Jewish people valued literacy and all men were expected to read from and study *Torah*. They were expected to apply to all their activities wisdom borne from knowing God. Their formal education gave them an additional advantage not shared by most other merchants. They could enter into sophisticated agreements that spanned countries and time.

5) Integrity

Jewish ethics were based on the knowledge that each person answered to God for his actions. While most of the world's merchants sought profit by any means, the Jew could not cheat others without calling God's covenant curses himself. Most Jewish businessmen maintained integrity in commerce dealings, so they were respected in most societies where they operated. This granted them favor that gave them a unique advantage as financiers.

6) Acceptance

Jews accommodated themselves well to their customers whether speaking Arabic, Persian, Frankish, Andalusian, or Slavonic. While maintaining their religious distinctiveness, they were nevertheless willing to assimilate with local culture, and accepted many foreigners as proselytes.

7) Prudence

The people were prudent in their affairs. They accumulated capital consistently and generationally, and understood that seed must be scattered liberally before an abundant crop could be expected to appear.

8) Covenant

The Jews are a people that understand the power of agreement. They are covenanted to their God and all their members benefit from that shared heritage. They also understand that there are spiritual legal principles that link them with the world's other people groups. God's promised blessings are extended to non-Jews who nevertheless choose to enter into covenant with Israel's God. All people are loved and accepted in *Adonai's* sight.

Torah and its principles are central to Jewish faith and culture. *Torah* refers to the first five books of the *Tanakh* (Jewish Bible and Christian Old Testament). It contains God's promises to the Hebrews and is their most holy scripture. It is the unifying force that has sustained Judaism intact for thousands of years. Its principles bind everything they believe and do.

Both secular and religious Jews believe that they are a people chosen by God for a special purpose. *Torah* was revealed to the world through them and remains a relevant statement of covenant applicable to every generation. The Jewish people cannot be understood apart from it. It conveys identity.

For you are a holy people to the LORD your God; the LORD your God has chosen you to be a people for His own possession out of all the peoples who are on the face of the earth.
[Deuteronomy 7:6]

The LORD did not make this covenant with our fathers, but with us, with all those of us alive here today.
[Deuteronomy 5:3]

Torah relates the story of God giving Moses Ten Commandments governing how His people were to conduct themselves. Over time, Moses and the Judges of Israel codified into the *Torah* 613 specific laws detailing how the people should keep the basic Ten. Yet the Ten were ultimately based on only two foundational principles that capture God's heart for His creation. These are that God must be honored and everyone treated justly.

You shall love the LORD your God with all your heart and with all your soul and with all your might.
[Deuteronomy 6:5]

You shall not take vengeance, nor bear any grudge against the sons of your people, but you shall love your neighbor as yourself; I am the LORD.
[Leviticus 19:18]

Jesus affirmed the principles in *Torah* and the values derived from them to be true for every generation and every people group. He insisted that they would not cease until God's ultimate purpose for humanity in this age is fulfilled. Christians need to understand that both

Torah and Jesus' life example were gifts from God to help us understand how we are to live. They are inseparable and one can never replace the other. *Torah* pointed to the Messianic prophet to come and Jesus embodies and fulfills its message.

Jesus also illuminated the distinction between principles and the specific laws that were enacted to build a hedge around those principles. This distinction is important because principles allow people to live in freedom. Conversely, a narrow focus on laws creates an unhealthy legalism that misses God's whole point in giving *Torah*.

As we proceed with our study of Biblical economics and finance, we will look specifically for the principles and values behind the laws. This will enable us to apply God's intent to our present day economy. It will reveal a new form of values-based finance that can be clearly distinguished from the world's view of money.

Most importantly we will discover the benefit of doing business *together*, and thus enjoying God's blessings *together*. All of the promises to the Hebrews were for them collectively as a nation of people, not for them as individuals. The same holds true for those who follow Jesus as Messiah.

Biblical Economics

Society & Economy

Societies thrive or wither based on their economic foundation, and this foundation is laid in the physical land of dirt and rock. It provides room for living, tending herds, and farming. It supplies ores required for manufacturing and energy to drive industry. Its natural features determine transportation corridors and trade potential as well as security from invasion. The quality of its soil and abundance of rains dictate its fertility. Reliable agricultural production is the first requirement to meet a society's basic needs for food, water, shelter, and physical safety.

If a people group can also agree to a rule of law, secure private property, competitively integrate new technologies, produce surplus goods for trade, and manage the environment sustainably, it can transition into a more durable society. Powerful societies founded on strong economies include the Egyptian, Sumerian, Mayan, Andean, Babylonic, Persian, Hellenic, and Hindu, to name a few.

History also gives us vivid examples of societies that failed early including Easter Island, Norse Greenland, the Anasazi, and the lowland Maya. These failures were in large part due to choices made regarding use of scarce natural resources. Economic weakness brought down both the political system and social structure of the society.

[Diamond, Jared. *Collapse: How Societies Choose to Fail or Succeed*. Penguin Books, 2005.]

Israel is one of those societies having a long, if interrupted, history. It has survived dispersion at the hands of the Assyrians, Babylonians, and Romans, only to be restored each time to its promised land. No other people group can make this claim. It is a nation with a unique covenant that transcends normal socio-political-economic patterns. God treats it differently, and it is wisdom to internalize the principles by which it was instructed to live.

In terms of Israel's economic history, *Torah* tells the story of the nation Israel leaving Egypt to settle in its covenanted land in Canaan. The people first wandered through the Sinai desert and northern Arabia for 40 years, in a topography that was dry and desolate. God himself had to supply the basics including water, *manna*, and quail or the nation would not have survived. Once Israel crossed over the Jordan River from east to west, the people began to possess their landed inheritance as promised by God to Abraham. *Adonai* stopped providing *manna* as soon as the people could farm sustainably in this fruitful part of the Levant.

The highland area of Canaan was sparsely populated compared with the plains because the land was less fertile and heavily forested. Lots of clearing was required to begin cultivating barley, vines, and olive trees. Deep cisterns and channels had to be dug to capture, store, and distribute water.

Over time the nation grew in population and strength. Conquest led to receipt of tribute, increased trade with various Mediterranean cities delivered key technologies and profits, and tolls collected on caravans passing through the hill country helped support the military.

Archaeological evidence shows that Israel's economic apex occurred during the relatively stable time when Israel and Judah were separate kingdoms, and before the Assyrians became an overwhelming threat. A diversified economy developed. The area around Samaria produced pottery; Debir may have specialized in woolen textiles; Lachish and Beth-Shemesh produced olive oil; Gibeon made wine, and Elath smelted iron and copper. Hazor, Megiddo, Mizpah, and Arad produced various mixes of these products.

When one looks at extra-Biblical sources, there is additional detail to be found on economic matters. Two authors who have made a good study of these sources include:
[Pastor, Jack. *Land and Economy In Ancient Palestine*. Routledge, 1997]
[Silver, Morris. *Prophets and Markets: The Political Economy of Ancient Israel*. Springer, 1982, p.1, 5, 13]

Like the more powerful kingdoms before and after, the integrated nation of Israel gained power through both wise use of its agriculture and aggressive trade with other nations. And like many it also over-extended itself and was unable to mobilize the military resources necessary to retain its independence. Once the open agricultural land fell under the control of invading armies, the fortified cities were doomed to fall; and with them the nation. The economy is the foundation on which every society is ultimately dependent, and in this regard Israel was no different.

Economic Principles

The Bible provides only glimpses of the fiscal policies of Israel's monarchy, as in this passage describing the heavy taxes that King Solomon had levied on the people:

> *So they sent for Jeroboam, and he and the whole assembly of Israel went to Rehoboam and said to him: "Your father put a heavy yoke on us, but now lighten the harsh labor and the heavy yoke he put on us, and we will serve you."*
> [1 Kings 12:3-4, NIV]

It is difficult to draw lessons on national economic management from the Bible, so we have to look at things somewhat differently if we are to understand the principles of Biblical economics. The key is a study of what God blesses and curses, and it turns out that many of those things have direct economic impact.

1) God's economy is based on the principle of multiplication

From the beginning of Genesis forward, God tells his people that they are to multiply. When His people are righteous and lawful, He loves to bless them with abundance of health, crops, and children. Some He allows to accumulate significant wealth, but most have their daily requirements reliably met. In the broadest terms, He grants us an abundance of *shalom*, loosely translated "peace" in English but having much deeper meaning in the Hebrew as "completeness" or "fulfillment". God multiplies those things that fulfill us.

God's promise of multiplication to the Hebrews as a nation was given first to Abraham and then later reconfirmed with his son Isaac. (Islam believes this is one of many corruptions of *Torah* and that the actual covenant renewal was made with Ishmael, but that is a wholly different discussion.) God told Abraham that because of his faith, his descendants would become a great nation, and one through which God could bring blessing to all other people groups.

> *..."By Myself I have sworn, declares the LORD, because you have done this thing and have not withheld your son, your only son, indeed I will greatly bless you, and I will greatly multiply your seed as the stars of the heavens and as the sand which is on the seashore; and your seed shall possess the gate of their enemies. "In your seed all the nations of the earth shall be blessed, because you have obeyed My voice."*
> [Genesis 22:16-18]

Adonai also promised multiplication of worldly goods, while always coupling that promise with a warning.

> *"Beware that you do not forget the LORD your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today; otherwise, when you have eaten and are satisfied, and have built good houses and lived in them, and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies, then your heart will become proud and you will forget the LORD your God who brought you out from the land of Egypt, out of the house of slavery."*
> [Deuteronomy 8:11-14]

In the context of New Testament life, Jesus showed he could multiply the impact of evangelization and discipleship carried out as part of the Great Commission.

> *And all the more believers in the Lord, multitudes of men and women, were constantly added to their number...*
> [Acts 5:14]

Biblical economy functions on the principle of multiplication rather than zero-sum gain. That allows it to be generous in giving and oriented to keeping capital productive and moving. Multiplication is a mindset shift that comes when a person gets a revelation of how God designed His creation to function. It is not a promise that every believer will become wealthy, but it is a promise that God's people will collectively enjoy an economy of abundance sufficient to meet everybody's needs.

> *Now He who supplies seed* [investment capital] *to the sower and bread* [working capital] *for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.*
> [2 Corinthians 9:10-11]

2) God gives the ability to create wealth

God enables wealth creation by his sovereign favor, not by our innate talent. If we want to enter into his promise of abundance, we need to lead obedient lives and be in covenant relationship with one another. It is helpful to remember, when reading promises like the ones below, that nearly every instance of "you" refers to the covenanted nation as a whole. It does not apply to independent individuals.

> *"In the wilderness He fed you manna which your fathers did not know, that He might humble you and that He might test you, to do good for you in the end. "Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.' "But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day."*
> [Deuteronomy 8:16-18]

> *The LORD will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow.*
> [Deuteronomy 28:12]

3) Economic prosperity depends on the spiritual health of the land

Some measure of blessing and curse is based on the spiritual health of the land a people occupies. Economic health in a region is directly tied to spiritual structures in the earth itself. God did not create chemical fertilizers, metal presses, or transistors, and these things cannot carry covenant. He (through Jesus) set in motion the creation and ongoing evolution of the earth with all its forms of life. His covenants with us are embedded in nature itself. When humankind was given intelligence and free will, we were also given the right to establish good and bad covenant with our Creator. The choices we make while on the land establish roots of blessing and cursing deep in the soil itself.

The Bible says that God divided the lands of the earth and appointed them to different people groups. The Israelites believed they were (and remain) his people of covenant, and that their land was specially set aside for God's on-going attention and blessing – as long as the people maintained their side of the covenantal bargain.

> *…and He made from one man every nation of mankind to live on all the face of the earth, having determined their appointed times and the boundaries of their habitation…*
> [Acts 17:26]

> *"For the land, into which you are entering to possess it, is not like the land of Egypt from which you came, where you used to sow your seed and water it with your foot like a vegetable garden. "But the land into which you are about to cross to possess it, a land of hills and valleys, drinks water from the rain of heaven, a land for which*

the LORD your God cares; the eyes of the LORD your God are always on it, from the beginning even to the end of the year."
[Deuteronomy 11:10-12]

Consider the following examples of scriptures which associate land with blessing and curses:

Adam

Then to Adam He said, "Because you have listened to the voice of your wife, and have eaten from the tree about which I commanded you, saying, 'You shall not eat from it'; Cursed is the ground because of you; In toil you will eat of it All the days of your life. "Both thorns and thistles it shall grow for you; And you will eat the plants of the field ; By the sweat of your face You will eat bread, Till you return to the ground, Because from it you were taken ; For you are dust, And to dust you shall return."
[Genesis 3:17-19]

Cain

He said, "What have you done? The voice of your brother's blood is crying to Me from the ground. "Now you are cursed from the ground, which has opened its mouth to receive your brother's blood from your hand. "When you cultivate the ground, it will no longer yield its strength to you; you will be a vagrant and a wanderer on the earth."
[Genesis 4:10-12]

Noah

Now he called his name Noah, saying, "This one will give us rest from our work and from the toil of our hands arising from the ground which the LORD has cursed."
[Genesis 5:29]

Then Noah built an altar to the LORD, and took of every clean animal and of every clean bird and offered burnt offerings on the altar. The LORD smelled the soothing aroma; and the LORD said to Himself, "I will never again curse the ground on account of man, for the intent of man's heart is evil from his youth; and I will never again destroy every living thing, as I have done. "While the earth remains, Seedtime and harvest, And cold and heat, And summer and winter, And day and night Shall not cease."
[Genesis 8:20-22]

New Jerusalem

There will no longer be any curse…
[Revelation 22:3]

It is interesting to note that in Genesis 3-5 God directly curses the land and its productivity when the people follow other gods, murder, or otherwise disobey *Torah*. Then in both the flood story of Genesis 8 and the description of the New Jerusalem in Revelation 22 we see a curse being removed. Scriptures such as these have led to debate whether Adam's sin

caused God to place a permanent curse on all the land of the earth that is lifted at the end of the age, or whether all such references are to limited regions that can switch between spiritual blessing and cursing over time.

Fortunately, this uncertainty need not be resolved for our purposes here. The important point is that what we do has consequences for the world we live in, including the productivity of human economies. For an agrarian society, drought, locusts, crop disease, and poor soil fertility are a dreadful state of affairs that in one season can change abundance to deficit. From time to time *Adonai* intervenes, using physical nature as a tool to effect desired change in the earth.

Does this mean rich economies based primarily on services or manufacturing need not be concerned with agricultural effects, and thus safely escape the consequences of bad covenant? No on two accounts; God's principles are both eternal and universal.

First, given how much of the world is already struggling with food security and water shortages in an era of global climate change, deforestation, and desertification; how long can rich nations that are not themselves primary agricultural producers continue to outbid poorer nations for the world's resources without triggering a global crisis?

Second, the fact that a nation chooses a different economic base does not mean it can do an end-run around God's justice. The metaphor may be agricultural, but one can readily imagine Biblical language adapted to technological society today:

> *If you will love the Lord your God, I will bless your land. I will make productive the work of your hands. I will show you inventions that will be welcomed in the market, and novelties that will bring the nations to your door. But if you fail to heed my commands, I will dry up the well of creativity and make the work of your hands trivial.*

4) The spiritual health of the land depends on our obedience

It should now be obvious that the spiritual health of the land depends on our obedience to God's most basic laws. Israel was given a core set of Ten Commandments by God, embellished them with the experience gained through the Judges, and further borrowed from the legal systems of surrounding nations. The resulting legal code comprises a substantial portion of the *Torah* and remained in place throughout the Iron Age running from about 1,200 BCE to Israel's dispersion in the first century CE.

The Ten Commandments are themselves an elaboration of two: we are to honor *Adonai* as our only god, and love all other persons unconditionally. The rest of the 613 Siniatic laws were recorded to guide the people in practical obedience within their cultural context. For example, there were laws specific to certain tribes like the Levites. Some applied only while in *Eretz Israel*. Only a few beyond the Ten applied to gentiles. Obedience is important because these laws are our guide to living well in the world God created. *Torah* is God's owner's manual for the world we are to steward.

Now, Israel, what does the LORD your God require from you, but to fear the LORD your God, to walk in all His ways and love Him, and to serve the LORD your God with all your heart and with all your soul, and to keep the LORD'S commandments and His statutes which I am commanding you today for your good?
[Deuteronomy 10:12-13]

Wash yourselves, make yourselves clean; Remove the evil of your deeds from My sight. Cease to do evil, Learn to do good; seek justice, reprove the ruthless, defend the orphan, plead for the widow.
[Isaiah 1:16-17]

He has told you, O man, what is good; and what does the LORD require of you but to do justice, to love kindness, And to walk humbly with your God?
[Micah 6:8]

"It shall come about, if you listen obediently to my commandments which I am commanding you today, to love the LORD your God and to serve Him with all your heart and all your soul, that He will give the rain for your land in its season, the early and late rain, that you may gather in your grain and your new wine and your oil. "He will give grass in your fields for your cattle, and you will eat and be satisfied. "Beware that your hearts are not deceived and that you do not turn away and serve other gods and worship them. "Or the anger of the LORD will be kindled against you, and He will shut up the heavens so that there will be no rain and the ground will not yield its fruit; and you will perish quickly from the good land which the LORD is giving you."
[Deuteronomy 11:13-17]

"If I shut up the heavens so that there is no rain, or if I command the locust to devour the land, or if I send pestilence among My people, and My people who are called by My name humble themselves and pray and seek My face and turn from their wicked ways, then I will hear from heaven, will forgive their sin and will heal their land.
[2 Chronicles 7:13-14]

Deuteronomy 28 elaborates the lists of blessings and curses introduced in Deuteronomy 11. It enumerates the economic, social, health, political, and military consequences associated with living amidst blessing or curse. Here are some of the blessings with direct economic impact:

"Blessed shall be the offspring of your body and the produce of your ground and the offspring of your beasts, the increase of your herd and the young of your flock. "Blessed shall be your basket and your kneading bowl."
[Deut. 28:4-5]

"The LORD will make you abound in prosperity, in the offspring of your body and in the offspring of your beast and in the produce of your ground, in the land which the

LORD swore to your fathers to give you. "The LORD will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow."
[Deut. 28:11-12]

Here are some of the curses in Deuteronomy 28 having economic impact.

"Cursed shall be your basket and your kneading bowl. "Cursed shall be the offspring of your body and the produce of your ground, the increase of your herd and the young of your flock.
[Deut. 28:17-18]

"You shall become a horror, a proverb, and a taunt among all the people where the LORD drives you. "You shall bring out much seed to the field but you will gather in little, for the locust will consume it. "You shall plant and cultivate vineyards, but you will neither drink of the wine nor gather the grapes, for the worm will devour them. "You shall have olive trees throughout your territory but you will not anoint yourself with the oil, for your olives will drop off. "You shall have sons and daughters but they will not be yours, for they will go into captivity. "The cricket shall possess all your trees and the produce of your ground. "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. 28:37-44]

5) The economic blessings and curses in Torah are collective, not individual

The laws in *Torah* that were given to the Hebrew people were given to them collectively. They began with the Ten Commandments that all the people knew, were codified into a legal system by Moses and his assistants sitting in the place of judges, elaborated by an oral 'hedge' around the law in first and second temple times, and finally interpreted and written into the Talmud by the Rabbis.

Through the millennia, the law defined Judaism and demanded holiness from every person so God could bless the nation. It was a contract between the true King of Israel and the people of Israel. If they obeyed, He blessed. If they were lawless, they brought curses upon themselves. God had no choice but to obey His own law, whatever the people decided. Many of the blessings and curses are elaborated in Deuteronomy 28.

It was and remains God's heart to bless His people. Witness the plea He makes via Moses.

I call heaven and earth to witness against you today, that I have set before you life and death, the blessing and the curse. So choose life in order that you may live, you and your descendants, by loving the LORD your God, by obeying His voice, and by holding fast to Him; for this is your life and the length of your days, that you may live in the land which the LORD swore to your fathers, to Abraham, Isaac, and Jacob, to give them.
[Deuteronomy 30:19-20]

God through Moses and the Judges went to great lengths to define the things that caused personal defilement, and the consequences for engaging in those behaviors were severe. This is because individual sin blocks blessing for the group, so the group was motivated to enforce proper individual behavior to protect its shared blessing.

The same remains true today within local covenanted groups of *ekklesia* Christians. When they collectively pursue righteousness as Holy Spirit directs, they experience God's collective blessing so that all the individual needs in the group are met. When lawlessness appears, some or all of that blessing is lost by the group, and therefore also the individual members of the group. We see this principle at work throughout the New Testament, but perhaps most vividly in the Acts 5 story of Ananias and Sapphira.

6) Wealth is built diligently and generationally

One of the scriptures most often taken out of context by Christians is Proverbs 13:22.

> *A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.*

Many pay attention only the second half, teaching that it refers to a latter day mysterious transfer of wealth from secular society into the hands of individual Christians who claim it in faith. The actual Biblical principle here is that Godly wealth is generational; it accumulates over time with diligence and frugality. It is God's intent that each generation should use its inheritance to make investments that grow the principal, so that what is passed on accumulates. This scripture is addressed to a nation of believers, all of whom are supposed to be righteous. The proper understanding is that sinners are those followers of God who deny their children an inheritance by spending their wealth on goods provided by others who are in turn righteous in their diligence.

To be clear, to sin is to 'miss the mark' of perfect obedience to *Torah*. A miss can be willful, accidental, or in ignorance. A 'sinful' man can therefore be a committed Christian who simply falls short, and in this sense we are all sinners. A 'wicked' man is intentionally cruel and makes no effort to obey *Torah*. The Hebrew words are different, and we need to be careful not to conflate them.

God has not handed out free money since we fell out of the Edenic Age, and we should not expect this to change before a future Messianic Age arrives. Even when God provided *manna* supernaturally in the desert, the people still had to go and collect it. Biblical wealth has never been built on handouts, and our God is not a social service agency. We should not expect the secular world to hand us money either since it prefers to spend it on current pleasures or hoard it away. God's people are not to do either of these things. We are to multiply our financial resources through work, spend minimally on our own needs, care for those that have less, and pass as much of the principal as possible down through the family line. That is how Godly wealth is accumulated.

For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, nor did we eat anyone's bread without paying for it, but with labor and hardship we kept working night and day so that we would not be a burden to any of you; not because we do not have the right to this, but in order to offer ourselves as a model for you, so that you would follow our example. For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies. Now such persons we command and exhort in the Lord Jesus Christ to work in quiet fashion and eat their own bread.
[2 Thessalonians 3:7-12]

7) Godly foreign affairs protect the economy

Thus far we have considered the covenants that a given nation, occupying a given geographic area, develops with its Creator God. Of course no nation exists in a world by itself, so there are inevitable relationships that develop with both neighboring and distant countries. The resulting geopolitical and economic arrangements have consequences that can bump up against and even overlap a nation's covenants with her God.

At first, the Lord himself served as the King of Israel, with Judges appointed to lead in partnership with the High Priest. Godly wisdom would flow unimpeded to these leaders who guided the people in obedience to what they were told. This was pure theocratic government. But once the Israelites were settled as a distinct demographic group within ancient Canaan, the people decided to switch to a monarchy and become more like the surrounding nations. They wanted an earthly king who was more conventional and predictable than *Adonai*, one that would wage war for protection or ambition as the people needed using tactics rather than faith. It was nothing short of a coup overthrowing the government of Israel's true King.

This might have seemed an opportune time for God to throw up his hands in frustration and leave Israel to its fate. But he did not because he had made covenant with these people and still had much blessing to bring the world through them. So abdicate he did, with the following warning about the price of monarchy.

So Samuel spoke all the words of the LORD to the people who had asked of him a king. He said, "This will be the procedure of the king who will reign over you: he will take your sons and place them for himself in his chariots and among his horsemen and they will run before his chariots. "He will appoint for himself commanders of thousands and of fifties, and some to do his plowing and to reap his harvest and to make his weapons of war and equipment for his chariots. "He will also take your daughters for perfumers and cooks and bakers. "He will take the best of your fields and your vineyards and your olive groves and give them to his servants. "He will take a tenth of your seed and of your vineyards and give to his officers and to his servants. "He will also take your male servants and your female servants and your best young men and your donkeys and use them for his work. "He will take a tenth of your flocks, and you yourselves will become his servants. "Then

you will cry out in that day because of your king whom you have chosen for yourselves, but the LORD will not answer you in that day." Nevertheless, the people refused to listen to the voice of Samuel, and they said, "No, but there shall be a king over us, that we also may be like all the nations, that our king may judge us and go out before us and fight our battles."
[1 Samuel 8:10-20]

Israel exists at the crossroads of Europe, Africa, and Asia. Many of the great trading routes connecting the societies of Egypt, Babylon, Persia, Greece, Rome, Syria, and Turkey passed through Israel, making it easy for the gospel to reach all the major population centers of the world. It also meant that Israel was always being subjected to the military and political tensions among those nations. This created a nearly endless challenge for Israel's kings, who frequently found themselves at war trying to preserve the nation's independence.

Wars are expensive, so the king took control of large portions of the domestic economy, extracted taxes far above the temple tithe, and diverted the people's productivity to support the government's needs. It has ever been so in human affairs. It is amazing what treasure societies have been willing to pay over the centuries to obtain perceived earthly security.

Because the decisions of a monarchial king are by definition absolute, foreign affairs became variously a tool or hobby of the monarch. Military alliances, cross-marriages, trade agreements, religious syncretism, and so on are introduced for pragmatic reasons with little regard for God's will. As the history of Israel's kings testifies, God recedes into the background until various crises arise that the monarchy is not able to manage.

David is the one king that found God's eternal favor and became the symbol of an upright monarch. He was genuinely humble and committed to the Lord's ways. He was a worshiper who loved God and followed after his heart. He did have moral failures, but earnestly repented. The Hebrew prophets regularly referred to the anticipated Messiah as a type of "Davidic King", and Jesus was of this lineage.

Israel's political high water mark was reached under David's son Solomon, who reaped the benefits of God's covenant promises to David. The territory of Israel enlarged from the border with Egypt in the south to the Euphrates River in the north. Wealth accumulated in the country through trade and tribute. The people lived in peace because Solomon administered the empire with Godly wisdom.

However, the seeds of Israel's destruction were also sown under Solomon, showing how accountable is leadership. Solomon had a weakness for foreign women who moved him to allow other gods to be worshiped in the land. Nothing angers *Adonai* more than competition, and he quickly rose up opposition that began to undermine the kingdom.

"Watch yourself that you make no covenant with the inhabitants of the land into which you are going, or it will become a snare in your midst. "But rather, you are to tear down their altars and smash their sacred pillars and cut down their Asherim - for you shall not worship any other god, for the LORD, whose name is Jealous, is a jealous God…"

[Exodus 34:12-14]

There were other faithful kings after Solomon such as Hezekiah and Josiah of Judah, but they were the exceptions to what became a generally dreary history of monarchial leadership. God's chosen people were not well served by the leaders they insisted on having, and the nation's history reflects this. The kingdom was divided after Solomon, and repeatedly invaded by foreign powers. The temple was destroyed twice, and for much of its history Israel was itself a vassal state. As prophesied in Deuteronomy 28, the inhabitants of Jerusalem resorted to cannibalism during the Babylonian siege of 588-587 BCE and probably again during the Roman siege of 70 CE. Israel's ancient history concludes with a final dispersion to the nations following Roman defeat of the remnant at Masada in 73 CE.

God's participation in human leadership makes all the difference. His gift of wisdom to Solomon rose up one of the world's great empires. The lack of his favor in the foreign affairs of Judah and Israel after Solomon bankrupted everything. When the economy becomes the province of the king, it gets tethered to his foreign entanglements.

Biblical Finance

Finance Scriptures

Up to this point we have been looking at principles for broad economic management, which closely link blessing and cursing to the collective behavior of the nation and its leadership. We now turn to principles that govern behavior among God's people at an individual level, including their commercial transactions with one another. The scriptures chosen are a sample only; God has much to say in His word and it is a blessing to know it in greater fullness.

Brett Johnson provides a useful overview of Biblical financial principles in his book *Repurposing Capital*. [Johnson, Brett. *Repurposing Capital: Rediscovering Faith-Based Financing*. The Institute for Innovation, Integration & Impact, Inc., 2012, part 9]

Personal Wisdom

1) God gives supply when wealth is used for right motive. Its intended purpose is helping those less fortunate and supporting the Great Commission. He withholds it if our motive is selfish.

   You want what you don't have, so you scheme and kill to get it. You are jealous for what others have, and you can't possess it, so you fight and quarrel to take it away from them. And yet the reason you don't have what you want is that you don't ask God for it. And even when you do ask, you don't get it because your whole motive is wrong -- you want only what will give you pleasure. You adulterers! Don't you realize that friendship with this world makes you an enemy of God? I say it again, that if your aim is to enjoy this world, you can't be a friend of God.
   [James 4:2-4]

2) God rewards the righteous and lawful.

   Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.
   [Proverbs 13:11]

   Adversity pursues sinners, but the righteous will be rewarded with prosperity.
   [Proverbs 13:21]

   A good man leaves an inheritance to his children's children, and the wealth of the sinner is stored up for the righteous.
   [Proverbs 13:22]

   The righteous has enough to satisfy his appetite, but the stomach of the wicked is in need.
   [Proverbs 13:25]

3) God blesses the diligent but not the lazy.

The soul of the sluggard craves and gets nothing, but the soul of the diligent is made fat.
[Proverbs 13:4]

How long will you lie down, O sluggard? When will you arise from your sleep? "A little sleep, a little slumber, A little folding of the hands to rest "- your poverty will come in like a vagabond and your need like an armed man.
[Proverbs 6:9-11]

I passed by the field of the sluggard and by the vineyard of the man lacking sense, And behold, it was completely overgrown with thistles; Its surface was covered with nettles, And its stone wall was broken down. When I saw, I reflected upon it; I looked, and received instruction. "A little sleep, a little slumber, a little folding of the hands to rest," then your poverty will come as a robber and your want like an armed man.
[Proverbs 24:30-34]

Then He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." And He told them a parable, saying, "The land of a rich man was very productive." and he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' "Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.' And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry."' "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' "So is the man who stores up treasure for himself, and is not rich toward God."
[Luke 12:15-21]

4) We are to remain debt free.

The rich rules over the poor, and the borrower becomes the lender's slave.
[Proverbs 22:7]

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.
[Romans 13:8]

5) God's people must be prudent when dealing with secular financial markets.

And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.
[Luke 16:8]

6) God blesses giving.

The wicked borrows and does not pay back, but the righteous is gracious and gives.
[Psalms 37:21]

A man with an evil eye [one who is stingy] *hastens after wealth and does not know that want will come upon him.*
[Proverbs 28:22]

Praise the LORD! How blessed is the man who fears the LORD, Who greatly delights in His commandments. His descendants will be mighty on earth; the generation of the upright will be blessed. Wealth and riches are in his house, and his righteousness endures forever. Light arises in the darkness for the upright; He is gracious and compassionate and righteous. It is well with the man who is gracious and lends; He will maintain his cause in judgment. For he will never be shaken; the righteous will be remembered forever. He will not fear evil tidings; His heart is steadfast, trusting in the LORD. His heart is upheld, he will not fear, until he looks with satisfaction on his adversaries. He has given freely to the poor, His righteousness endures forever; His horn will be exalted in honor. The wicked will see it and be vexed, He will gnash his teeth and melt away; the desire of the wicked will perish.
[Psalm 112:1-10]

"Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.
[Malachi 3:10]

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also. "The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. "But if your eye is bad [you are stingy], *your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness! "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.*
[Matthew 2:19-24]

Give to him who asks of you, and do not turn away from him who wants to borrow from you.
[Matthew 5:42]

Infilling Restores Outpouring

People of faith are generally aware that they are called to share whatever surplus assets they have with those that have need. This includes their time, vocational talents, money, spiritual gifts, and so on. Sharing is always done in love, which has great value in God's sight.

> *Above all, keep fervent in your love for one another, because love covers a multitude of sins. Be hospitable to one another without complaint. As each one has received a special gift, employ it in serving one another as good stewards of the manifold grace of God. Whoever speaks is to do so as one who is speaking the utterances of God; whoever serves is to do so as one who is serving by the strength which God supplies; so that in all things God may be glorified through Jesus Christ, to whom belongs the glory and dominion forever and ever. Amen.*
> [1 Peter 4:8-11]

In the Hebraic way of thinking, one does not give based on what he has already received. Rather, he gives to unlock receiving. Put another way, when one shares all he has in meeting a need, it creates a claim on God for additional supply so that the remaining unfilled need may yet be addressed. Christian servants need to be endlessly filled so they can be endlessly poured out to others. The apostle Paul understood this principle, using as a metaphor for his labors the alcoholic drink offering that Moses commanded be used in the sacrifices of Numbers 28.

> *But even if I am being poured out as a drink offering upon the sacrifice and service of your faith, I rejoice and share my joy with you all. You too, I urge you, rejoice in the same way and share your joy with me.*
> [Philippians 2:17-18]

Jesus did the same when linking his own sacrificial blood to the Passover meal's third 'cup of redemption', which Christians remember today as they share communion. Only by first pouring himself out could He make a way for His followers to be redeemed.

The principle of sharing to receive is of course borne out in finance as well. The Bible speaks to both required tithes and freewill offerings, with the intent of both being provision for those that cannot support themselves.

There are two different versions of the tithing instruction given in Numbers and Deuteronomy. The essential principle in the Torah is that God set apart the Levites and priests for the special honor of ministering to Him. They were to stay focused on that job and this prohibited them from having other occupations or any productive land of their own. They therefore needed to be supported by the rest of the people.

In Numbers 18 the full 10% was received by the Levites who then tithed of that amount to the priests. In Deuteronomy 14 the giver ate the tithe along with the Levites at the national temple during the first, second, fourth, and fifth year; and placed it in a local storehouse in their community every third and sixth year for the local Levites and others who could not support themselves. There was no tithe in the land's seventh, Sabbath year.

Interestingly, the Hebrews were not the first to give 10% in support of the temple service. Many of the laws of *Torah* resemble those in older legal systems like the Babylonian Code of Hammurabi. Temple payments of 10% were well established in both Ugarit and Babylon, where it was known as the 'Mesopotamian tithe'. Abraham gave a tenth of his military spoils to the priest-king Melchi-Zadok long before the Siniatic law was received by Moses.

The New Testament provides no specific guidance regarding tithing. Certainly Jesus, who was a *Torah* observant Jewish man, brought the full measure of his tithe and temple tax to Jerusalem, just as he paid the tax demanded by Caesar. Presumably his disciples continued to do so as well until the temple was destroyed in 70 CE.

Yet the apostolic letters we turn to for guidance today make no mention of anything other than voluntary 'gifts'. There is a transition from tithing as a legal requirement, to bountiful giving as a value of the heart. There is a switch from tithing into the temple system, to giving directly to persons in need. The apostle Paul quotes Psalm 112:9 as he appeals to the original intent of the tithe as a means of supporting people who have no ability to support themselves.

> *Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, "He scattered abroad, he gave to the poor, his righteousness endures forever." Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.* [2 Corinthians 9:6-11 quoting Psalm 112:9]

Fundamentally, Christians should consider all their assets the property of the Messiah who has redeemed them, and graciously share whatever the Redeemer directs with whomever He directs. One must be ready in every season to give if he is to expect to receive.

Financial Transactions

The *Torah* also gives us both general guidance and specific laws regarding financial transactions among God's people. The essential principles that underpin nearly all of them are that a) every family has access to productive assets so they are never without a means of individual support, and b) the community takes care of those unable to help themselves whether due to circumstance or full time assignment to God's service.

If God's people collectively will meet the needs of the poor around them, both believer and unbeliever, then *Torah* promises that God will significantly multiply their economic production. That production will not only replace the giving, but also provide profits for investment.

"However, there will be no poor among you, since the LORD will surely bless you in the land which the LORD your God is giving you as an inheritance to possess, if only you listen obediently to the voice of the LORD your God, to observe carefully all this commandment which I am commanding you today. "For the LORD your God will bless you as He has promised you, and you will lend to many nations, but you will not borrow; and you will rule over many nations, but they will not rule over you."
[Deuteronomy 15:4-6]

Gifts and Lending

There were three types of financial transaction singled out in *Torah* for special attention; gifts, loans without interest, and loans with interest. Collateral is typically pledged when interest is charged, and there is a remission of that collateral back to the borrower each seventh year if the borrower is Hebrew. In the *Torah* there are also distinctions between transacting with other Hebrews, God-fearers who are not Hebrews, and unbelieving 'foreigners'. The rules can be summarized as follows, understanding there is some room for scriptural interpretation:

Recipient	Hebrew	Other God-Fearer	Unbeliever
Gifts	Freely given to needy	Freely given to needy	Freely given to needy
Loans no Interest no collateral	Yes	Optional	No
Loans with Interest with collateral	Businesses only	Optional	Yes
Remission of collateral	Yes	Optional	No

1. Gifts

Gifts support a family unable meet its basic living needs. They are freely given by the community with no expectation of repayment. The recipient may be a person of any faith or none. If the recipient later becomes self-sufficient, it is expected that he or she will in turn give gifts to others having need.

One who is gracious to a poor man lends to the LORD, And He will repay him for his good deed.
[Proverbs 19:17]

"But if a man is righteous and practices justice and righteousness,…if he does not lend money on interest or take increase, if he keeps his hand from iniquity and executes true justice between man and man, if he walks in My statutes and My ordinances so as to deal faithfully - he is righteous and will surely live," declares the Lord GOD.
[Ezekiel 18:5,8-9]

"If you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners in order to receive back the same amount. "But love your enemies, and do good, and lend, expecting nothing in return; and your reward

will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men.
[Luke 6:34-35]

2. Loans with No Interest

Lending assumes that the principal will be returned to the lender after a period of time, so the borrower must have a plan for repayment. If the borrower has no productive capacity and thus no ability to repay a loan, it is a gift. Lending without interest was the standard means of helping a family obtain or expand productive assets that would help them earn a living. The legal prohibition on interest only applied in *Torah* when Hebrews lent to Hebrews; it did not apply to foreigners.

"If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest.
[Exodus 22:25]

He does not put out his money at interest, nor does he take a bribe against the innocent. He who does these things will never be shaken.
[Psalms 15:5]

'Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him, like a stranger or a sojourner, that he may live with you. 'Do not take usurious interest from him, but revere your God, that your countryman may live with you. 'You shall not give him your silver at interest, nor your food for gain. 'I am the LORD your God, who brought you out of the land of Egypt to give you the land of Canaan and to be your God. 'If a countryman of yours becomes so poor with regard to you that he sells himself to you, you shall not subject him to a slave's service. 'He shall be with you as a hired man, as if he were a sojourner; he shall serve with you until the year of jubilee. 'He shall then go out from you, he and his sons with him, and shall go back to his family, that he may return to the property of his forefathers.
[Leviticus 25:35-41]

Loans should be viewed as only one path to helping the person in need, and not always the best. For example, it is good to invest working capital directly in his business as part of an equity-based transaction, or offer him work in your own. The great rabbinical scholar Moses Maimonides commented in his *Mishneh Torah*:

There are eight levels of tzedakah (doing right with your neighbor), *each greater than the next. [1] The greatest level, above which there is no other, is to strengthen the name of another Jew by giving him a present or loan, or making a partnership with him, or finding him a job in order to strengthen his hand until he needs no longer beg from people. For it is said, "You shall strengthen the stranger and the dweller in your midst and live with him" (Leviticus XXV:35), that is to say, strengthen him until he needs no longer fall* [on the mercy of the community] *or be in need.*

[Maimonides, Moses. *Mishneh Torah*, Laws of Charity. 10:7–14]

3. Loans with Interest

Interest-based lending is prohibited among both the ancient Hebrews and modern Jews. This is to discourage debt servitude.

> *"You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. "You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the LORD your God may bless you in all that you undertake in the land which you are about to enter to possess.*
> [Deuteronomy 23:19-20]

In practice, if a modern Jewish man wishes to borrow for personal reasons, he will typically do so using a non-Jewish bank. Lending for profit is viewed by some as acceptable in the commercial sector, but this usually takes the form of a *Shtar Iska* profit-sharing agreement. In this arrangement a borrower pays the lender an agreed annual percentage of some fixed level of profits expected to be earned from use of the loan. In reality the payments equal the market rate of interest applied to the loan principal.

For the modern day Christian lending or borrowing with interest is not an issue. The overriding principles of charity still apply in all transactions. The Ten Commandments, Noahide Laws, and guidelines given to the apostle Paul at the Council in Jerusalem all omit any instruction regarding lending. Presumably the Jewish followers of Jesus in the first century continued to abide by the financial laws in *Torah*, but there is no evidence that this carried over to the gentile Christians.

The key lesson is that we are expected to give liberally to those in need rather than lending, and to avoid borrowing as a generally prudent practice.

<u>Remission, Redemption and Jubilee</u>

Sometimes borrowers are not successful with their productive investments and the anticipated cash flow to repay a loan never appears. In this case the lender has the right to seize the pledged collateral, which might include substantial family assets. The purpose of debt remission every seventh (Sabbath) year is to ensure that the assets are returned to the borrower after a reasonable period so the family can again be productive and self-sufficient. The lender can make use of the assets for the years remaining to remission as a way to recapture some or all of the funds that were lent. Once again, the law does not apply to foreigners.

> *"At the end of every seven years you shall grant a remission of debts. "This is the manner of remission: every creditor shall release what he has loaned to his neighbor; he shall not exact it of his neighbor and his brother, because the LORD'S remission has been proclaimed. "From a foreigner you may exact it, but your hand shall release whatever of yours is with your brother.*

[Deuteronomy 15:1-3]

In cases of poverty not involving lending, a poor family may be forced to sell its productive assets. For land specifically, ownership was intended to stay within a family through the generations so provision was made in the law for a relative outside the immediate family to purchase back and thus redeem the land on the family's behalf. If a redeemer could not be found, then the land would remain with the buyer until it was returned in the year of Jubilee.

> *'The land, moreover, shall not be sold permanently, for the land is Mine; for you are but aliens and sojourners with Me. 'Thus for every piece of your property, you are to provide for the redemption of the land. 'If a fellow countryman of yours becomes so poor he has to sell part of his property, then his nearest kinsman is to come and buy back what his relative has sold. 'Or in case a man has no kinsman, but so recovers his means as to find sufficient for its redemption, then he shall calculate the years since its sale and refund the balance to the man to whom he sold it, and so return to his property. 'But if he has not found sufficient means to get it back for himself, then what he has sold shall remain in the hands of its purchaser until the year of jubilee; but at the jubilee it shall revert, that he may return to his property.*
> [Leviticus 25:23-28]

The year following the seventh Sabbath year (the fiftieth) was known as the Jubilee, and any land assets that had not otherwise been redeemed were returned by the lender or buyer to the family.

> *'On this year of jubilee each of you shall return to his own property. 'If you make a sale, moreover, to your friend or buy from your friend's hand, you shall not wrong one another. 'Corresponding to the number of years after the jubilee, you shall buy from your friend; he is to sell to you according to the number of years of crops. 'In proportion to the extent of the years you shall increase its price, and in proportion to the fewness of the years you shall diminish its price, for it is a number of crops he is selling to you.*
> [Leviticus 25:13-16]

Equity and Inheritance

So far we have looked at giving and lending transactions as ways of allocating capital. Another method is direct investment by a person or group into a project such that the investor receives a share of ownership and a claim on future profits. This is not explicitly called out in *Torah* but was the most common practice. Investment avoids leveraged debt which can lead to default. Instead, it creates a strong motivation on the part of the investor to see the venture succeed. In modern terms this is known as 'private equity' funding.

A specific form of equity investment detailed in *Torah* is inheritance, which is passed from parents to children at an appointed time designated by the father. Each son would receive an equal share except the firstborn, who would receive a second share. In the case of three sons, the inheritance would be divided into four parts with the fourth added to the first. If there were no sons, the inheritance was distributed equally among the daughters. If there

were no direct heirs, the inheritance could be given to a brother, uncle, or other relative. The intent was to keep the productive assets in the family line.

> *Further, you shall speak to the sons of Israel, saying, 'If a man dies and has no son, then you shall transfer his inheritance to his daughter. 'If he has no daughter, then you shall give his inheritance to his brothers. 'If he has no brothers, then you shall give his inheritance to his father's brothers. 'If his father has no brothers, then you shall give his inheritance to his nearest relative in his own family, and he shall possess it; and it shall be a statutory ordinance to the sons of Israel, just as the LORD commanded Moses.'*
> [Numbers 27:8-11]

> *"If a man has two wives, the one loved and the other unloved, and both the loved and the unloved have borne him sons, if the firstborn son belongs to the unloved, then it shall be in the day he wills what he has to his sons, he cannot make the son of the loved the firstborn before the son of the unloved, who is the firstborn. "But he shall acknowledge the firstborn, the son of the unloved, by giving him a double portion of all that he has, for he is the beginning of his strength ; to him belongs the right of the firstborn."*
> [Deuteronomy 21:15-17]

Foreigners

As we have seen several times already, foreigners are treated differently from the people of covenant to whom God gave His laws. This should not be viewed as discrimination against others; rather it is preferential treatment for those within the family. In practical application this gets problematic, however, because it depends on who claims the covenant. To a Jew, a Christian is a foreigner. To the apostles, a cultural but non-practicing Christian was a foreigner. To a follower of Islam, all non-Muslims are foreigners. There is no resolving this, so each group must give preference where God instructs Him. If Christians wish to extend interest-free loans to needy Muslims, they are encouraged to do so. If a Muslim gives a gift to a foreigner out of compassion, he is rewarded by Allah.

Justice

There were times in Jewish history when the financial laws in *Torah* were not followed, and the result was social repercussions as seen in other societies divided by economic injustice. It is to avoid such injustice that modern societies have instituted usury and bankruptcy laws.

In the following scripture poor Jews are bringing their complaints to Nehemiah, who governed the province of Judah when it was still a part of the Persian Empire.

> *Now there was a great outcry of the people and of their wives against their Jewish brothers. For there were those who said, "We, our sons and our daughters are many; therefore let us get grain that we may eat and live." There were others who said, "We are mortgaging our fields, our vineyards and our houses that we might get grain because of the famine." Also there were those who said, "We have borrowed*

money for the king's tax on our fields and our vineyards. "Now our flesh is like the flesh of our brothers, our children like their children. Yet behold, we are forcing our sons and our daughters to be slaves, and some of our daughters are forced into bondage already, and we are helpless because our fields and vineyards belong to others."
[Nehemiah 5:1-5]

Nehemiah understood that wealthy Jews with capital were foreclosing on assets pledged as collateral, liberally enriching themselves at the expense of the majority. The lenders were also not returning the productive assets in the Sabbath year as commanded in *Torah*, leaving the people permanently indentured.

Then I was very angry when I had heard their outcry and these words. I consulted with myself and contended with the nobles and the rulers and said to them, "You are exacting usury, each from his brother!" Therefore, I held a great assembly against them. I said to them, "We according to our ability have redeemed our Jewish brothers who were sold to the nations; now would you even sell your brothers that they may be sold to us?" Then they were silent and could not find a word to say.
[Nehemiah 5:6-8]

Nehemiah requested that the lenders comply with the financial laws in *Torah* as a way to restore a strong economic base to the nation. Note that the usury involved was interest in the amount of 1% ('the hundredth part').

Again I said, "The thing which you are doing is not good; should you not walk in the fear of our God because of the reproach of the nations, our enemies? "And likewise I, my brothers and my servants are lending them money and grain. Please, let us leave off this usury. "Please, give back to them this very day their fields, their vineyards, their olive groves and their houses, also the hundredth part of the money and of the grain, the new wine and the oil that you are exacting from them." Then they said, "We will give it back and will require nothing from them; we will do exactly as you say." So I called the priests and took an oath from them that they would do according to this promise. I also shook out the front of my garment and said, "Thus may God shake out every man from his house and from his possessions who does not fulfill this promise; even thus may he be shaken out and emptied." And all the assembly said, "Amen!" And they praised the LORD. Then the people did according to this promise.
[Nehemiah 5:9-13]

<u>God is Sovereign</u>

Before leaving the topic of personal financial wisdom, it is important to remember an important caution. God is sovereign. When we follow the principles above it grants us favor with God, but He still has the right to apply His covenant in whatever ways develop our personal spiritual maturity and further His redemptive purposes in the earth. Sometimes He withholds blessings we might think we 'deserve' because He knows how much we will be strengthened by a season of spiritual and physical adversity that stretches our faith.

For a compelling discussion of the natural principles behind stress-induced strength see:
[Taleb, Nassim. *Antifragile*, 2012]

The Jews readily observed that in the real world the good done by a person did not automatically result in his receiving a corresponding, observable blessing from God during this lifetime.

> *There is futility which is done on the earth, that is, there are righteous men to whom it happens according to the deeds of the wicked. On the other hand, there are evil men to whom it happens according to the deeds of the righteous. I say that this too is futility.*
> [Ecclesiastes 8:14]

The Jews knew that they were never in a position to 'name and claim' covenantal promises. It is hard enough to see ourselves as God sees us, and thus it is presumption to assume we have been fully obedient to our part of His covenantal bargain. We must always approach His promises in humility knowing that His gifts are given solely as a function of His grace towards us. We can never be counted perfectly righteous or holy apart from that grace. Jesus was a Jewish rabbi who clearly affirmed this point as part of his teaching.

> *"For truly I say to you, until heaven and earth pass away, not the smallest letter or stroke shall pass from the Law until all is accomplished. "Whoever then annuls one of the least of these commandments, and teaches others to do the same, shall be called least in the kingdom of heaven; but whoever keeps and teaches them, he shall be called great in the kingdom of heaven. "For I say to you that unless your righteousness surpasses that of the scribes and Pharisees, you will not enter the kingdom of heaven.*
> [Matthew 5:18-20]

<u>Values Based Economics and Finance</u>

The scriptures we have looked at in these two chapters are foundational for the rest of our exploration of economics and finance. They represent a legal agreement between God and His people in which He promises to grace them with *shalom* if they keep His commandments. They were well understood by successful Jewish merchants, craftsmen, and bankers, and remain relevant for us today. God wrote the owner's manual, and He wants us to both agree with His instructions and appropriate His promises.

As we do so, we need to bear in mind several important points:

1) While many scriptural references speak of money specifically, the principles of *shalom* and multiplication cover all resource types. God may favor a person with skills, health, or relationships as a result of being financially generous.

2) Nearly every "you" should be understood in the plural. These are collective promises and every member of the community of believers is expected to follow them as they go

about their personal business. Individual obedience allows God to bless the community collectively. If sin and evil are not purged from the fellowship, some part of that collective blessing is lost. The group must discipline itself in love and grace so God doesn't have to.

3) The principles are an ideal and a target, and God understands practical reality. Compare Deuteronomy 15 verse 4 with verse 11. We do the best we can in the strength we have, and trust God to perfect His own word.

4) It is more important to fulfill a principle than a specific law. If an objective like enforcing economic justice can be achieved by a better method than one specified in *Torah*, then that method should be used. Many of the first century Jewish followers of Jesus kept *Torah* legalistically while their gentile brethren took a values-based approach based on fitting its principles into the context of their individual cultures. The differences between the two led to on-going debate which the apostle Paul recorded in his epistles.

   When economics and finance are values-based, one need not be legalistic. If the needy are provided for through giving there will be no requirement to lend to them at interest or to seize their assets in a default. If there are no seizures then there is no need for a Sabbath year remission. God is more interested in heart than mind, and calls us to steward His creation appropriately. He did not call us to blind obedience that misses His intent. If there ever appears to be a tension between the two, the resolution rests with wisdom from Holy Spirit.

Ekklesia

Kingdom

Thus far we have considered the subject of God's economy based on the principles in *Torah* and actual Jewish mercantile experience. We now turn to a discussion of how that economy is similar or different for followers of Jesus as Messiah.

For the Christian, Jesus is the final authority on interpreting *Torah*. His views were faithfully Jewish, and He taught using a values-based rather than legalistic approach. His final work on the cross makes it possible throughout time for anyone who honors *Adonai* as His only God, and who follows the intent of the Ten Commandments to be counted a part of God's 'Kingdom'. The apostles Peter and Paul both quoted Joel 2:32 when affirming that "all who call upon the name of *Adonai* will be saved". [Acts 2:21, Romans 10:12-13] This is known as the 'eternal gospel' and it defines God's Kingdom people in both the Old and New Testaments.

> *And I saw another angel flying in midheaven, having an eternal gospel to preach to those who live on the earth, and to every nation and tribe and tongue and people; and he said with a loud voice, "Fear God, and give Him glory, because the hour of His judgment has come; worship Him who made the heaven and the earth and sea and springs of waters."*
> [Revelation 14:6-7]

Because obedient Jews are covenanted Kingdom people just as ingrafted and obedient Christians are, that which is called 'Kingdom finance' is actually the same thing as historical Jewish economy. It is the way of doing business according to the principles in *Torah* that we have been looking at in the past couple of chapters.

Given this is true, we could stop here and declare victory. Jews, Christians, and any others that know *Adonai* could embrace in common cause and conduct trusted Kingdom business together in close cultural relationship.

But instead we will press on to a greater goal; discovering an *ekklesia* economy whose purpose is to enable the Great Commission of Jesus so the whole world might find its salvation through Him. It has a different purpose than Kingdom economy, although it rests on the same core principles.

Called to Mission and Authority

Most of the New Testament was written in the Greek language, and the word *ekklesia* (pronounced ek-klay-see'-ah) was used by its writers when referring collectively to the followers of Jesus. More specifically, it meant those persons in God's Kingdom who had been 'called out' as a unique 'assembly' of Jesus' disciples.

> *I also say to you that you are Peter, and upon this rock I will build My church* [ekklesia]*; and the gates of Hades will not overpower it. I will give you the keys of the kingdom of heaven; and whatever you bind on earth shall have been bound in heaven, and whatever you loose on earth shall have been loosed in heaven."* [Matthew 16:18]

These verses from the Gospel of Matthew reveal a critically important truth about the standing an assembly of Christians has before God. '*Ekklesia*' was the name of the main legislative assembly of the ancient Greek government in Athens at the time, and conveyed governmental authority. Jesus would have used it (or its Aramaic equivalent) in the spiritual sense to connote something quite different than any of our modern notions of a 'church', 'congregation', 'body', or 'bride'.

Jesus directed His followers to spend their lives fulfilling a Great Commission to evangelize and disciple the world. Such a profound earthly task would require significant spiritual help. Thus the *ekklesia* was gifted with Holy Spirit, and with Him the keys to agree with God's decisions to bind obstacles and loose His long arm in action.

> *And Jesus came up and spoke to them, saying, "All authority has been given to Me in heaven and on earth. Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age."* [Matthew 28:18-20]

Exercising *ekklesia* authority does not include acting in presumption. God has chosen to remain sovereign and to have final say over how things are done. Christians declare, decree, appropriate, and impart economic blessing all the time, and rarely see riches manifest. This is because they have failed to grasp the legal context correctly.

The 'key to the Kingdom' that Jesus gave his people is the gift of hearing what God has already ordained, and then releasing it into the earthly realm. If it is not ordained first, nothing gets released. This is true in all ministry including deliverance, healing, weather signs, and so on. Sometimes a person is granted a measure of delegated authority in a specific area - say healing cancers - but most often he must wait on the Lord for a specific word of approval.

It is notable that Jesus placed all this spirit government authority on simple fishermen like Simon Peter. The modern name 'Peter' comes from the original Greek word for 'rock'. Look again at the word play in Matthew 16:18 above. Jesus was saying that what had been planted in Simon Peter during his time as a disciple made him solid enough to be a foundation stone of the Great Commission assembly of believers. He would remain a *Torah*-observant Jewish man like all his Kingdom neighbors, but he would also have access to the spiritual authority needed to carry out Jesus' commission. His neighbors had neither the mission nor the same spiritual authority. *Ekklesia* governmental authority remains the Christian heritage today when we are doing the job to which Jesus called us.

Called to Share

Jesus did not intend that Peter take on the world by himself, of course. The same commission, Holy Spirit, and keys to the Kingdom were given to all his apostolic peers. The *ekklesia* is a group, not an individual, and within that group is manifest a combination of spiritual and natural gifts that enable it to complete its assignments. A person's roles and gifts can and do change over time, forcing him or her to hold very loosely anything entrusted or delegated by Holy Spirit.

> *All Scripture is inspired by God and profitable for teaching, for reproof, for correction, for training in righteousness; so that the man of God may be adequate, equipped for every good work.*
> [2 Timothy 3:16-17]

To one is given prophetic insight into a source of wealth, to another the ability to obtain it in the natural, to a third discernment on its use, and to a fourth unction for using it in mercy work. In a properly functioning *ekklesia*, every gift is equal, needed, and shared so that the group can walk in a collective blessing.

This cannot be emphasized enough. Multiplication of resources requires fulfilling the covenantal conditions associated with receiving and giving God's blessing. Nowhere are they meant to enable individuals to function as lone rangers. As stated previously, God is unlikely to give free money to all of His servants for the simple reason that He wants us to share what we have with one another. If you are the person whom God has sovereignly chosen to receive wealth on behalf of the group, you do Him and the fellowship a great disservice if you alone decide how it will be used.

> *You ask and do not receive, because you ask with wrong motives, so that you may spend it on your pleasures.*
> [James 4:3]

The man who receives wealth while ignoring prophetic insight will miss the mark of its intended use and lose a portion of the collective blessing. In the same way, philanthropic giving to meet assumed need does not by itself impress God. The *ekklesia* is called to collectively steward all resources given to it by obediently using them exactly as Holy Spirit directs.

Called to a Sovereign Economy

Members of the *ekklesia* comprise a unique marketplace and business value system. They participate in traditional Kingdom finance by building generational wealth and caring for the needy. But they also direct significant capital to discipling the world, and walk in enhanced authority to obtain the supply needed for that mission. We will look at the divine aspects of supply in more detail later.

The proper role of the *ekklesia* economy can perhaps best be understood through the following passage from Acts that places it in its appropriate missional context.

They were continually devoting themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer. Everyone kept feeling a sense of awe; and many wonders and signs were taking place through the apostles. And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as anyone might have need. Day by day continuing with one mind in the temple, and breaking bread from house to house, they were taking their meals together with gladness and sincerity of heart, praising God and having favor with all the people. And the Lord was adding to their number day by day those who were being saved.
[Acts 2:42-47]

For some time after Pentecost the fellowship was engaged "continually" in evangelization and discipleship of new believers. The apostles focused on prayer and teaching, [Acts 6:4] multiplying what they had received from Jesus through those they were training. Because they could not earn an income during this time, others joining the fellowship contributed what they had to ensure the ministry would continue. God heavily anointed the entire effort, and the growing *ekklesia* had "favor with all the people". But there is no record that God ever changed water to money.

Most of the prominent personalities in the book of Acts had vocations. Nearly all the apostles were fishermen from the Galilee region, with Matthew being the notable exception in government employ. They left their work for a season to learn from their rabboni Jesus and to teach others in the early days of the fellowship, but it is most likely that at least some continued working part time. The apostle Paul, like other Jewish rabbis, was self-supporting in his trade as a tent maker. It was important to him not to be a burden on those he was teaching. [2 Thessalonians 3:7-9] He frequently stayed with other believing businesspersons during his travels such as Aquila in Corinth and Lydia in Thyatira, working alongside them when he could. [Acts 18:1-3, 16:14-15]

Unfortunately the New Testament documents and other contemporaneous literature don't tell us very much about the actual function of the economy during the early days of the fellowship, but it appears that everyone worked who could, while freely sharing what they had. Ministry was supported as necessary, and the ministers did what they could to avoid being a burden to the people. We can only speculate that the fellowship did business with itself whenever it could. Jewish mercantilism still guided business practice during this time, and likely explained in part why the gospel spread so quickly throughout the Roman Empire.

From a modern economic perspective, *ekklesia* and other Kingdom people who love *Adonai* can and should do trusted business with one another. As any student of financial markets will tell you, greater participation increases market efficiency at an exponential rate. Deeper liquidity and more trading volume improve real-time price discovery, tighten bid-ask spreads, increase information transparency, reduce arbitrage opportunities, and clear buy-sell orders more quickly.

But an *ekklesia* company will make different choices than will a Kingdom company not focused on advancing the gospel of Jesus. This is a huge distinction and we will investigate these choices more fully in the next part of the document.

Contrasting the 'Prosperity Gospel'

There is also a significant distinction to be drawn between the *ekklesia* evangelistic economy operated on covenantal principles as we have laid them out here, and one based on the so-called 'prosperity gospel' that infuses much Christian teaching. These are contrasted in the table below.

Theology	Prosperity	Covenant
Recipient	The individual.	A covenanted group sharing a mission.
Approach	Give in order to receive in return.	Be God's friend.
Mindset	Sequester capital.	Multiply capital.
Purpose	Personal discretionary use.	Support of evangelism and discipleship.
Timing	Blessing is for immediate use.	Blessing is generationally cumulative.
Method	Gifts given supernaturally.	Favor in the existing world economy.

Prosperity teaching is directed to the individual while covenant is made with groups. The former appeals to our inner sense of want, while the latter is focused on collective mission. Jesus never expected Peter the rock to minister alone. Only in partnership with others is spiritual government and economy established.

Final Thoughts

By now it should be clear that heaven and earth are in a partnership when it comes to supply, just as they are for all other aspects of *ekklesia* life. Spirit-led intercession is coupled with diligent work in the natural to bring forth Jesus' Kingdom on earth. Prayer and prudent action are partners.

When the *ekklesia* is functioning in proper order and motive, and when it has stepped out collectively to fulfill its mission, then it can expect to receive shared resources from Heaven that are needed for the journey. Collectively it can enter the heavenly courtroom and bring its case for needed supply. But it must allow the sovereign arm of the Lord to support it in whatever way heaven deems best. For example, God may choose to visit a village chief in a dream rather than fund several missionaries to beat on hard ground.

We now turn to an elaboration of the sovereign *ekklesia* economy, and to an understanding of how its design and authority takes care of its own, blesses the needy of the world, and supplies the Great Commission.

Part II
Ekklesia Economics

A New Old Paradigm

Latter Days

Thus far we have taken a look at God's Kingdom on earth shown through an *ekklesia* tightly knit in love. We have tried to capture God's heart for his collective people, and the importance to him of their walking together. We have looked at some of the scriptural principles that describe what kingdom favor in economics looks like in a society, and some pitfalls to avoid.

Most believers in Jesus as Messiah agree that all bets are off when He returns at some future date as the conquering *Machiach ben David*. The Messianic Age by definition will be as different from the present as was the Edenic Age in the beginning. So our discussion here is necessarily restricted to the latter days of our present age, and to *ekklesia* economy operating in the context of the real world system in which we find ourselves today.

If true, then *ekklesia* economics and finance in these latter days are likely to remain outwardly familiar. This does not mean God will not intervene; certainly he is capable of positioning His people to receive abundant resources. But the favor given Christians is to successfully adapt and use the structures of the prevailing economy to support and multiply the work of evangelism and discipleship which the existing economy is poorly positioned to address.

We are now ready to begin constructing a latter day theory for *ekklesia* economics, by applying principles of the apostolic period to our modern world. We will construct a model borrowing elements from the conventional fields of economics, finance, and human behavior.

We are on the threshold of a latter day thrust of God's sickle into the earth to harvest the choice wheat from His fields. As every manufacturing manager knows, throwing volume at a faulty production process only results in vast quantities of expensive rework or broken inventory. Likewise, God cannot reap the prophesied final global harvest of souls for His kingdom until we have optimized our system of evangelism and discipleship, and this can only be realized with a strong economic foundation.

Capital

To begin, *ekklesia* economics involves much more than money. It includes a broad variety of asset classes, all of which are centered on God's people.

1) Financial
   This is money in a form that can be utilized quickly for economic activity. It includes cash and investments that can be rapidly converted into cash in a liquid market (eg., publicly traded equities and bonds). Investments are typically denominated in the local

currency of the country in which the production or consumption is taking place, although some other general commodity of universal acceptance such as gold can also be used.

Economic transactions between parties require that a value be placed on the assets being traded, and money provides a convenient common denominator. Ultimately all production and consumption must be valued and this is why money has always been an important form of economic capital.

2) Labor

This is the effort contributed by persons to economic production. It can be direct labor performing tasks like assembly on a production line or harvesting agricultural produce in the fields. It can also be indirect labor performing tasks like design, sales, and customer support. Both direct and indirect labor is required and the right skills must be matched to each job.

Labor becomes costly when basic labor rates include additional benefits paid by the employer like health insurance premiums, unemployment insurance premiums, education subsidies, retirement pension contribution, and so on. Employers are continually looking for ways to get more productivity out of less people. The cumulative impact of the industrial revolution in the 19th century and knowledge revolution in the 20th century has been to significantly reduce the labor required to attain a given level of productive output. Automation is replacing labor globally and creating for the first time a global labor surplus manifesting as chronically high structural unemployment.

3) Physical

This is the physical land and facilities used in economic production. It includes manufacturing machinery, office buildings, vehicles, irrigation canals, and so on. It also includes those natural resources used in a production or transportation process like crops, ores, energy, harbors, and water supplies. Some natural resource assets can be owned like mineral and water rights, while other natural assets cannot such as clean air and reliable rainfall.

Physical capital is typically purchased with financial capital in a transaction that conveys ownership rights. From time to time, companies and sometimes nations attempt to sequester so much of a scarce asset that they achieve control over access and therefore pricing. OPEC cartel control of petroleum pricing in the 1970s and Chinese dominance of rare earth mineral production in the 2000s are examples. Natural resource monopolies of this scale grant powerful financial advantage, worthy of being enforced militarily.

4) Intellectual

This is the collective existing knowledge, and ability to develop new knowledge, that individuals possess or can readily access within an organization or society. Implicit in this are the knowledge development and data storage facilities of information technology, along with the electronic and policy infrastructure that controls its access.

Intellectual resources are difficult to control, and can readily be shared or replicated far from where they are developed. When a person changes jobs, he takes with him to his new employer the full investment that the first employer made in the worker's education, along with key information the first employer may not be able to recreate. Most employers have no idea how much intellectual capital their labor capital represents. The same is true of electronic knowledge. Unique processing algorithms and collections of raw data can be almost instantly moved or deleted. Even industries like agriculture are increasingly knowledge-dependent with productivity linked to specialized seed types, climate forecasting, and novel cultivation methods like virus-free aeroponics.

5) Social

These are the shared norms or values that facilitate social cooperation, along with the relationships that express that cooperation. Despite the advancement of knowledge, relationship remains a uniquely human trait that heavily influences the scope of our economic impact.

It has been said that who you know is more important that what you know. Even more to the point, advantage results from what you do with who you know. There is real power in saying, "let's see what we can do together". Relationship is the cornerstone of *ekklesia*, expressed as God's love through us to one another.

6) Spiritual

This is commonly understood to be shared beliefs or values that encourage moral behavior and motivate action. The Christian would go much further and define this in terms of a relationship with God and His Messiah that guides and enables all we do. Jesus was a man of absolute integrity. Just like Him, we reach our highest purpose in listening to Holy Spirit and doing what He says.

The world has always struggled with knowing whom to trust, whether in business, politics, or any other human discipline. Trust is earned at the national, corporate, and individual level. And as we have witnessed so frequently, a few people who do not value morality can destroy an entire corporate reputation. Spiritual capital determines if the *ekklesia* rises to its potential as the most trustworthy entity on earth - the one with which everyone wants to do business - or fades into oblivion as another failed human institution.

The *ekklesia* is people, and they contain within them all these asset types. People learn skills. People deploy financial assets. People decide what products to produce and which to buy. People transact with others whom they trust based on their spiritual discernment of the other person's values. People are the expression of Jesus in the earth, and God has invested considerable resources in each of us.

A Nation-Corporation

The *ekklesia* is a hybrid entity unlike any other. It is a standalone nation in the sense that it has a common heritage, value system, and leader in Messiah Jesus. Two Christians from opposite sides of the world who find themselves in a surprise meeting recognize an

immediate bond of kinship and shared mission. They both understand the Biblical principles of tithing and giving, dependence on the Lord for direction, honoring and preferring others, self-sufficiency, and diligent work. They think in terms of generations and multiplication. Most importantly, they are guided in righteous motive by the indwelling Holy Spirit, something not available to any other religion or people group. They are a shining light that points the way to God.

Despite having similar qualities of shared culture, secular nationalism is quite different. It is inherently competitive with power accruing to central authorities in most countries based on bloodline, patronage, or a Machiavellian pursuit of purpose. Nations use strong command structures to exact taxes, enforce central policies, and protect their own base of power. They operate from a zero-sum worldview so that resources must be dominated and held.

To illustrate; what nation is prepared to benevolently donate a portion of its land (apart from colonized territories and protectorates) so an outside people group can form a new and independent country? Witness the challenges faced by the governments of the Maldives buying land in Australia, Tuvalu in New Zealand, and Kiribati in Fiji so they will have a place to live as the changing climate inundates their island homes.

In addition to being a nation within the nations, the *ekklesia* also functions like a multi-national corporation. It has staff located in many jurisdictions, while having no geographic power base of its own. It complies simultaneously with the laws of each secular nation, while having its own norms for righteous behavior. It offers a common salvation product globally that is localized for each individual culture. It uses tools familiar to business including sales (evangelism), customer support (discipleship), and management (apostolic, prophetic, and other functions operating in proper order). It is the eternal bride of Messiah.

In contrast, the sole purpose of a secular corporation is to maximize the wealth of its owners, all too often by exploiting society's shared resources. Most CEOs are rewarded for financial increase, but not for social or environmental sustainability. A corporation along with its heritage and values can be liquidated in bankruptcy. There is nothing lasting about it.

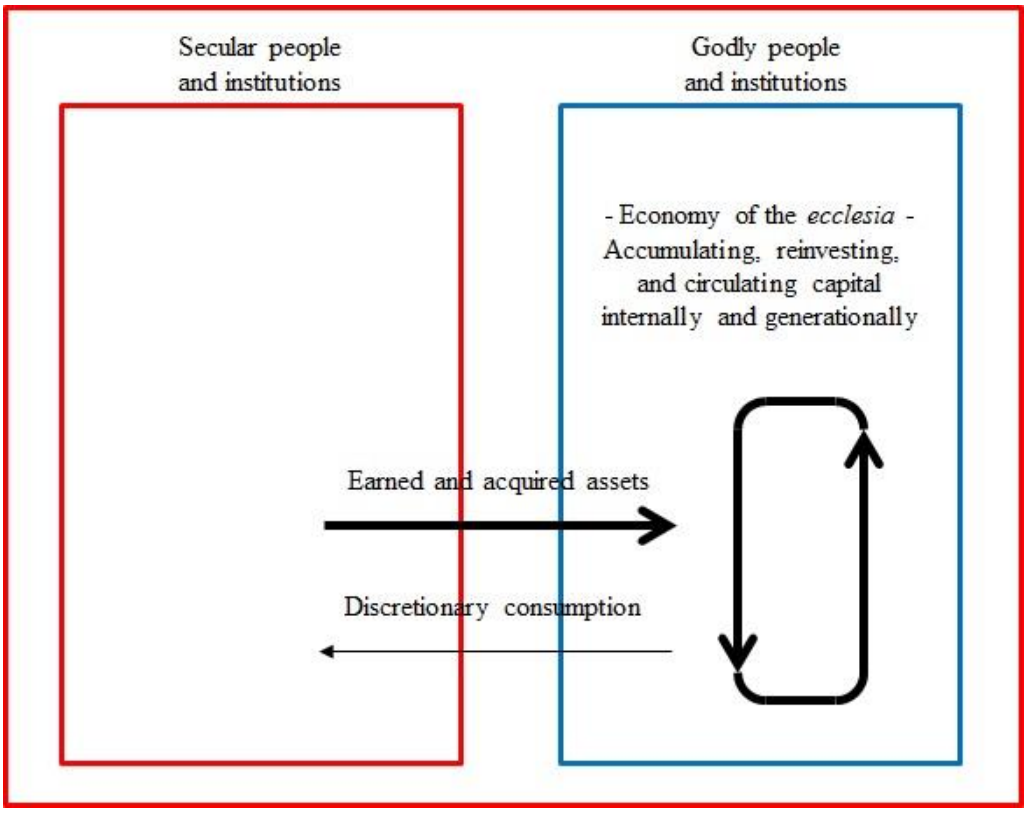
So the *ekklesia* has within it elements of both nation and corporation, but is different from both. It functions as a virtual nation within and across a world of nations. Ideally, it is a tightly linked corporation of believers in Jesus who mutually support one another, and closely follow the leadership of Holy Spirit in all his affairs. It is a family that will never all meet in one place, yet readily interacts everywhere as opportunities present. Marketers classify it a global affinity group, but it shares values much deeper than brand loyalty, career vocation, or part-time hobby.

<u>The Basic Model</u>

This virtual nation trades with people groups outside itself in the same way that one physical country trades with another physical country. The following commercial principles can therefore be applied and adapted:

- God's favor yields novel goods and abundant production.
- The *ekklesia* becomes a 'net exporter' to the world, and trade surpluses accumulate as pools of financial capital.
- Christians invest confidently with one another in Godly initiatives founded on integrity and trust. This keeps *ekklesia* financial capital productive and circulating with higher velocity and financial leverage than is the case in secular society.
- All forms of capital contribute to evangelism, discipleship, and care for the needy.
- A robust Biblical economy attracts the world's attention, and gives Jesus a platform for His message.

We can visualize these principles in the diagram below. The outer box represents a geographic country like China or the United States. Within that country are a secular population with its human institutions (left) and the *ekklesia* (right) made up of people and institutions dedicated to God's work. Arrows show financial capital flows between and within the two populations.



There is a trade relationship in which goods and services are bought and sold. The geographic nation containing the two populations can have a socialist, capitalist, Islamic or any other form of government. The transactions may be carried out in fiat currency, precious metals, or some form of barter. Transactions may be physical or electronic, and may take place on the spot or forward market. None of that changes the basic model. The important thing is there is a commercial exchange between the *ekklesia* and secular society.

When the *ekklesia* sells (exports) more value in goods and services to secular society than it purchases (imports), it makes a profit (has a positive trade balance). This is illustrated in the chart above by the thick and thin lines that connect the two populations. Cash from secular society begins to accumulate in the hands of Christian sellers. If members of the *ekklesia* purchase goods and services that they need from other members of the *ekklesia* rather than from secular society, then imports are minimized and the accumulated capital remains within God's family. This is the circular money loop within the Godly economy box. Similarly, when *ekklesia* rather than secular capital is invested in *ekklesia* companies or projects, profits remain within the family and can be used for subsequent investment.

Money can circulate quickly or slowly depending on how people steward it. If it is placed in certificates of deposit and money market funds insulated from market risk, it will be locked up and not directly create economic growth. This strategy is designed to preserve capital. If it is invested in the debt or equity of a cash producing asset like a manufacturing company, it has a greater chance of generating earnings and growing the overall economy. This strategy is designed to multiply capital. In the diagram above, the circular flow of money within the *ekklesia* economy can rotate quickly or slowly based on this choice. The faster it turns, the more businesses can be grown, jobs created, and wealth generated.

Money has a price that is tied to investment risk, duration, and principal amount. This is reflected in the interest rate a borrower must pay to attract debt financing, and the percentage of future cash flows to which an investor is entitled when buying a company's stock. In both the case of the lender and investor a rate of return is expected for giving up use of his money for a period of time. As a general rule, the faster the *ekklesia* economy rotates, the faster profits can be earned by Kingdom companies. Loans are paid back more quickly, dividend rates are higher, and the rate of return to the investor increases as well.

Capital in Circulation

This model has numerous implications for the various asset types since financial capital (or any asset type in a barter transaction) can be exchanged for any other asset type. Any asset combination can originate in either the secular or *ekklesia* economy.

For example, the *ekklesia* can earn financial capital by exporting professional expertise to a secular company, selling excess production to secular consumers, or liquidating a government bond portfolio. It can expend financial capital to purchase agricultural land, a manufacturing facility, training to increase the skills of kingdom people, or technologies that can give competitive advantage to a production process. Any transactional exchange is possible, just as it is in any economy.

If the *ekklesia* is following an explicitly mercantilist strategy, it will emphasize the export of commodity assets that earn financial capital, and use that money to import productive assets that will contribute to future wealth creation. It will direct as much of its own consumer purchase activity to vendors within the *ekklesia* economy to keep as much money

circulating internally as possible. Internal demand creates a market for internal production, and that production can be used for surplus export.

The *ekklesia* can obtain a market advantage by controlling strategic assets that are limited in nature, like fertile agricultural land and clean water supplies. Key production facilities located near natural resources, key customers, or energy sources also can exploit scarcity.

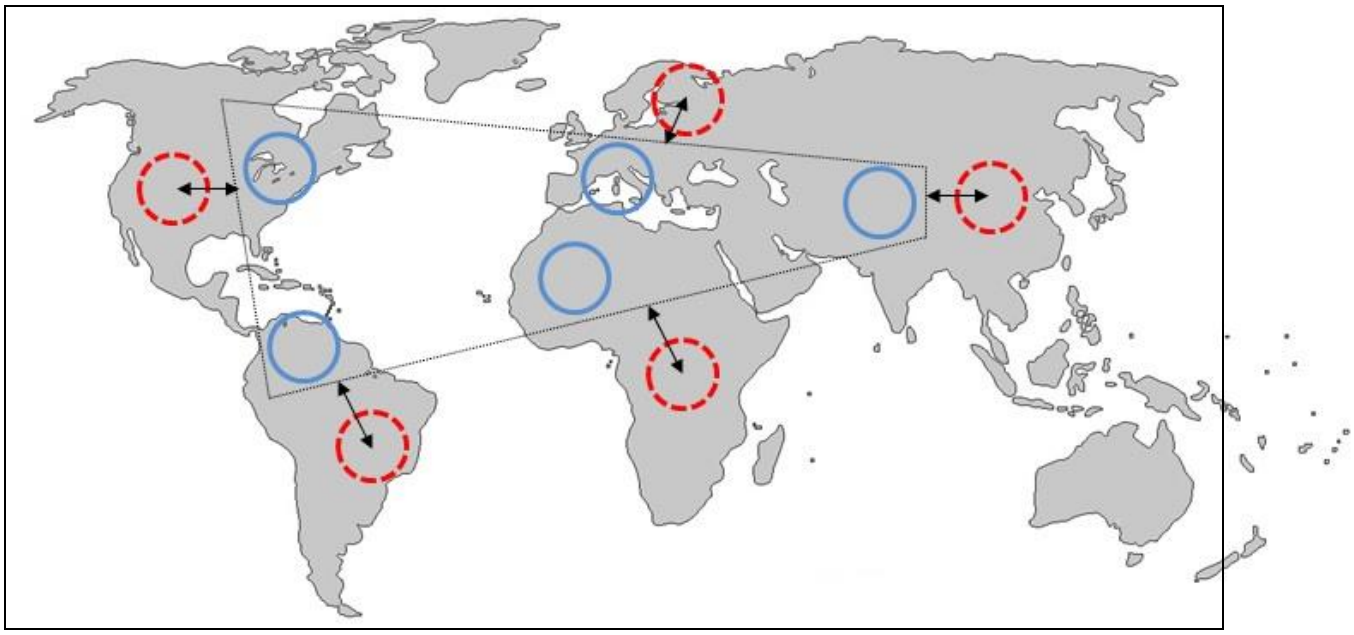
Intellectual property can be accumulated in a patent portfolio, although patents are notoriously hard to defend against unethical competitors in jurisdictions with weak property laws. The publication of a patent during the comment period effectively tells the world the very secret you hope to defend in the commercial marketplace.

Employees with specialized skill, integrity of character, and spiritual maturity convey the ultimate competitive advantage. But that advantage should always be viewed as a kingdom asset, and not one specific to a given organization. We have a responsibility to share what God has given us as gifts with others in the family. There is a big world to evangelize, and sufficient commercial opportunity to avoid having to compete with our own, including soliciting others' employees.

Global Ekklesia

Thus far we have described the *ekklesia* in terms of a people group set apart from secular society but sharing the same geographically defined country. In reality God's people are scattered throughout the earth, and in today's interconnected world may find themselves collaborating across continents as easily as they do within a city. We see this in the example of the first century church when the Apostle Paul collects financial gifts in Greece and sends them halfway across the Roman Empire to needy members of the *ekklesia* in Jerusalem. We observe the council held in Jerusalem that is recorded in Acts 15, in which the apostles and elders gathered to affirm one Gospel while approving differential evangelistic methods and religious practices in the various countries.

Conceptually, the followers of Jesus within every country and continent are part of one *ekklesia* (shown as the enclosed blue circles below). This family interacts with secular society (shown as the dashed red circles) everywhere. From the perspective of secular society, the idealized *ekklesia* appears as a united, global body of believers, not just a local church.



In dealings among countries the principles of profitable sales, generational accumulation of capital, and circulating money discussed above all continue to apply. God's favor to interact successfully with the world's diverse institutions remains the enabler. What we now add are the pragmatic considerations of foreign exchange, tariffs, banking, legal structures, and so on.

Here the overriding issues for the Kingdom businessperson are sovereignty and ethics.

1) Sovereignty keeps corporate values pure

The *ekklesia* must maintain its sovereignty. We should always be wary of yoking our business and personal arrangements to unbelievers; whether individuals, companies, or governments. Whenever we compromise our integrity or give up our independence, it brings consequences. We are held to a higher standard with this wisdom as our guide:

> *Do not be bound together with unbelievers; for what partnership have righteousness and lawlessness, or what fellowship has light with darkness? Or what harmony has Christ with Belial, or what has a believer in common with an unbeliever? Or what agreement has the temple of God with idols? For we are the temple of the living God; just as God said, "I will dwell in them and walk among them; and I will be their God, and they shall be my people. "Therefore, come out from their midst and be separate," says the Lord. "And do not touch what is unclean; and I will welcome you.*
> [2 Corinthians 6:14-17]

When a church organization is incorporated under non-profit tax laws, or formally licensed in a hostile country, the government gains a say in how the church is run. Likewise, selling equity in a Kingdom company to a secular investor grants that investor a voice in the governance of the company. Marrying outside the faith weakens both home and ministry.

Christian businessmen are always at a disadvantage when they are working from within a secular institution. Human nature is inherently corruptible and it is difficult to fight immorality with morals.

> *... Is it not the rich who oppress you and personally drag you into court? Do they not blaspheme the fair name by which you have been called?*
> [James 2:6-7]

> *The wicked have drawn the sword and bent their bow to cast down the afflicted and the needy, to slay those who are upright in conduct.*
> [Psalm 37:14]

From an ethical standpoint, there are strong incentives to bend the rules in international commerce. Christians must decide up front what non-negotiable limits they will set for their own behavior because it is a very slippery slope.

2) High taxes incent avoidance

The international realm exposes a business to a seemingly endless list of taxes and costly regulatory requirements that favor large multi-national corporations with economies of administrative scale. Small businesses frequently don't have the necessary resources and it is typical for them to ignore some aspects of compliance. This is often successful since governments have limited enforcement resources and tend to focus on the bigger fish. But there is a better way. Global corporations have a lot of political clout and always manage to preserve their privileged status in some form. The best approach for multi-national merchants in the *ekklesia* economy is to mimic these corporate arrangements and operate legally in their political shadow.

3) Corruption is a standard business practice

Corruption is a fact of life everywhere, but especially so in lesser-developed countries. In many nations customs agents, licensing staff, property registrars, and other civil servants pay a large sum of money to obtain official positions that make them transactional gatekeepers. They are then able to take a percentage of every transaction that flows through their office in the form of bribes, kickbacks, and other creative incentives. For these officials, any exception to the code of corruption weakens the system, so they actively block any business that seeks to operate differently. As a result, companies have no alternative if they want government approval.

Western governments are trying to stop such practices by prohibiting western citizens and companies from paying corruption money to foreign government officials. Laws like the USA Foreign Corrupt Practices Act threaten a CEO with jail if anyone in his company pays a bribe. But a government only has power to regulate its own citizens, and the result of this law is to put both large and small American businesses at a disadvantage relative to companies headquartered in nations that don't share the same values. A corrupt buyer is quite happy to take his business to friendlier suppliers. Once again, many smaller American

firms simply ignore the law, appease the corruption, and hope not to get caught by their own government.

Corruption is a no-win situation for the Godly businessperson. Jesus railed against corruption in the religious system of his day, but never took on governmental authority. He tithed despite Temple corruption, and paid everything the government requested. He refused to break any law and trusted God to provide the means to comply. The example is incomplete of course, because Jesus never required a business license to sell his product, an import certificate, or worker's compensation coverage for his employees – all of which require government approval that often demands associated corruption. Holy Spirit needs to be our umpire in each circumstance, and we need to be prepared to walk away from any business arrangement where we do not have His peace. This is a fundamental principle in *ekklesia* finance, and it takes discipline.

4) Power corrupts

Human institutions, be they government, company, or church organization, are formed to facilitate activity. Their power is based on the breadth and depth of influence they have over people, and that power is concentrated in the hands of those in leadership. It takes incredible character to handle such power with grace and humility, and most of us do not have it. There is a reason God calls us to simple, humble lives.

> *For consider your calling, brethren, that there were not many wise according to the flesh, not many mighty, not many noble; but God has chosen the foolish things of the world to shame the wise, and God has chosen the weak things of the world to shame the things which are strong, and the base things of the world and the despised God has chosen, the things that are not, so that He may nullify the things that are, so that no man may boast before God.*
> [1 Corinthians 1:26-29]

It is in part because of this principle that the *ekklesia* is not likely to have its own centralized multi-national human-led institutions. We have witnessed the failures in both political and temple leadership in historical Israel. We have seen how deep the rot that Papal authority brought to the Roman Catholic Church. The temptation placed before God's people is simply too great. The Messiah and Holy Spirit alone must be the conductors of the latter day symphony.

That being said, the *ekklesia* is an organic entity that may take many forms in various places. At a regional level there may well be institutions established to facilitate commerce discouraged or prohibited by adversarial governments, or optimized to work with special infrastructure or local cultural norms. Godly people will have important leadership roles in such entities, but they must always guard against greed and soulish self-exaltation.

Trust as Capital

The implication of corruption in the world is that kingdom people should be able to trust one another more readily. All things being equal, Christians should perceive less risk when collaborating on projects run by other Christians than when partnering with secular parties.

Higher trust means lower risk in financial transactions, and that normally lowers the cost of accessing financial capital. For the borrower this reduces the interest or dividend cost to the project, which increases retained earnings available for reinvestment and growth. The entire investment cycle speeds up when the cost of money drops. This is the fundamental behind the lending multiplier effect that low central bank rates and reserve requirements have on the western fractional reserve banking system.

Trust is central to all trade, regardless of type. A good businessperson always knows the counter-party to a transaction and his history in meeting obligations before agreeing to do business. The alternative is to work through a third-party intermediary willing to take the risk, like a broker or escrow service.

The closest example we have in the secular world for the *ekklesia* economic model is the Japanese *Keiretsu* or Korean *Chaebol*. On a smaller scale it is found in close family business relationships. Investments are made in closely trusted persons or entities with which you have cross-shareholdings, shared directorships, or blood ties.

In the case of the interlocked companies of a *Keiretsu* or *Chaebol*, government actively supports their growth and competitive advantage so they can become large enough to dominate competition internationally. This generates tax revenues, creates jobs, and improves the national balance of payments. Politicians ensure the companies get favorable access to growth capital and the companies reciprocate with political favors. Corruption is often a hallmark of such preferred competitive policies. But there is no denying they are effective.

Western Europeans and North Americans are often surprised that Asian and African employers will typically hire a family member over a more qualified candidate. It is an issue of trust. Westerners pejoratively call it nepotism – ironically a term used to describe the highly politicized Roman Catholic Church of the Middle Ages. The *ekklesia* likewise prefers its own.

Multiplication

Everything about this model speaks to multiplication. The excess of trading profits multiplies internal capital. The accelerated circulation of assets in all forms within the *ekklesia* multiplies opportunities for learning, technology assimilation, and job creation. Projection of commerce into areas that have not been evangelized multiplies missionary resources.

Having envisioned the basics of a new economic paradigm, we do well to pause and compare the world's views of money and financial mission with those of the *ekklesia* as we have begun to describe it.

Secular	Ekklesia
Wealth • Prime measure of personal worth • Self-serving • Success is accumulation	Capital as a means of blessing the world and glorifying God • True wealth is discipling others, relationships, fellowship with God, and peace in life • Success is enabling others' Great Commission
Capital accumulation • Capital as an idol • Macchiavellian ethics • Passive preferable to active • What we make is ours	Capital generation • Capital enables investment and charity • Highest ethics • Active preferable to passive • God gives wealth and remains its owner
Wealth preservation • Debt unforgiveness • Hoarding	Wealth multiplication • Shared risk/reward • Dividend recycling
Resources are limited and capital is scarce • He who controls it controls his destiny and others'	God's resources are unlimited • We have various roles in stewarding its release and those gifted for supply in the rear ranks are no more entitled than those assigned to the front lines of evangelism and mercy work • Investing capital productively allows further supply
Uncertainty encourages short-term results	Faith allows us to pursue long-term transformative results

Economic Framework

Introduction

Economics is the study of how societies allocate resources. Macroeconomics looks at the entire economy, both national and international, while microeconomics seeks to understand the decisions made by individual persons or companies within that economy. In both respects Godly people - individually and collectively as the international *ekklesia* - interact with the economies of secular nations in unique ways.

In the prior section we introduced the *ekklesia* economy functioning within a nation and interacting with the conventional (we called it 'secular') economy of that same nation. The principal features of this model were 1) the trade flows between the two economies representing sale and consumption of goods and services, and 2) the high-velocity circulation of accumulated capital within the *ekklesia* economy resulting from internal consumption and investment. All else being constant, so long as the aggregate value of sales to the secular economy exceeds consumption of its production, there is a net capital accumulation within the *ekklesia*. These capital flows involve a mix of capital types.

Over time, diligent work, reinvestment, and generational accumulation provide all the resources necessary to finance God's agenda when used in ways that target evangelistic, discipling, and mercy work outcomes. This is the proper Biblical mechanism for redeploying the world's wealth to kingdom purpose. God gives favor to our efforts within earthly structures, which we should not expect will be overturned before the Messianic Age.

In this chapter we will elaborate the *ekklesia* economics model, but do so using a qualitative rather than traditionally quantitative approach. We do this for several reasons:

1) Contemporary economics uses mathematical models to explain behavior, but because humans are complex, these models always make numerous simplifying assumptions. Remove assumptions like utility maximization and the models fail.

2) The data to actually run the economic models is difficult or impossible to obtain in the real world, especially when behavior patterns are not predictable.

3) Aggregated supply curves ignore the true structure of production, which involves multiple echelons of entities supplying each other with products and services that must seek their own market equilibria. The aggregate supply curve actually represents multiple interchangeable supply chains that can have very different characteristics.

4) Aggregated demand curves assume all demand is satisfied at an optimum point. In reality the demand curve itself is constantly moving based on newly inspired desire (via advertising) or resistance to change (reaction to overly rapid technology imposition).

Economic models assume market rules are harmonious across the demand or supply curve. A value chain composed of both *ekklesia* and secular entities contains a mix of capital assets that are operating with highly differential motives. The resulting discontinuities are difficult to fit mathematically and therefore virtually impossible to extrapolate.

Fortunately, our purpose is different from that of most economic schools; be they Austrian, Keynesian, Marxist, Monetary, or Neo-Liberal. We are not looking explicitly to provide policy guidance to secular governments, which is the focus of most economic analysis. Rather, we are seeking to understand the operation of God's spiritual government and implement the accompanying economic eco-system. Both have very different dynamics.

Overturning Key Assumptions

Virtually all existing economic theory rests on two key assumptions; people will always try to maximize their personal financial benefit in any economic context, and they will try to minimize their personal labor in doing so. This implies that all of us value financial return more highly than other benefit types, and view all labor as undesirable.

For an innovative discussion of how these two assumptions collapse generally in economics see: [Sedlacek, Tomas. *Economics of Good and Evil*, 2011]

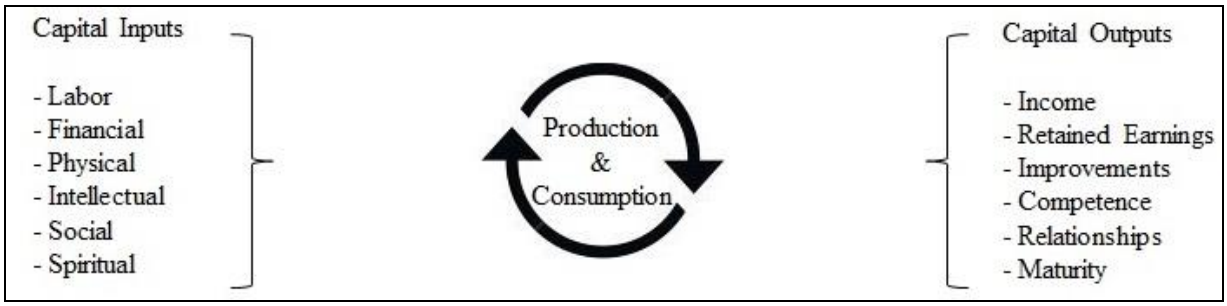
The *ekklesia* follows Jesus' model of selflessness and concern for others. It seeks collaboration for the collective good of the body, not individual gain. Its mission is discipling the world, not enjoying luxuries or building wealth.

Jesus demonstrated the joy to be found in laboring on behalf of others, something we might loosely classify as "social work" today. The apostles were full of joy as they watched God do miracles through them in the conduct of their work, and would have gladly served 24x7 if they had been physically able to do so. It is no different for those today who find themselves working in Messiah's strength rather than their own. It is thrilling to love others for his sake!

How do you even begin to reconcile the world of the *ekklesia* with the maximization and minimization assumptions in classical economics? The follower of Jesus will often choose to jump off the economic demand curve completely to free up resources needed on a spiritual supply curve. It is to quote the apostle Paul, "foolishness" to the world.

Macro Model

The diagram below allows us to take a closer look at *ekklesia* macro-economics. For the moment we will ignore the impact of a secular market outside the *ekklesia* economy, and assume only kingdom people and businesses are interacting. We will use an adaptation of the classical view of the rotating economy based on production and consumption of all goods and services in aggregate. Production is scaled to consumption in this ideal world so the two are always evenly balanced in the short term. There are capital asset inputs that enter the economy each day, and there are capital asset outputs which result from participating in the production and consumption process.



The important insight is that *ekklesia* assets should always be in the mode of multiplying value. The economy is a facilitator of numerous benefits as shown in list on the right. Continuous improvement of the assets means that their value has increased the next day when they are again called upon as a capital input. The essence of the discipling model is always increasing *ekklesia* maturity and usefulness. Let's look at each benefit in turn.

1) Labor => Income

   At the most practical level, participating in the economy means having a vocation and receiving some form of compensation for the job we do. It is the primary means by which a Christian obtains discretionary money that can be invested in a company or project, used for consumption, or contributed in support of evangelism and discipleship. Whatever is left over is savings.

2) Financial => Retained Earnings

   With the exception of a few business models that are able to collect customer payments in advance, most companies must invest money in production expenses before they can sell a good or service to someone and collect revenue. This money is referred to as 'working capital' and pays for both direct costs like wages and raw materials, and indirect costs like facility rent and management salaries. Once the production and consumption cycle has completed and the customer has paid for the good or service, the company has its own version of discretionary money. If the revenue is greater than the costs, the company makes a profit for the day. It can use that money as working capital to pay for the next day's production, invest it in new equipment that will improve the volume or quality of future production, or distribute it to the business owners as a dividend. Whatever is left over is a form of savings called 'retained earnings'.

3) Physical => Improvements

   Recall that physical capital is land, natural resources, facilities, equipment, and so on. Economies are constantly improving their infrastructure as new technology and investable savings become available. We are always seeking to increase agricultural yields, produce custom parts with higher quality, transport materials more quickly, deliver services more reliably, and clean up our pollution more completely. When infrastructure is improved, our overall standard of living rises.

4) Intellectual => Competence

Knowledge and problem solving ability both increase as ideas are developed and tested in the marketplace. Ideas that are successful are adopted, and those that are not get rejected in a ruthless and efficient Darwinian process. Training increases skills, and experience adds wisdom. As Christians and their companies master new methods they increase their ability to improve the world. Knowledge is increasing rapidly in our world, so increasing our usefulness means that personal and corporate learning have become a critical lifelong skill.

5) Social => Relationships

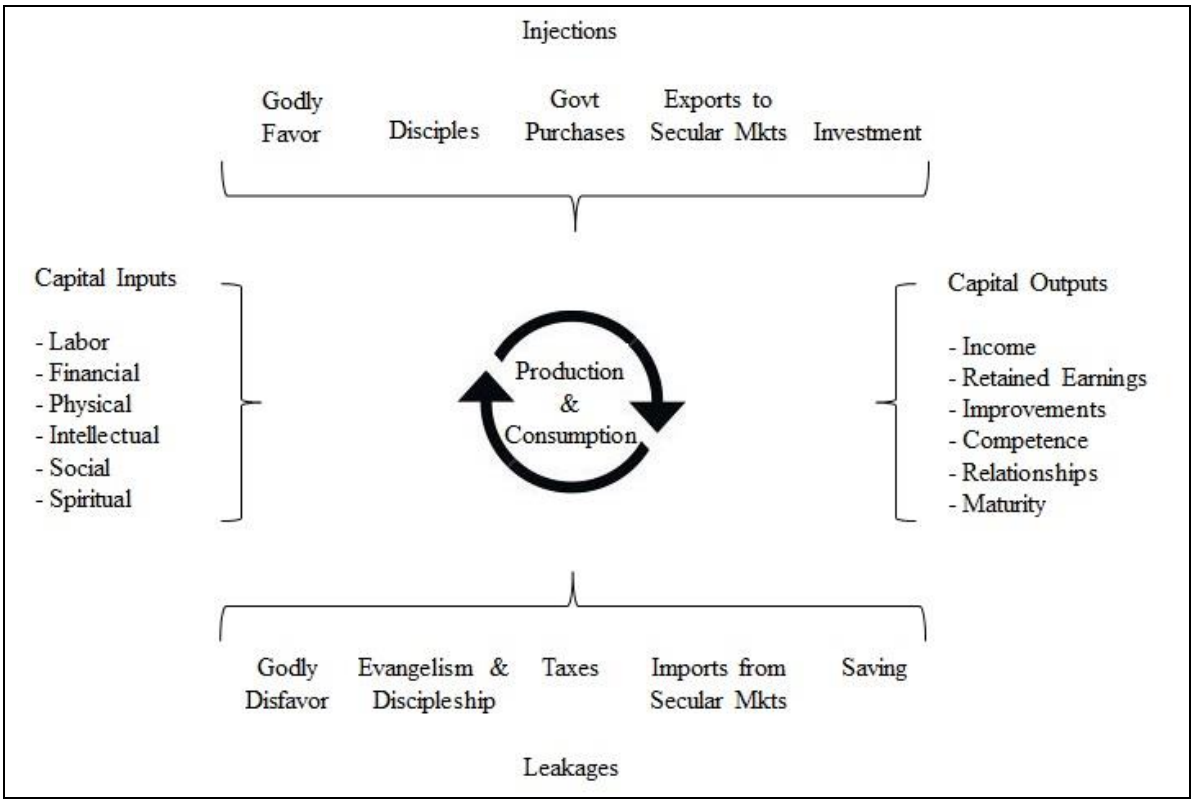
God designed us to be social creatures who find our highest satisfaction through relationship with Him and with one another. Most of the things we do in a day, and most of the relationships involved in those activities, result from our participation in the economy either as a producer or consumer. The *ekklesia* is an organic, social entity that flows from Messiah Jesus Himself. As we bless those with whom we work, we become an expression of Jesus in the earth. Evangelism and discipleship cannot be done by machine; they depend on our social values and our relationships.

6) Spiritual => Maturity

There are many things Holy Spirit teaches us directly, but most of our spiritual maturity results from interacting with and learning from others further along in their personal journey of faith. The social relationships we form as a part of the *ekklesia* economy challenge us and teach us, and hopefully encourage us to listen more closely to Holy Spirit. Each turn of the economy allows us to be of service to others while continually multiplying our relationship with our Messiah.

<u>Injections and Leakages</u>

Now that we have an idea of the ways in which *ekklesia* economy is meant to be an asset multiplier, let's expand the model to include some real-world actors that positively and negatively impact the speed or effectiveness of production and consumption. The impacts are known as injections and leakages and are added below to the top and bottom of our previous diagram.



1) God

Adonai is an active part of all the *ekklesia* does. His favor is an economic injection that provides resources, clears a strategic path, connects people who need each other, and allows the *ekklesia* economy to be an expression of His hand in the earth. But if we disobey Holy Spirit He can lift His favor and take all the energy out of our activities, thus creating an economic leakage. Work goes from joy to drudgery. The rains stop and the harvests dry up. This favor and disfavor are the economic blessings and curses we discovered earlier in *Torah*. We were designed by God to live and work in His favor. Everything derives from our relationship to *Abba*.

2) Disciples

The whole point of *ekklesia* life is to tell the world about the gift of salvation Jesus freely offers, and to disciple those who will receive that message to spiritual maturity. New disciples are assets injected into the *ekklesia* economy, and bring with them skills, relationships, and life experiences that enrich the rest of the family. When they become co-laborers with us the entire work of God turns faster. Evangelism and discipleship both require resources, and these are costs to the Kingdom economy that do not result in a salable good or service. They are therefore a leakage, but one that is central to our Great Commission and the whole point of a Kingdom economy. Since another of our responsibilities is to care for God's people who cannot care for themselves, mercy work also falls in this category. There is an important interaction here since the time, skills,

and other resources we use in caring for the poor and disabled are also an investment in God's favor.

3) Government

Governments are among the largest secular consumers of goods and services, and therefore among the best customers to which the *ekklesia* can export its production. Christian companies can compete for their business on the same terms as any other company, although one must always be disciplined in not enabling immoral corruption when pursuing this business. This injection is offset by the leakage of taxes. Governments fund their procurement by levying taxes on Christian profits just as they do secular, and this represents a substantial impact on company ability to retain earnings, and personal ability to save for future investment.

4) Secular Markets

As we explored in the previous chapter, the *ekklesia* exists within physical countries and conceptually does business with secular society as if it were an independent nation. Its exports to secular markets are a form of injection because it brings financial profits into the *ekklesia*, whereas imports from secular markets are a form of leakage because they transfer to a secular supplier profits that could have been earned by a Christian entity. When we see lots of import transactions of a particular type into the *ekklesia*, it is worth asking if that good or service can be produced somewhere within the family.

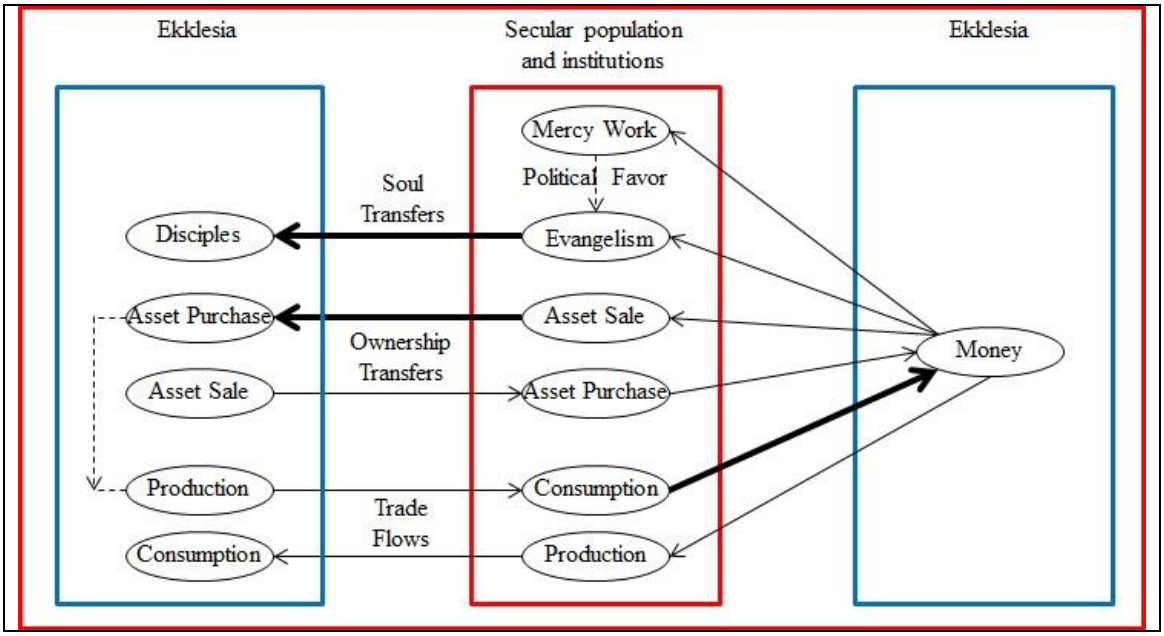
5) Finances

The *ekklesia* economy is designed to turn quickly, generating both investment capital and investment opportunities for applying that capital. Money that is saved by individuals and earnings retained by companies are the primary financial asset available for new investment. If that money is released for investment it is an injection. If the opportunity is not financed, the savings held back act as a leakage, effectively slowing the subsequent generation of new capital in all its forms. Savings and retained earnings are intended to be temporary money storage only while awaiting the next worthy opportunity. They are also a primary asset for support of evangelism, discipleship, and mercy work.

<u>Transactions</u>

Financial interactions between the *ekklesia* and secular markets are dominated by two primary transaction types as shown in the diagram below; one based on trade in goods and services, the second based on acquisition and sale of assets. A financial settlement offsets the ownership transfer of each item sold. In addition, the *ekklesia* invests money in evangelistic strategies in hopes of transferring souls from secular society into the kingdom as new disciples of Jesus.

The secular economy is shown in the middle, bounded by two parts of the *ekklesia* economy. On the left are asset purchase and sale transactions along with production and consumption transactions. The purchase of a key productive asset from secular society enables additional future production in the *ekklesia* economy as shown by the dotted line. Sales of the resulting production to the secular economy bring profits into the *ekklesia*, as shown in the box at the far right. The reverse of those transactions are also shown. The transactions that are more advantageous to the *ekklesia* are shown with the heavier lines.



On the right of the diagram is *ekklesia* capital in the form of money which offsets the various transactions shown on the left. For example, money is paid by the *ekklesia* economy to purchase an asset like land that is held by the secular economy. Similarly, sale of *ekklesia* production to a secular customer results in money being paid by the secular customer to the producer in the *ekklesia* economy.

It should be pointed out that commercial transactions can take any form regardless of whether they are conducted entirely within the *ekklesia* economy or between *ekklesia* and secular parties. Among the transaction types are:

- Dynamic real-time trading (continuous)
- Catalog (periodic)
- Auction, both forward and reverse (one-time)
- Private negotiation (periodic)

As with any trading, there is no guarantee that liquidity will be sufficient to clear the market, and it is common for each round of trades to leave some unfilled supply and demand. The major implication here is that truly obedient Christian servants should be willing to conduct

transactions at prices and with terms that may not maximize their personal benefit, but which voluntarily provide greater benefits to a counter-party that needs a blessing.

It is a key strategy to bring productive assets (eg., factories, land, disruptive technologies) into the *ekklesia*. To the extent that natural resources critical to goods production are in Christian hands, there will be less future import of those commodities. As part of this strategy, the *ekklesia* should secure prime properties that will convey substantial future value as shortages develop. Future shortages will result from climate change, middle class expansion in developing countries, and general demographic growth trends.

The more capabilities *ekklesia* companies have to produce goods needed in the world, the more capital can be accumulated through profitable trade. This capital includes employment income that becomes savings, proprietary technologies that grant a competitive advantage, company retained earnings, and so on. The savings and retained earnings supply the investment money needed to acquire strategic assets. When those assets translate into additional production capabilities, a virtuous cycle rapidly builds wealth. To repeat; the most profitable long-term use of surplus capital is the acquisition of productive assets.

At this point the *ekklesia* becomes financially self-supporting, and is no longer dependent on charity from the secular world. Instead it becomes a source of blessing to the world – giving liberally of all its asset types.

A key assumption in economics has always been that the individual maximizes his own personal benefit. This assumption is violated by kingdom people who give mercy gifts freely without expectation of repayment. This is shown on the diagram above as money flowing into mercy work in the secular world. This should be a substantial part of what the *ekklesia* is all about in fulfillment of our call to show mercy and justice. Such gifts also earn credibility and favor in the eyes of governments that themselves have limited resources for tackling socio-economic needs. Unfortunately, there are a depressing number of government leaders throughout the world that see givers as weak, gullible, and prime targets for exploitation.

One variant of the evangelistic leakage is investment in the creation and operation of companies positioned so their workers can do evangelistic outreach to customers, suppliers, and others within the company's geographic and industrial reach. These companies are represented by the bubble labeled 'Evangelism'. They are typically for-profit entities owned by Christian investors that return profits to those investors. But because they intentionally divert a share of profits to supporting evangelism and community sustainability projects, they are not explicitly considered in classical economics. The secular version of this company is called a 'social business'.

<u>Comparative Advantage</u>

Economists refer to the export advantage of one country relative to another as its 'comparative advantage'. The *ekklesia* has several advantages over secular society that contribute to its ability to achieve superior trade outcomes. These include:

1) Favor from God

As mentioned above, God reserves the right to intervene in the economy in accordance with His *Torah*, both to reward righteousness with blessing and to correct lawlessness with curses. His divine favor extends to all aspects of business when conducted in his name. This includes revelation leading to breakthrough discoveries, prophetic insight into market behavior, favor with customers, superior agricultural and manufacturing productivity, and so on.

2) Reputational integrity in a world that is unsure what persons or institutions to trust.

In the advanced western countries, people generally accept a new acquaintance at face value until proven otherwise. But in most of the world this is not the case. Trust has to be earned over long periods of time. Christian integrity stands out and wins trust. This can be turned to advantage in attracting investment from a world that does not know where to put its money.

3) Favor from nations grateful for socio/environmental/economic contributions.

Christianity has a heritage of spreading the gospel through service. *Ekklesia* commerce benefits greatly from political cover, especially in nations hostile to the gospel, and this cover is earned by doing mercy work that saves the government social service resources.

<u>Mercantilism and Government</u>

The economic strategy of increasing national wealth by intentionally maximizing exports and minimizing imports was called "mercantilism" by the classical economists. The *ekklesia* economy has attributes of a mercantilist economy.

But to be clear, mercantilism is not the same as protectionism. The first is a philosophy of doing business within the family first. The second uses policy controls and enforcements in a coercive way that restricts trade. Only governments can be truly protectionist, and the *ekklesia* is not a political institution. Free trade is always desirable because it allows members of society to focus on what they do most productively through comparative advantage, while letting others supply things at less cost than society could have provided itself. Specialization increases output - or conversely reduces effort to obtain the same output - and this increases overall satisfaction.

Protectionist mercantilism has been a popular strategy for governments in developing countries throughout history. Many see China's industrial policy combining inexpensive labor and currency manipulation as a modern example. Countries get into trouble when they double down on it with policy tools the *ekklesia* does not have, and their use inevitably results in poverty.

In a typical protectionist scenario, countries begin imposing tariff barriers on imports and depreciating their currency to reduce the comparative cost of their export goods. But this

quickly invites retaliation from trading partners who find they can no longer sell their higher priced goods in the mercantilist nation. If both trading partners start playing the same game, the result is a collapse in global trade and lower living standards for everybody.

Unfortunately, governments rarely stop until forced. Within the mercantilist nation the price of imported goods starts rising steeply as the currency is debased, tempting the government to institute price controls. But then companies within the country get squeezed between the high cost of imported goods and controlled price of their final product. They are forced to shut down production. As a result unemployment rises and shortages develop. People see inflation destroying their savings and respond by exchanging their money for a more stable foreign currency. Governments then respond by instituting capital controls that sequester the money in the country's banks. The appeal of the entire strategy vanishes when citizens in the mercantilist nation find that their standard of living has dropped significantly. It is then that they begin agitating for reform. Some countries like Argentina never seem to learn the lesson.

Herein lay the advantage to the *ekklesia* functioning as a tightly knit global family. It can pursue a mercantilist strategy within and across nations without ever attracting attention. It has none of the national policy levers that countries use to manipulate markets other than a commitment from the family to buy primarily from itself and sell primarily to the secular world. It cannot be accused of impoverishing its people by manipulating currencies it does not control.

As we found earlier, the *ekklesia* also functions like an industry-dominant multi-national company. Again it escapes notice because true corporations have to comply with anti-trust and restraint of trade laws that do not apply to the people that make up God's united global family. Of course if the family decided to pool its capital and build or buy its own globally dominant company, then that company would be exposed like any other. But there are no national laws that restrict trade by an 'affinity group'.

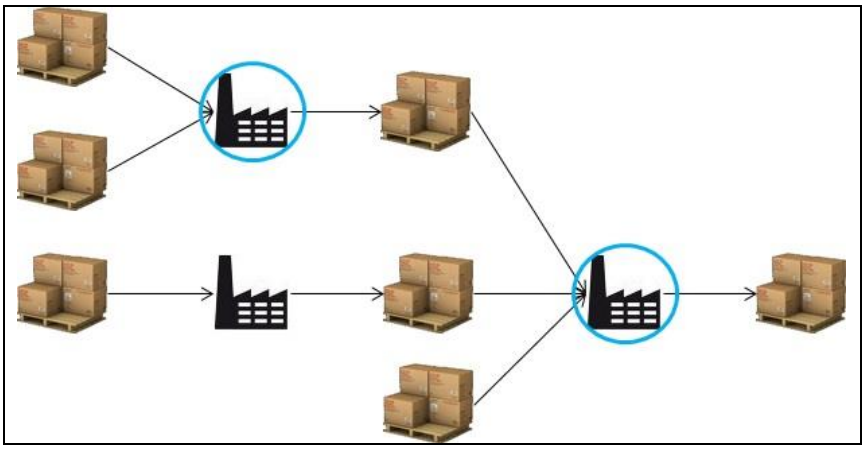
Apart from avoiding unwanted attention, the *ekklesia* benefits hugely from having no central governance like a nation or corporation. God wants a people who are righteous and obedient to *Torah*. There can be no temptation to unholy power or corruption when there is nothing to control or manipulate.

It is this fact that vastly simplifies our discussion of macro-economics. Much of the field is normally devoted to public policy tools which do not apply here.

Value Chains

So far we have assumed a simple economic model that demands, produces, and trades specific goods or services as if they exist as single units of activity. In the real world, many manufactured goods have a variety of parts and processes that must be combined before a product reaches the point of sale. For example, consider the following supply chain composed of raw materials and intermediate goods that are converted at several factories.

Circled factories are owned and operated by the *ekklesia*, while the remaining factory operates in a purely secular way.



In this supply chain, there is one final product at the right which is purchased by a customer for a given price. That price must flow back to the factories and raw material producers, covering not only all costs, but also the profits. In a classical economic model, each relationship between parties has many potential substitutes so competition ensures maximum profit allocation throughout the supply chain. The experience of reality shows, however, that buyers are often willing to pay more for quality and reliability offered by a supplier they have grown to trust. It is rare for perfect substitution to exist throughout a value chain.

It is also a standard assumption in most economic models that all information about the economy is equally available to all participants in a market at all times. This is known as the "efficient market hypothesis". The implication is that no party can take advantage of any other in negotiations, and every transaction finds the perfectly equitable price. The reality is of course not so benign. In a typical supply chain it is common for one party to intentionally hide information it is collecting about upcoming customer demand from its suppliers in order to gain leverage in pricing negotiations.

Value chains therefore raise several questions that complicate our basic economic model. How should profits be distributed among the participants? Since this is largely determined by transfer prices, should the *ekklesia* factory at the right of the diagram negotiate equally aggressively with its Christian and secular suppliers? Should the factory show more grace on pricing to the secular supplier as a way of winning converts? If it does so this reduces cash accumulation within the *ekklesia*. Another possibility is replacing the secular supplier altogether with a kingdom partner.

There is no right answer economics can offer us in this decision. As with all things, God's entrepreneurial servants need to seek His wisdom in the mundane details of daily business.

Competition

The question of competition needs to be addressed because there are many who believe that capitalism is incompatible with kingdom economy. Nothing could be further from the truth. It is true that Jesus during his time on earth had disciples that left everything to follow him for a time. Only by being with him and observing him interacting with society could they fully receive what he was imparting. But that time was a brief three years, and after Jesus ascended and sent Holy Spirit most disciples probably went back to their vocations. Throughout the book of Acts we see members of The Way supporting themselves in fishing, textiles, tent-making, and so on. Jesus did not change the laws of economics when He rose, and everyone in the *ekklesia* was expected to lead productive lives. Nothing has changed.

This being said, freedom to earn capital does not convey license for exploitation. Christians and their companies have an ethical and moral obligation to compete fairly in the marketplace, and this is ordinarily enforced by the nature of open competition. But companies do find themselves in monopoly or oligopoly situations that tempt behavior advantageous to the company and hurtful to the customer. This is generally true when the company's markets are protected by government mandate, or when a company has unique access to capital that allows it to substantially outgrow its competition. Access to capital also allows a firm to price its products below cost for sufficient time to drive other firms out of business, after which prices rise to monopoly levels. This is known as predatory pricing and is clearly immoral.

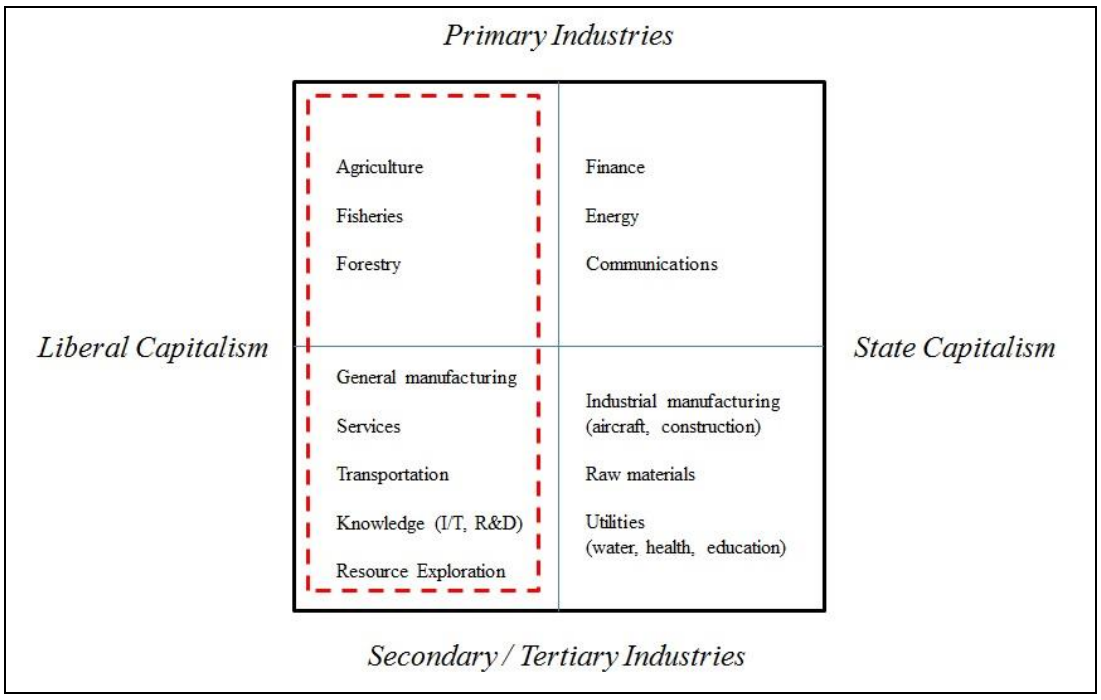
A more common temptation among Christian companies will be to cooperate with each other in the midst of competing by dividing up markets or colluding to maintain artificially high prices. Economists call this "co-opetition", and it can rapidly evolve into a cartel. The student of *Torah* may point out that many of God's laws, as we saw with interest on loans, applied to the people of covenant but not to foreigners. This may be used to justify unfair trade practices vis-à-vis secular society so long as the companies involved deal fairly with God's people. This is splitting hairs for two reasons. First, there is usually no practical way of segmenting the customer population to know when the *ekklesia* is being hurt by its own capitalists. Second, the fundamental purpose of *Torah* was to teach a value system that honored all people, both foreign and native born. One must be careful to keep legal strictures within their cultural context. If a business feels it needs to use such methods of market leverage to make outsized profits, then it has probably forgotten that its primary mission is blessing the world.

Lines of Business

There are some lines of business in which God's people should not out of prudence engage. Many governments directly own the leading suppliers of telecommunications, energy, transportation, and banking services within their countries. They also dominate health delivery, education, waste disposal, and so on. It is unwise to compete with the big gorilla, so Christian entrepreneurs need to find parts of the economy in which they can establish a strong market presence that is defensible.

Whenever the State appropriates or engages in a field of economic activity it either monopolizes it outright or surrounds it with conditions that are peculiar and advantageous unto itself, so that private operators in that field are put to flight. In the first place, the State does not tax itself and thus is relieved of a cost its competitors must bear. It is under no necessity so to manage its business that its income shall meet its expenses, for it can make up for losses by taxation…Competition with the State, even when it is permitted, becomes impossible. Indeed, the State knows that it is unable to meet the performance of private business and therefore refuses to face the test of the market place.
[Chodorov, Frank. *The Rise and Fall of Society*. The Devin-Adair Company, 1959, p.101]

The diagram below suggests a taxonomy for making investment choices. The left side of the diagram lists industries that are open and competitive in most countries, and which are welcoming to smaller companies. Those on the right tend to be strategic industries over which governments maintain tight control. The diagram also divides primary industries that supply basic commodities from industries that represent value-added processing of final goods and services. Markets on the left would be better choices for kingdom entrepreneurs.



There are also lines of business in which God's people should not from a moral perspective engage. We would suggest this includes producing goods like cigarettes and providing services like tattooing that damage or disfigure the body. We would avoid any trade that facilitates distribution of weapons, and destruction of the natural environment. We are called to steward God's creation and love each other, two principles that should guide all of our investment and entrepreneurial choices.

Scale Benefits

It bears repeating again that we are describing an economy based on close family relationships similar to those of the first century believers. Without trust between followers of Messiah who love one another there can be no *ekklesia* economy because there is no transactional advantage. The *ekklesia* will always be composed of many smaller groups in close covenantal relationship trading on a regional level, with somewhat less cooperation on a broader level. That is fine. It does not take universal unity to achieve *ekklesia* economy among Christians that choose to participate. We also need to accept that there will always be Christians who opt out for reasons of opportunism, discomfort with *Torah*, unforgiveness, and so on. There will inevitably be greed and fraud in the ranks. Just because a financial deal has a fish stamped on it does not absolve one of prudent due diligence and caution.

Trusted relationships allow investment to proceed quickly and at the lowest possible cost of capital. Money velocity is higher. Generous giving and investment based on faith in Godly multiplication defeats the hoarding in secular society that results from a risk-averse poverty mentality that does not know whom to trust. The entire *ekklesia* economy turns faster. The important insight is that rapidly circulating money defeats zero-sum economics on the same principle of multiplication that underpins evangelism and discipleship.

Market efficiency closely mimics social network efficiency, from which we can learn something about the benefits of scale. The more participants there are on a network the faster one can get connected to a person previously unknown, the more liquidity there is for matching buyers and sellers, and the faster information can be "virally" disseminated. Higher membership attracts both additional membership and transactions as people gravitate to the most efficient forum. Growth continues until the market is saturated and the adoption curve flattens.

The *ekklesia* is no different. The broader the participation in *ekklesia* economy, the more capital in all its forms is produced. More capital enables more ideas to be funded, jobs to be created, and industries to be internalized. A healthy economy attracts more participants, who in turn add their assets to the mix. The bigger is the economy, the more efficient is the market. It is clearly worth learning to love one another as Jesus commanded us to do. Godly favor combines with Christian obedience to bring Heaven to earth.

Divine Intervention

Advantage

As we have now established, God's people must interact with their world on a human level and do business with one another using organized human institutions. The *ekklesia* must conduct its business in the shadow of dominant secular governments, banks, and large companies. Until Messiah Jesus returns to take up residence, Christians must share a fallen world with their secular neighbors, and use these latter days to encourage them to join God's family.

For the most part, our daily lives will continue to involve producing products and delivering services, interacting with others in the marketplace, and obeying Holy Spirit as He nudges us to specific choices. Regardless of whether our work is in a Christian setting or not, we are called to do our mundane tasks with excellence as if serving Jesus our master directly.

> *Slaves, in all things obey those who are your masters on earth, not with external service, as those who merely please men, but with sincerity of heart, fearing the Lord. Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve.*
> [Colossians 3:22-24]

This being the case, we have also said that God's people have a comparative advantage in commerce when they are walking in the blessings of *Torah*. All aspects of a Christian's walk are subject to divine intervention and business is no exception. The *ekklesia* has a special mission and governmental authority, and it should expect unusual spiritual support when needed. The following are several ways in which *Abba* is regularly seen to intervene economically on behalf of His people.

1) Revelation leading to breakthrough discoveries

   Adonai is the ultimate Creator, and he placed the spark of His creativity within each of us. Holy Spirit enlarges it and reveals things hidden away that God's people are favored to discover at appointed times. Science and technology are great economic disrupters, and God's people are graced with revelation that leads to marketable discoveries.

2) Prophetic insight into market behavior

   There is a difference between prophetic insight and divination. Holy Spirit frequently nudges us to take actions that position us for future benefit. Jesus knows what will be happening in the future because He is outside our notion of time. He can perfectly position anyone He wants to catch an opportunity.

To illustrate this point, the following is a chart of cumulative financial return experienced by one investor whom Holy Spirit led weekly to pick stocks in the US equity market during 2013. There was no technical or fundamental analysis involved. Holy Spirit gave clear instructions as to a company and dollar amount, leading to a return of over 3,000%. Key to achieving this return was withdrawal of all profits as they were earned for use in providing housing support to Christians in financial poverty. None of the profits were allowed to be retained or reinvested. It reinforces the point that God pours into us to the extent we are poured out to meet needs.

3) Favor in commercial transactions

Buying and selling involves price discovery, negotiation of terms, contracting, fulfillment, payment settlement, and verification of compliance. All throughout the process God injects His favor to the benefit of His people.

One hears stories of God's people submitting bids in an auction format based on a specific number Holy Spirit directs. Even though multiple higher bids are made, the believer wins when the other bids are invalidated. Christians lacking key experience are hired or promoted when God moves the hiring manager to request something unique to the Christian candidate.

4) Favor in commercial production

Miracles occur all the time when production problems are saved by divine intervention. The prayers of His people release God's hand in a variety of ways. An engineer receives

prophetic insight as to how failed equipment should be repaired. A machine with no fuel continues to run until a critical job is finished, and then stops abruptly. Time elongates for a shipment trapped in traffic. God decides how He wants to meet the needs of His people. Our job is to ask for His help and then do whatever he tells us.

5) Superior quality and productivity

Christian diligence and work ethic produces superior quality products in manufacturing, and high customer satisfaction in services. The transforming 'fruits of the Holy Spirit' manifest as a miraculous joy, accuracy, and love for people that are highly unusual – and hugely valued.

Where the people covenant themselves to God and steward their land well, the Creator enables agricultural land to be be vastly more productive than large secular industrial farms. The poster child for such productivity is the indigenous community of Almolonga in the Guatemalan highlands, which covenanted with Jesus and now produces some of the world's most bountiful fruits and vegetables. We also see outsized smallholder farm productivity where traditional methods of soil building are used by the Amish, Mennonites, and other Christian groups.

6) The gift of supply

God made each person according to a plan we are not in position to question. Some very consecrated people were made to see Him face to face in this life so they can release His power in the earth. Others were given the gift of teaching or pastoring Jesus' bride. Still others were made to supply resources to the rest of the *ekklesia*. God makes that sovereign choice and is faithful to fulfill it.

On the contrary, who are you, O man, who answers back to God? The thing molded will not say to the molder, "Why did you make me like this," will it? Or does not the potter have a right over the clay, to make from the same lump one vessel for honorable use and another for common use?
[Romans 9:20-21]

No gift is given for the recipient alone; it is given for the collective benefit of the entire fellowship. Wealth therefore brings a responsibility for giving, and too few of those that are given it to steward seek the guidance of Holy Spirit in how to recirculate it. Yet God is faithful to supply those He made for that purpose. This is a core principle.

Intercession

There are an infinite number of ways in which God intervenes to provide for His family. But they usually don't violate the laws of the physical universe so we should not expect wealth to appear spontaneously very often.

The examples of economic favor listed above cannot be invoked by idle declaration and decree. In accordance with Matthew 16:19 we are obligated to hear from Holy Spirit first,

and then release in perfect obedience only those things that have already been ordained by God Himself. Holy Spirit is the key to binding opposition and loosing favor. Hearing and obeying is the province of intercession and this is where *ekklesia* governmental authority for economy and all else is found. There is unlimited power for change in that place.

> *I pray that the eyes of your heart may be enlightened, so that you will know what is the hope of His* [Adonai's] *calling, what are the riches of the glory of His inheritance in the saints, and what is the surpassing greatness of His power toward us who believe.*
>
> *These are in accordance with the working of the strength of His might which He brought about in Christ, when He raised Him from the dead and seated Him at His right hand in the heavenly places, far above all rule and authority and power and dominion, and every name that is named, not only in this age but also in the one to come.*
>
> *And He put all things in subjection under His feet, and gave Him as head over all things to the church, which is His body, the fullness of Him who fills all in all.* [Ephesians 1:16-23]

Followers of Jesus have been granted access to heavenly counsel and power, and every believer should spend extended amounts of time seated in the heavens with his and her Messiah. This is the only way one learns to recognize the voice of the shepherd and to separate the fleshly mind from the purity of the mind of Christ. There is no shortcut, and the leader who thinks he can delegate such Holy Spirit intimacy to others is vulnerable to himself being misled - with catastrophic consequences for those under his care. [James 3:1]

Every local *ekklesia* group will have a part to play in God's plan as expressed through the entirety of the global family. It is each small fellowship's duty to discern its role and seek wisdom on how it is to be performed. The group must spend extended time in prayer together to receive what God has for the group collectively, and then extended time individually to refine the specific gifts that are needed by the group.

The author finds that it is in time apart from the group that great insight comes, but that insight cannot find its fullness apart from the discernment of the group and the addition of parts held by other members. It often takes several rounds of individual prayer and group meetings to obtain the full counsel that God requires before something can be released. It also may require sharing what is being discerned with other groups of similar calling to enlarge the understanding.

Every spiritual assignment requires resources of some type including wisdom, time, finances, prayer covering, and so on. These have to be mobilized before action can be taken in the natural. The *ekklesia* fellowship must first supply what it can for the task from its own resources. Only then should it individually and collectively come before Jesus to supplicate for what remains. When the assignment is clear and the need cannot be met any other way, there is great power to lay claim to heaven's resources. The author finds that the answer tends to come quickly.

The most powerful expression of this intercession occurs when one or more of the *ekklesia* fellowship is granted the visceral experience of revelation from Holy Spirit or even a spiritual meeting directly with Jesus or *Adonai*. In that encounter the Lord reveals His strategy and asks His human servant to agree with Him that it be released. It is very clear and very precise. When the earthly steward comes into agreement with heaven's authority, then the Father speaks and it is done.

Legally, God granted stewardship of the earth to humanity and sometimes limits His own intervention until His stewards agree. It is the foundation for delegating and possessing governmental authority.

> *God created man in His own image, in the image of God He created him; male and female He created them. God blessed them; and God said to them, "Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth."*
> [Genesis 1:27-28]

Another manifestation of such agreement occurs when the group is praying into an issue and Holy Spirit spontaneously pours out a special unction for prayer in the Spirit. The response may be quietly intense, loudly sung, or some combination; but everyone senses it and responds as one. It goes on until the unction passes, and frequently the group has no idea what Father did. But it is an important form of release.

Intercession is not unique to economic issues. In fact, economic need generally results from the larger purpose of evangelism and discipleship. One does not find himself coming before the throne of grace seeking money for money's sake. The power is found in God's heart for unsaved souls and the need to mature His disciples. It is found in His heart for those who cannot care for themselves and those who have lost hope.

Holy Spirit will give the economic strategy that matches the assignment. If He says that starting a business will provide jobs to the needy, a springboard for local evangelism, and cash to care for children who have no advocate, then He will ask His servants to come into agreement over that strategy. As sure as tomorrow's dawn, the resources appear and the opposition crumbles.

Values Revisited

Our discussion of economics began with an overview of historic Jewish trading and the importance of *Torah* in anchoring a God-fearing kingdom mentality. We then looked at a variety of Bible scriptures that bear on individual and collective financial affairs and presented the following two lists of principles. These principles help us understand in a practical way the values in *Torah* which honor all people through justice, and honor God through obedience.

Economics
God's economy is based on the principle of multiplication
God gives the ability to create wealth
Economic prosperity depends on the spiritual health of the land
The spiritual health of the land depends on our obedience
The economic blessings and curses in Torah are collective
Wealth is built diligently and generationally
Godly foreign affairs protect the economy
Giving is an essential part of receiving

Personal Finance
God gives supply when wealth is used for right motive
God rewards the righteous and lawful.
God blesses the diligent but not the lazy
Remain debt free
God's people must be prudent in secular financial markets
God blesses giving

We then switched to a Christian perspective and took a detailed look at the essential macro elements of an *ekklesia* economy whose mission is enabling the Great Commission of Jesus. We can now propose an expanded list of principles for guiding implementation and operation of the *ekklesia* mercantilist economy.

Ekklesia
Jesus is the sole head
God's people will be the most trusted in the world
The ekklesia pursues sovereignty
Financial dealings are conservative
Capital is stewarded and not owned
Capital is built relationally
God does not tempt his people with power
Equity is preferable to debt
Government policy counters wealth building
National imprudence leads to debt and bondage
The fellowship of believers must keep itself consecrated
Supply requires both prayer and prudent action

1) *Ekklesia* governance in all matters is based on the headship of Jesus alone, whose will is revealed by Holy Spirit. He conducts the economic orchestra in which each consecrated follower has a part. It is our job individually to hear from heaven and do as we are instructed, even as our burdens are shared by other members of our covenanted group. Jesus' then merges our collective assignments together into His one great work.

   And He put all things in subjection under His feet, and gave Him as head over all things to the church, which is His body, the fullness of Him who fills all in all. [Ephesians 1:22-23]

   With good will render service, as to the Lord, and not to men, knowing that whatever good thing each one does, this he will receive back from the Lord, whether slave or free. And masters, do the same things to them, and give up threatening, knowing that both their Master and yours is in heaven, and there is no partiality with Him. [Ephesians 6:7-9]

2) Economic transactions are based on trust between counter-parties. God's people share a common ethic that does business with right motive, grace, and justice. A world lacking this ethic will look to the *ekklesia* as a preferred trading partner when it lives up to its calling and properly stewards its anointing.

   So you will again distinguish between the righteous and the wicked, between one who serves God and one who does not serve Him. [Malachi 3:18]

3) The *ekklesia* avoids dependency on government for its financial support, and takes care of its own so government does not have to. It strives to be sovereign in all its dealings so as to avoid external interference in its activities.

4) Financial dealings are conservative. The *ekklesia* avoids leverage, debt exposure, and derivative contracts that have been divorced from underlying assets. In commercial affairs equity based funding is used when productive resources are involved. Loans at interest may be used for short-term funding of receivables, export letters of credit, and other applications that are working capital based.

5) Followers of Jesus steward capital; they do not own it. Seeking to personally sequester control of assets turns them into idols, encourages debt rather than equity financing, and defeats the risk management best practice of investment diversification. Empire builders inevitably lose sight of the values that set Jesus' followers apart from the world.

6) The *ekklesia* builds capital relationally. Doing business within the family whenever possible strengthens the whole discipleship mission. Cross-shareholding facilitates supply chain collaboration and keeps the focus on helping one another. Team-based management that includes many advisors with a variety of skills always manages a portfolio of business ventures more effectively.

7) God does not tempt His people with power and wealth. There is too much potential for ambition and abuse to arise in human organizations like Kingdom governments and central banks. The *ekklesia* can accomplish all it needs without creating governing institutions that compete with their secular counterparts.

8) The best method for injecting capital into a producer is via equity investment. If lending is needed for tax or other purposes, it should be convertible in the event of default. This allows the borrower to retain ownership of his means of production in the event of a default. A debt conversion to equity changes the lender into a stockholder with a vested interest in seeing the producer succeed.

9) Government policy can create a disincentive to wealth-building. Capital accumulation is limited by income taxes on earnings and inheritance taxes on accumulated wealth. It is also devalued by inflation, which continually erodes the purchasing power of accumulated capital by the rate at which government is increasing the supply of money. People have a strong incentive to buy what they can in the present to avoid higher prices in the future.

   People of means utilize complex legal structures to move their wealth outside the reach of home country tax collectors, and thus protect it from confiscation. For the average person, such tools are out of practical reach. This so-called capital flight is a significant contributor to the increasing concentration of the world's wealth in the hands of a smaller and smaller proportion of the population as measured by the World Bank's GINI index.

   [http://data.worldbank.org/indicator/SI.POV.GINI]

   Law abiding, tax paying citizens have always had a harder time accumulating wealth. As the Biblical prophets remind us repeatedly, money can buy the right friends in high places and justice is duly corrupted. Regardless, the Biblical message is clear. God's people are to work diligently, invest prudently, and pass what they can to their children. Over time wealth will increase in the hands of the righteous.

10) National imprudence leads to debt and bondage

   Just as debt can bring a man into servitude, so it can destabilize a country's finances. We saw in Deuteronomy 28 that God promises reward and punishment to nations, and being a net creditor or debtor is an outward sign confirming the status of God's covenant blessing or curse. It is a spiritual principle.

   The prophet Habakkuk specifically ties indebtedness to defilement of the land. Recalling Cain and Abel in Genesis 4, violence and bloodshed defile the earth where they occur; whether from war, sacrificial offerings, abortion, or other causes. He says the following to the king of Babylon:

   "Will not your creditors rise up suddenly, and those who collect from you awaken? Indeed, you will become plunder for them. "Because you have looted many nations,

all the remainder of the peoples will loot you - because of human bloodshed and violence done to the land, to the town and all its inhabitants.
[Habukkuk 2:7-8]

11) The fellowship of believers must keep itself consecrated to God. Individual sin in the *ekklesia* brings a collective curse or loss of blessing to the whole body. For this reason *Torah* prescribes a harsh consequence for willful lawlessness.

"If there is found in your midst, in any of your towns, which the LORD your God is giving you, a man or a woman who does what is evil in the sight of the LORD your God, by transgressing His covenant, and has gone and served other gods and worshiped them, or the sun or the moon or any of the heavenly host, which I have not commanded, and if it is told you and you have heard of it, then you shall inquire thoroughly. Behold, if it is true and the thing certain that this detestable thing has been done in Israel, then you shall bring out that man or that woman who has done this evil deed to your gates, that is, the man or the woman, and you shall stone them to death. "On the evidence of two witnesses or three witnesses, he who is to die shall be put to death; he shall not be put to death on the evidence of one witness. "The hand of the witnesses shall be first against him to put him to death, and afterward the hand of all the people. So you shall purge the evil from your midst."
[Deuteronomy 17:2-7]

It is crucial for Jesus' followers to hold one another accountable by confessing sin and supporting restoration. Sanctification is a progressive ministry of Holy Spirit, and should be continually appropriated in prayer. Only if the person disobeys willfully and repeatedly should they be removed from the fellowship.

Therefore, confess your sins to one another, and pray for one another so that you may be healed. The effective prayer of a righteous man can accomplish much.
[James 5:16]

12) Supply requires both prayer and prudent action. *Ekklesia* economy is Holy Spirit directed. Jesus' Kingdom is manifest on earth to the extent that His people are continually partnered with Him in blessing the world. Human business initiative must be balanced with divine intervention if Great Commission need and supply are to be most effectively matched.

Economic Ecosystem

Overview

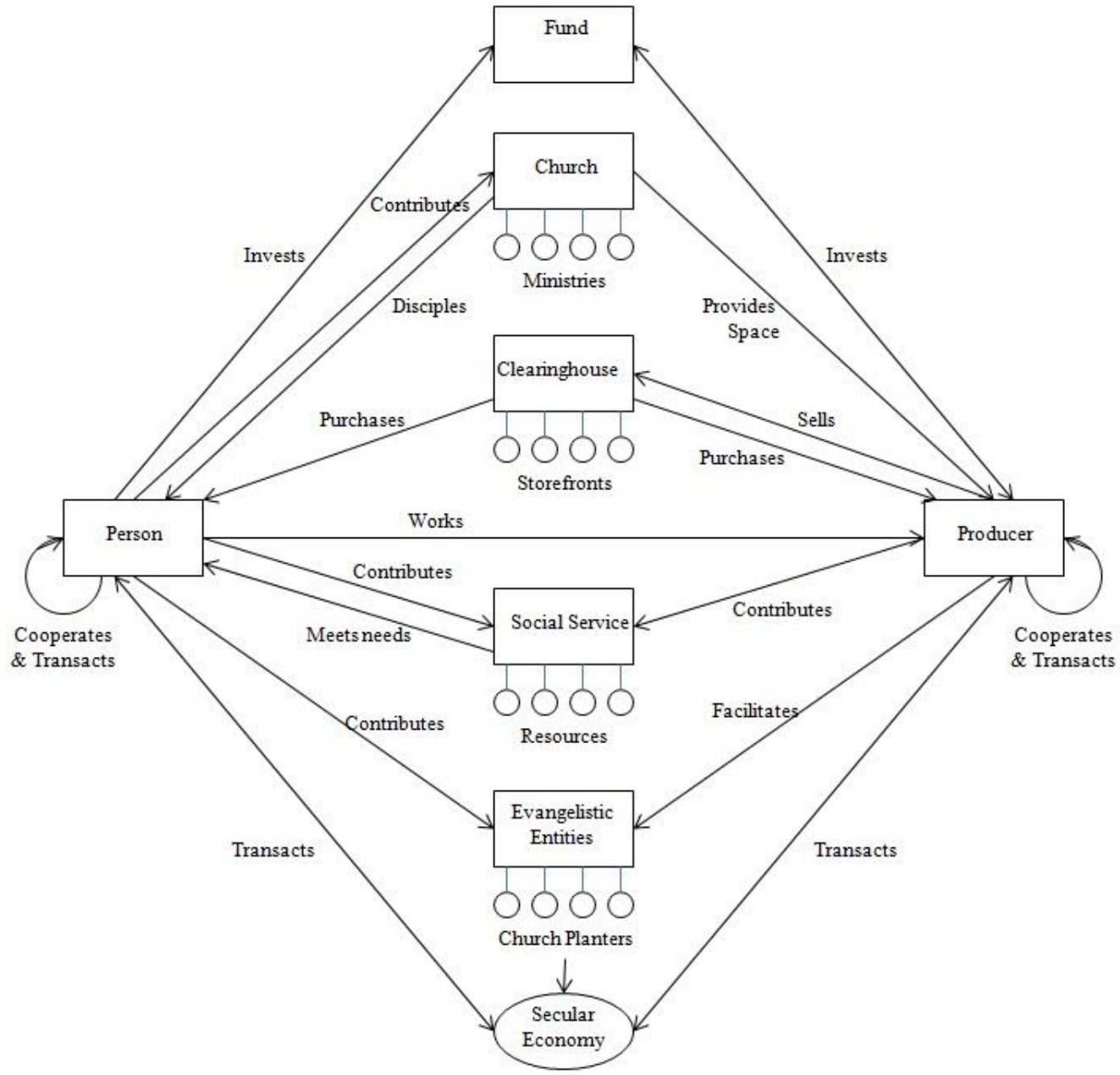
Now that we have a conceptual model for thinking about *ekklesia* economics, we can begin to apply its principles to an ecosystem of marketplace participants. If the concepts are to be turned into a real-world economy, then we need to begin identifying roles and relationships.

If this were a strictly secular analysis, we would already have an intuitive sense of the entities and relationships that function in the real world to perform the various transactions identified in the prior chapter. But because we are dealing with ways of doing business that are foreign to the secular economy, we will benefit from a brief look at an ecosystem adapted to *ekklesia* economy.

We can make a list of the major functions involved in the *ekklesia* economy based on the transactions in the prior chapter. Each function involves a mix of the various capital asset types. We can also identify the real-world entities that would perform each function. Each entity may represent more than one actual organizational type, but for our purposes here they need only be identified as a type of major participant. Both lists are shown linked below.

Functions	Entities
Production and consumption (goods / services)	Producers (companies supplying goods and services)
Transaction (purchase / sale)	Marketplace (matches buyers and sellers)
Investment (savings / retained earnings)	Fund (matches capital and opportunities)
Evangelism	Evangelistic entities (companies / missionary groups)
Discipleship	Churches (institutional / non-traditional)
Mercy Work (coordination / supply)	Social Services

We can now visualize an ecosystem of entities and the major relationships they have with one another.



In this diagram each entity has its own box, including individual persons who are now explicit so their interactions can be shown with all the other entities. The lines describe relationships between them, and the label on each is read in the direction of the arrow. For example, [Person] Purchases 'from' [Clearinghouse]. Add a conjunction like 'to', 'from', 'with' and so on as needed to make the meaning clear. Some of the entities have several small circles below them representing a variety of organizations for which the entity either serves as a gateway or represents collectively.

Each of the entities is described briefly below and explored in more depth in Part III. At this point it is important to understand how each interacts with the others and with secular society.

1) Person

Everything starts with the believer in Jesus as Messiah because the *ekklesia* is people, not organizations. The most important part of the eco-system is people interacting with people, as shown by the circular line from Person back to Person. We fellowship, cooperate, and transact commercially with one another; we learn from and encourage one another; and we glorify God by loving one another as Jesus loves us.

People usually serve in at least one of the other entities, whether paid or not. They also interact with the other entities based on their ability to contribute their labor, intellectual, or other capital as needed; and also by consuming the products and services made available to them through the other entities. Some persons are unable to support themselves due to age, disability, or other reason. They consume assistance from social services that are a part of the *ekklesia's* mercy work.

2) Producer

Producers are individuals and chartered organizations that manufacture goods or deliver services, usually for profit. Like persons, producers interact among themselves by purchasing from suppliers, utilizing distributors, and joining with others to provide a complete package that meets customer expectations. They compete at times, but always seek to do so in a friendly and cooperative spirit.

Producers are the most active in the commercial marketplace, both as suppliers and as consumers of products and services needed to run their production operations. Producers contribute surplus resources to social service entities, and in many cases are best positioned to facilitate evangelistic outreach when governments restrict church activities. Producers sell into secular society and are the primary way in which assets and surplus capital are gradually transferred into the *ekklesia*.

3) Fund

The world is a big place and it can be difficult for investors and worthy projects to find each other. The fund accumulates investment capital, evaluates investment opportunities, allocates capital to those opportunities, monitors their performance, and profits from their maturity. Surplus profits are returned to the original investors or reallocated to new projects.

These funds are different from their cousins in the secular world. They operate on Biblical principles that encourage multiplication of all capital types, and see the greatest return on investment as fulfillment of the Great Commission.

4) Church

Discipleship is central to the Great Commission, and churches along with para-church ministries provide this service to the rest of the family. Those called to 'full-time ministry' typically are found in this entity, and supported by contributions from individuals. Since everyone throughout life should be pursuing spiritual maturity, discipling should touch every Christian in some way.

We have already pointed out that the mainline churches need to change if they are to play a viable part in the emerging *ekklesia* economy. They need to direct less of their resources to overhead costs and more to direct ministry. They need to see themselves as vendors of a spiritual product, and collaborate with other ministries to offer a seamless discipling service to persons being matured.

5) Clearinghouse

This is a new entity type that will be required in the *ekklesia* economy. It serves as a marketplace that connects sellers and buyers while balancing supply and demand. It can also act as a financial buffer within the economy by mediating money transactions with secular banks. The clearinghouse can have one or many storefronts through which products and services are offered.

Every region is likely to evolve one or more of these, and each will differ based on local needs and culture. Some will be comprehensive market makers in both the spot and futures markets, and some will be simple bulletin boards. Some will provide real-time supply chain planning data to producers. Some may utilize credits in lieu of money to settle transactions when this offers a tax benefit. Some will serve as a portal for secular society to access Christian capital.

Because these entities have the potential to gain significant market leverage, they will be the most prone to abusive commercial behavior. For this reason they should be structured as cooperatives, owned and governed by those that use them for transacting business. They should exist for the benefit of the users, not a few private investors.

6) Social Service

Jesus said the needy would always be with us, and we have a clear responsibility to care for them. But it is hard sometimes to distinguish between honest need and corruption or laziness. In many regions it has proven helpful to designate a single organization to centrally vet all requests for help and then coordinate the response across the various church, ministry, volunteer, and business resources in the area.

7) Evangelistic Entities

These are specialized organizations, typically for-profit businesses, which have the dual purpose of conducting commerce and evangelizing unreached areas. They intentionally

allocate a portion of their capital to support of church planting, either directly or in collaboration with local indigenous missionaries. Employees are gospel outreach workers.

8) Secular Society

Individuals and producers transact with secular society, both buying and selling products and services. Ideally there is a net long-term transfer of wealth into the *ekklesia* made possible by these commercial transactions, and the gradual purchase of secular assets that will enhance future production.

Taxation

Most of the real world entities represented by this eco-system are legal organizations chartered in a physical country with a government that collects taxes. While every country (along with its local regions) has different laws, most of the major taxes are based either on price of an end-use good at time of final sale (eg., value-added) or profit derived from productive activity (income).

Kingdom organizations are no different than any other in their desire to minimize the leakage of taxes, but in doing so they also want to be sure to honor all governmental laws.

As we look at the eco-system of entities, the ones in the center all function without profit because they do not accumulate capital. They can easily register as for-profit organizations and never pay taxes based on income. It is the individuals and producing companies at the left and right of the diagram that accumulate capital and are most exposed to such taxation.

We have previously discussed the importance of sovereignty, and this includes not granting government undue influence in Christian activities. For this reason it is often advisable to charter organizations as for-profit. The reality of kingdom operations is that much of our surplus capital can be invested in things that can be expensed. If done well, nearly all profits can be eliminated, and with them any associated tax liability. Large secular corporations are masters at this game, and Christian organizations can often hide successfully in their political shadow by emulating their tax and other strategies.

Micro-Economics and Finance

This part of the book has provided a framework for thinking about economic activity at the aggregate level. Micro-economics in contrast attempts to explain observed behavior by specific companies and persons. It shares its analysis of the behavior of individual persons with marketing and consumer research; and its analysis of company behavior with finance, managerial accounting, and statistically-based decision science. As with the macro-economic models discussed previously, economists build simplified quantitative models describing the interactions among production, consumption, prices, credit, and other factors.

The next part of the book takes up the challenge of micro-economics under the guise of *ekklesia* finance, which is a business person's perspective on the subject.

Part III
Ekklesia Finance

People

The Ekklesia Investor

Everything starts with the choices made by the individual believer in Jesus as Messiah. The individual is the source of mission, obedience, and enabling that directs and empowers everything. This is because God speaks to us individually, and gives each one distinct gifts and callings. Some are motivated to mercy work, others to start companies. Some have a gift of giving and others of stewardship. Members of the *ekklesia* can see in the dim mists of the future the return of the heavenly king, and seeks to live today as if this is imminent. This is the person who understands the importance of both evangelism and discipleship, and has dedicated his life to seeing others receive the same salvation gift. To him money is a tool, not an end in itself, and he wants it to have a maximum, sustainable impact during his lifetime. God blesses right motive, and it gives this person joy to freely make his money and other forms of personal capital available to Godly building projects.

It is the individual's decisions that make *ekklesia* economics possible, and without widespread cooperation it goes nowhere. The *ekklesia* is a living organism that Holy Spirit tabernacles within. The same cannot be said for inanimate institutions like governments and businesses. These are facilitating entities, but not living ones. They are only as smart, discerning, and compassionate as the individuals that create and staff them.

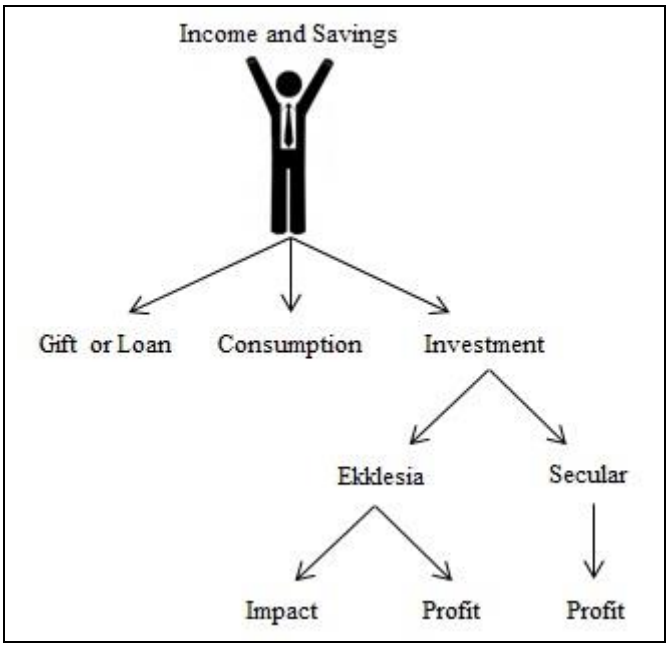
Each person has a range of assets to offer that can be used to further the Great Commission. We have mentioned some of the ways they can be applied in our discussion of the financial eco-system.

- Work in a Christian company that is accumulating capital of all types.
- Work in a secular company, evangelizing through personal example and testimony. For those with procurement responsibilities, directing purchases when possible to suppliers in the *ekklesia*.
- Collaborate with other Christians on projects, including discipling and encouraging one another regularly.
- Do business with one another, keeping commerce in the *ekklesia*. Find ways to let others serve you so you can focus on your comparative advantage, and so they may have the blessing of a productive life.
- Contribute time, skills, and knowledge to a church, para-church ministry, social service provider, or evangelistic entity.

Money is accumulated in the form of savings once the need for taxes and basic living expenses have been met. These savings can be used in a variety of ways.

- Give it away as a gift. We have because we give.
- Lend it to someone else who is building productive assets and can repay it from earnings.
- Spend it on discretionary consumer items or services.

- Invest it in a Christian company that produces goods and services, and/or is dedicated to spreading the gospel.
- Invest it in traditional securities or commodities (eg., bonds, equities, real estate, bullion).
- Reserve it for future opportunities (but not so long as to defeat the principle of multiplication!)



Although our focus has been on companies as investments, there are certainly other investment types that can be dedicated to the cause of evangelism and discipleship. For example, an investor might purchase a building for the purpose of housing prayer meetings, or underwrite technology research finding its way to commercialization. The investor might purchase a bus and hire a driver to provide free transportation to persons who are unable to drive. He might lend money to a Christian in need observing the Biblical rules regarding interest and jubilee. Capital becomes a Godly investment if those who desire to utilize the asset can do so freely or at a rental rate below the secular market.

The person who prudently invests his savings in a secular stock, bond, mutual fund, or passive real estate is obeying God's spiritual laws. But he is failing to make his capital available to projects that support the Great Commission. Every Dollar or Euro invested in a secular company (directly or through a mutual fund) enables it to compete more effectively in the marketplace, and diverts a key resource that could be used by a Christian company to do the same and more. *Ekklesia* companies can earn just as high a financial return as secular companies, and it is a blessing to be a part of their success.

The decision to allocate wealth to one or another of these paths is a personal one, but God does prefer that we follow His will in the matter. Even if we miss the mark of perfection in this regard, the Lord in his grace still allows us to steward what is ours. The Biblical story of Ananias is instructive in this regard. He was not criticized by the Apostle Peter for

withholding any portion of his wealth from the *ekklesia*. It was the hypocrisy of exaggerating his giving which brought his death as an example.

> *But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit and to keep back some of the price of the land? "While it remained unsold, did it not remain your own? And after it was sold, was it not under your control? Why is it that you have conceived this deed in your heart? You have not lied to men but to God." And as he heard these words, Ananias fell down and breathed his last; and great fear came over all who heard of it.* [Acts 5:3-5]

Holiness

Holy people are those who have agreed to be 'set apart' in this lifetime; they are those who put God's work ahead of their own desires with an expectation of the glorious inheritance they have in eternity with their Messiah. The individual's participation as a member of the *ekklesia* demands a mindset that has been transformed to reject the values of a world that is ignoring its Creator. The choices he makes regarding his place in God's economy lays bare where he has chosen to build his treasure.

> *No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.* [Matthew 6:24]

If a person has dedicated himself or herself to a life of serving Messiah, and is willing to embrace others who have chosen that same path, he or she will function well in the *ekklesia* economy. Professed followers of Jesus that limit their time with him to Sunday mornings and who shy away from mingling with other assemblies of believers will not do well in this economy. It is the job of Holy Spirit to bring this revelation to His own people. Eventually, many who do not understand kingdom life in this world will be drawn to it as God pours out increasing measures of His Spirit in the latter days of this age.

A holy person is one who is fully dedicated to loving God in his fullness, hearing from him, and doing what he says. She is a person who is constantly comparing what the world is saying to what Holy Spirit is saying – and choosing to follow the latter. Holy Spirit knows how we are each designed and what we are called to be and do. Many of the desires of our heart were put there by Him in the first place. So we should not be surprised that He often trains us Himself in ways the world cannot. And if we are obedient, we become very different from our neighbors. We are consecrated to the Lord's use.

Holiness does not mean we hide in our spiritual closet with other God-fearers. We are called to love the world, engage with it, and do our part to help it hear the gospel. We are participants in secular society, but walk in a kingdom way that sets us apart. The differences are significant.

We are entering a season of latter-day restoration of the former things prevalent during the apostolic period. During this past century we saw a substantial increase in ministry by Holy Spirit to His people. This was marked by all the signs and wonders seen in the early

ekklesia. In this new century spiritual outpouring is increasing, and manifesting as a grace to love one another as Jesus' followers were originally commanded to do. It is an incoming tide that is lifting all boats. That is to say, every person everywhere will be feeling an increasing tug on his or her spirit. Some will drift into witchcraft, others into mystical secular humanism. Some will find Jesus the Christ. It is our job as the organic *ekklesia* to channel this outpouring into salvation and discipling. We can only do this by making sure the world hears the good news of its salvation offer. Everything Jesus' followers do must ultimately be harnessed to this task.

> *"It will come about after this that I will pour out My Spirit on all mankind; And your sons and daughters will prophesy, Your old men will dream dreams, Your young men will see visions. "Even on the male and female servants I will pour out My Spirit in those days."*
> [Joel 2:28-29]

The apostle Paul went so far as to say that even God's covenant Orthodox Jewish people would be provoked to jealousy by the glory revealed in a loving *ekklesia* and the abundant and giving life it enjoys. Imagine the statement that a thriving *ekklesia* economy will make to a world trapped in fear and poverty.

> *I say then, they did not stumble so as to fall, did they? May it never be! But by their transgression salvation has come to the Gentiles, to make them jealous.*
> [Romans 11:11]

The best part is that the Jews will eventually discover their own Messiah, and when they do;

> *"Thus says the LORD of hosts, 'In those days ten men from all the nations will grasp the garment of a Jew, saying, "Let us go with you, for we have heard that God is with you."'"*
> [Zechariah 8:23]

<u>High Calling</u>

The *ekklesia* economy will be a radical change from the way things work in the secular world. It will create all kinds of temptations to opportunism for those that have not been transformed by Holy Spirit. At first things might resemble the wild west of America in the 1800s, or China is the latter part of last century. Entirely new markets will be created and require new infrastructure that must be constructed. People will see opportunities to corner pockets of supply early in hopes of big profits, and secular people will race to compete for customers in the new 'affinity group'. Governments will intervene in hopes of finding new revenue sources amidst the commerce. These will all be growing pains that have to be managed by people of character.

From God's perspective, he would rather give responsibility and authority to a person with character before anointing. A person with character can handle a substantial increase of anointing. But a person with anointing will self-destruct in a position of authority if he has not developed the character to carry it. Character is born in the crucible of trial and loss. A

person learns to reverence God's sovereignty and authority in their lives. He is the one who gives and takes away. When we choose to follow Him, He burns out of us the dross that is not of His Spirit, and replaces it with new fruit. We learn that we are accountable in a new way for our choices, and that accountability rises with Godly responsibility. The higher we go the more childlike we need to become, and this means choosing carefully which accountabilities we are willing to accept.

One of the paradoxes of *ekklesia* life is that God is most likely to elevate those that do not want authority over those that actively seek it. He wants leaders that look to Him every day for guidance rather than taking things into their own ambitious hands. It is not about what we know – it is about obedience. We will see this in the financial realm. It will be those who are dead to money as a personal asset that will be appointed by God to the most responsibility for financial stewardship.

A part of maturing with money is internalizing the following spiritual principle: We do not give because we have received; we receive because we give. God's view of wealth is as a means of blessing others, not one's self. He gives us the ability to create wealth when it is our heart's intent to use that wealth to build His Kingdom. Hoarders, whether out of fear or greed, miss the entire point of multiplication.

Leaders in the *ekklesia* also understand another key principle: God does not give everything to one person. He wants us to depend on others around us to complete any work in His name. In economics, there is no such thing as a transaction involving only one party. There is always at least one buyer and one seller. Managers of capital have to partner with project developers because they have two different competencies and neither is useful without the other. An entrepreneur should always invest capital assets of some type in the dreams of others to ensure his own does not become an idol. There is no place in the *ekklesia* for empire builders. As soon as an organization or project becomes a passion greater than pursuit of God himself, it is time to turn the reins over to a new steward. This is maturity.

Being set apart also means not playing in the Devil's sandbox, where his ways are at odds with Godliness. Kingdom people get run over in markets dominated by the adversary, and we do well to avoid speculative investments based on leverage and greed. Kingdom capital should be deployed in building Kingdom real productive capacity, not in idle speculations using secular future, options, and related derivative financial instruments. When we choose to play by the Devil's rules, he gains the right to displace our Godly wisdom and motivate us to make unwise trades. It is his goal to deprive the Kingdom economy of as much of its treasure as possible.

> *A foole and his monie be soone at debate, which after with sorrow repents him too late.*
> [Thomas Tusser]

Proper Order

Given the high calling of *ekklesia* economic leadership, it is inevitable that some will not be fit for the role. We need to say a few short words about how this should be handled.

The *Torah* repeatedly teaches that immoral persons cannot remain in the presence of God's people. See for example Deuteronomy 17:7, 21:21, 22:21 & 24, and 24:7. The apostle Paul affirms this as a continuing principle for followers of Jesus in his first letter to the members of the Corinthian assembly. Graciously, he calls for expulsion rather than stoning, as was the original consequence for apostate Hebrews in their Siniatic Law.

> *For what have I to do with judging outsiders? Do you not judge those who are within the church? But those who are outside God judges. Remove the wicked man from among yourselves.*
> [1 Cor. 5:12-13]

There is of course a protocol for correcting an errant brother in hopes that he might be won over to righteousness. He is to be approached privately, then in the presence of two or three witnesses, and finally by the full assembly. This protocol is designed to cause minimal embarrassment while ensuring that there is consensus about the transgression. If he remains unrepentant, then he is to be alienated from the *ekklesia* by handing him over to Satan to live for a time in his fallen secular wold. This is done not for punitive purposes, but in hopes that he will realize what has been lost, make the necessary changes, and reenter fellowship with God. God's character is ever redemptive.

> *If your brother sins, go and show him his fault in private; if he listens to you, you have won your brother. But if he does not listen to you, take one or two more with you, so that 'by the mouth of two or three witnesses every fact may be confirmed. If he refuses to listen to them, tell it to the church; and if he refuses to listen even to the church, let him be to you as a Gentile and a tax collector.*
> [Matthew 18:15-17]

Investment Choices

From a behavioral standpoint, Christians must make a fundamental shift in thinking to the multiplication model. This vision of an end-day *ekklesia* assumes a much enlarged and more direct financial participation in the Great Commission work. It requires putting active investment in Godly assets and resources ahead of current consumption. It potentially requires storing wealth between uses in Christian financial vehicles rather than in profit-maximizing secular securities.

When Holy Spirit imparts to a person the unction to give, it is typical for the person to initially respond from a place of fear. Where is the extra time, money, or spiritual knowledge to be found? With time one finds that it is about investing the capital you do have in evangelism, discipleship, and mercy work, and trusting Holy Spirit to make up whatever else is needed. If He gives the unction, He will also give the supply.

Giving in this sense is not philanthropy; it is a diversion of saving from the secular world to the needs of the *ekklesia*, where God's blessing rests on investments that are well stewarded. It is not a charity model. It is a multiplication model that leaves more for future generations even as it meets current need.

The younger adult in his 20s and 30s is a consumer, both for himself and for his young family. Most of his current income goes to current expenses, and relatively little to investments. If he is fortunate enough to be a high earner, he can begin accumulating a portfolio early. Younger men tend to invest in riskier assets because they have many years ahead to replace losses. They are the ones most likely to start new businesses. His money has high velocity since it is moving all the time.

Beginning in middle age our investor makes financial choices that are increasingly conservative. She avoids investments with high volatility, preferring slow and steady growth. Her goal changes from making money to preserving the money she already has. These conservative pools of capital have low velocity and generate little new economic growth. If she receives a family inheritance in her later years, she tends to allocate it to the most conservative parts of her portfolio.

The result of our older investor's choices is to render the largest sources of Christian capital impotent for starting a new business. The younger adult who is more likely to respond to such an opportunity has much less capital available. These choices force the Godly business to turn for growth capital to secular sources whose primary motivation is extracting as much profit as possible out of the financial arrangement. It is nearly impossible to find capital for an evangelistic business unless individuals are willing to make non-traditional choices.

People make the *ekklesia* real. They cooperate by pooling capital in all its forms and directing it to productive ventures. Regardless of the stage of life, every Kingdom person can make a profitable impact.

Producers

The Ekklesia Producer

A producer manufactures goods or delivers services that others use, whether for a profit or not. It includes the individual working in his garage, the smallholder farming family, and the largest companies. This entity represents the primary means of growing Godly wealth, and the primary means of gradually transferring assets and surplus capital from the secular world into the *ekklesia*. It creates jobs, multiplies capital in its many forms, provides self-sufficiency in key products and services, and gives the *ekklesia* a commercial platform for communicating its message to the world. It facilitates the creation and operation of other producers as a cooperative member of the economic eco-system.

Every country has laws that constrain company form, paid-in capital, governance, public reporting, lines of business, employment practices, and so on. So at one level a Christian producer that complies with its country's laws looks very conventional. It has suppliers, customers, advisors, managers, and staff. It can be based anywhere in the world depending on the commercial opportunity and its mission. Like any secular producer it may reinvest earnings in growth or distribute them as dividends to owners.

Producers are generally organized as a company, which is the legal structure governments authorize when they grant a license to do business. A business license gives the government a means to track and tax commercial activity. We also include those producers, often individuals, that will never have a formal business license but nevertheless are productive members of the economy.

There are key differences between *ekklesia* and secular producers, and that is the subject of this chapter.

Models

Ekklesia producers come in a variety of forms, and all make an important contribution.

1) Individual serving in a secular company
   Persons working in secular companies as employees have the opportunity to be salt and light in the workplace, showing others by their values and testimony what life is like in the Kingdom. They do their work as unto the Lord Himself, and He gives them favor with their managers and co-workers. They learn skills and knowledge that can be shared with others in the *ekklesia*, thus building its intellectual capital. When they invest a portion of their salaries in Godly projects and companies, they become an important part of transferring the world's wealth into the *ekklesia*.

2) Secular company observing Christian principles
   Managers in secular companies make explicit choices about corporate values. Even if the company exists primarily to direct retained earnings to secular owners, the company

can still be a socially responsible corporate citizen. It can purchase from Christian suppliers and wear the gospel on its sleeve when interacting with other secular organizations. Managers can give political cover to employees who are sharing their faith inside and beyond the enterprise. Christians in positions of secular authority have God's favor to influence society at large.

3) *Ekklesia* company chartered to create wealth
This company is a conventional for profit business run for the benefit of its owners in the *ekklesia*. It serves Jesus through and through, holding nothing back from facilitating the gospel and favoring other Christian people and companies. It is the principal means of exporting products and services to secular society while internally meeting the consumer needs of the *ekklesia*. This entity generates and circulates financial capital more than any other and is to be encouraged and supported in every community.

4) *Ekklesia* company chartered to evangelize and/or disciple
This company is a platform for evangelism and discipleship in areas not well penetrated by the gospel. Its operations are located among the communities where outreach is to be done. The company gives political cover to indigenous church planters by hiring them as employees, and gives them a way to support themselves instead of being dependent on outside donations. The company makes money by doing novel processing and packaging of locally produced goods, and integrating them into distribution channels the people could never hope to reach on their own. It diverts a share of its earnings to sponsoring community sustainability projects that show the love of Messiah to local people. This company explicitly sub-optimizes its financial return to investors in order to bless the people that are its mission focus.

5) Cooperative
There is a special type of organization that has a long-standing tradition in Israel called the *kibbutz*, or collective. Traditionally the *kibbutz* is built around agriculture, although many now are primarily manufacturing businesses. *Kibbutz* members live collectively observing varying social rules. Some are socialized so that all members contribute and receive equally from the production. Others allocate profits to the members based on effort or capability. They are all designed to be self-supporting and to produce a surplus of product that is sold into the general market. The *kibbutz* is unique because its members form familial relationships much deeper than do co-workers at a conventional company. It is the closest we come today to the ideal of the early church having all things in common.

<u>Operating Values</u>

As with all things *ekklesia*, values are the foundation on which a business is built. The following are central to commercial operations carried on by producers of any organizational form.

Values	Practices
Mission	Platform for evangelism, discipleship, and/or provision
All things bounded by God	Planning through prayer with obedience to boundaries Jesus as chairman, president, and chief executive Godly advisors for accountability Governed by Biblical world view
Expectation of Godly intervention	Prayer and praise over everything Actively watch for manifested grace, favor, and shalom
Operational excellence	Work as unto the Lord Prudent in all matters in which God delegates freedom of action Avoidance of disputes with grace for all stakeholders
Operational integrity	Uncompromising integrity and ethics; no corruption/exploitation Ethics exceed national laws; observe all Biblical rules of finance Transparency with all having need/right to know
Independent of secular ties, self-reliant	Compete without subsidies or bailouts Equity based growth, debt used only for receivables financing No secular mixture in ownership or management
Blessing to host nation and community	Good corporate citizen Generous giver to local need Law abiding, tax paying; nothing to fear Protector of the environment

Managerial Practices

Regardless of company type or size, there are several best practices for operating as an *ekklesia* producer.

1) Christian companies maintain their sovereignty and the integrity of their service in the *ekklesia* by being owned, managed, and staffed primarily by followers of Jesus. They are privately held to ensure voting control does not pass to unknown owners in the secular public markets. This principal applies whether the entity is a cooperative, trust, non-profit, partnership, or corporation.

2) One must be wise when starting an *ekklesia* company, consider all the issues that apply in any startup, and not super-spiritualize God's favor. A good business plan is required identifying the market opportunity, approach to marketing and sales, production strategy and sources of supply, financial projections based ideally on a pilot effort, and supporting analyses that validate the overall business proposition. In fact, such companies are harder to start than secular firms because they must also account for spiritual dynamics at play including God's will and favor, opposition from a spiritual

adversary who is threatened by evangelism, and the overall spiritual environment in the community where the company proposes to operate. Every startup should be supported by significant prayer, discernment, and intercession. Investments in new companies must be exceedingly wise and prudent, which is one reason specialized *ekklesia* investment funds have a role.

3) The major function of the company is production. It must decide using traditional business methods on product mix, quantity, build schedule, input sourcing, distribution, and a host of other operational questions. This is the domain of business planning. A key practice is periodic sales and operations planning (S&OP) which uses forecasts based on history to balance demand and supply. *Ekklesia* companies explicitly include support for the Great Commission in their planning. What products can be produced that give entre to a market that needs to hear the gospel? How much cash flow or employee time can be diverted to supporting discipleship programs and mercy work?

4) Modern marketing theory, particularly in the technology field, is based on precepts such as; "plant the flag, declare victory, and run like heck", or "lock in the customer first and worry about pleasing him later". Bids are knowingly prepared below cost to win business from competitors, after which the price is raised once the customer faces high switching costs. Godly companies do not compete in this way. Marketing claims are truthful and the commitment to quality and value is designed to last the duration of the customer relationship.

5) Competitive capitalism is the best means of ensuring prudent use of capital in an economy. The vendor that offers best total value to the customer deserves to win. But *ekklesia* entities compete honestly and make a place for others to share the market space. They collaborate to ensure best value gets to the customer, perhaps sharing distribution networks or serving as suppliers of sub-components to each other.

6) Companies rarely produce every aspect of a final good themselves, and depend on a network of suppliers to provide inputs to their assembly process. Suppliers can be either secular or Christian, so there are complex questions management must answer in structuring the relationships. Value chain collaborators are partners in a process and should be treated that way. Profits should be shared fairly, information needed to plan production should be shared openly, and problems solved collaboratively.

7) The company is a community citizen, and has an obligation to contribute as it can to social, economic, and environmental sustainability in that community. A key issue in economics is valuing shared resources like education and water that the company uses out of proportion to the price it pays. For example, it may cost nothing for the company to dispose of its waste in the nearest river, but that pollution may impose serious costs on fishermen, swimmers, and all the citizens sharing the water supply. Carbon schemes seek to reduce industrial release of certain greenhouse gases, but that does not give the company free license to emit other toxic pollutants not on the specific list. Godly companies are ethical companies, and their behavior is dictated by a value system, not just municipal laws. Company management must be people of integrity who honor

God's creation and see themselves as its steward. They also have a responsibility to be a 'light on the hill' that loves their corporate neighbors as themselves.

8) A company's heart is revealed when it does capital budgeting and decides on the distribution of its earnings. The governing Board has a variety of options, and should seek the Lord's heart whenever it makes strategic decisions.
   - Does a company give to charity to reduce overall taxes, or distribute what it would give as dividends so that the owners can choose their own causes, even at the price of double taxation?
   - How should management be compensated and incentivized to align behavior with kingdom principles?
   - Should retained earnings be invested in the same company or in another company that needs resources?

Spiritual Governance

The most important managerial practice for a producer is obedience to God's will for its activities. This can only be discerned through prayer and prevailing intercession, two competencies required of senior management and its advisors. Everybody in corporate governance must agree that Jesus is the Chairman of the Governance Board, and that the Chief Executive Officer or Managing Director answers to Him.

Apostolically-inclined management should always have a trusted relationship with prophetically gifted people who can help interpret the Lord's will, and intercessors gifted in carrying a spiritual burden through to completion. It may be advisable to formalize such relationships as part of an advisory board that is familiar with the company's business operations, but members must be sufficiently insulated to hear clearly from the Lord on key questions. God loves order, and any assembly of his people when properly united and aligned has a foundation that attracts his blessing.

Impact Measurement

Like their secular counterparts, Christian companies are required to prepare and submit financial accounts including balance sheet, income statement, and share capitalization. Most also prepare various cost accounting reports to help manage cash and support investment decisions. These all have standard formats and content designed to track and report business activity.

In addition, companies track customized individual key performance indicators (KPIs) to help them internally motivate desired behavior. As all managers know, you get what you measure. Because the *ekklesia* invests capital in non-financial initiatives supporting the Great Commission, it is important that the efficacy of these investments be given visibility for decision making. Certainly, evangelistic staff salaries, donated community water wells, and honoraria for visiting teachers discipling the staff can all appear as conventional expenses. What remains missing are KPIs that measure success in evangelism, church

planting, discipling, community sustainability, and local capacity building as appropriate to the company's mission.

We can look for inspiration to at least three sources when selecting appropriate indicators.

1) Denominational Church

There are some basic metrics reported by indigenous church planters in developing countries to the western church denominations that financially sponsor them. Examples of these indicators periodically reported are:

- Count of new home groups planted in rural communities
- Count of total members in the home groups
- Count of mission trips to disciple home groups

Metrics for a Kingdom evangelistic company doing outreach might recognize in each financial reporting period the cash diverted from retained earnings to the evangelistic mission, and link that value to a quantitative measure of mission effort and/or impact. For example:

Value	Mission Effort	Mission Impact
$4,000	100 hours village outreach by 2 employees not related to company business	4 home groups formed
$8,000	200 hours village outreach by 2 employees not related to company business	85 unique persons discipled during 25 trainings

2) Impact Fund

A second source of indicators better suited to assessment of general mercy work is used by the "impact" or "triple-bottom-line" investing industry, which allocates a small percentage of longer-term capital pools to investments in community improvement. One set of indicators developed for impact measurement is the Impact Reporting and Investment Standards (IRIS). The major domains are shown below.

Cross-Sector Metric Sets	Sectors
Beneficiaries (Supplier, Distributors, Clients)	Agriculture
Employment	Education
Environmental Performance	Energy, Environment, Water
Financial Performance	Financial Services
Governance & Social Policies	Health
Product Information	Housing & Community Facilities

Source: *Impact Reporting and Investment Standards; Global Impact Investing Network*

Each high level domain is further decomposed to several specific indicators. For example:

- Indicate whether there is a formal Board of Directors committee dedicated to social and environmental performance.
- Number of clients, individuals or households, who received free services from the organization during the reporting period.
- Number of micro-entrepreneurs distributing the organization's products/services during the reporting period.

3) Foreign Aid

A third category of assessment indicators are used by government foreign aid agencies, non-governmental organization (NGO) project implementers, and other stakeholders involved in publicly funded projects in developing countries. These schemes are usually linked at some level to the Millennium Development Goals, or to the Agenda 21 environmental, social, and economic sustainability criteria.

Several countries attending the 2012 United Nations Rio+20 conference began work on a set of "Sustainable Development Goals" that derive from and build upon the Millennium Development Goals. As this is written, a UN General Assembly Open Working Group is elaborating a new set of proposed metrics based on the following goal categories.

Goal Categories
Combating Poverty
Changing Consumption Patterns
Promoting Sustainable Human Settlement Development
Biodiversity and Forests
Oceans
Water Resources
Advancing Food Security
Energy, including from renewable sources

Source: *Sustainable Development Goals; UN Economic Department of Social and Economic Affairs*

Clearinghouses

The Ekklesia Clearinghouse

The *ekklesia* will be doing a great deal of commerce with itself as well as with the secular world, and it needs intermediaries to help buyers and sellers find each other so they can do business. The clearinghouse is central to the function of the *ekklesia* economy just as it is to every other economy, and it is the part of the eco-system most prone to abuse. Implementing it correctly so all incentives are aligned to Great Commission purpose is paramount. This chapter describes the key features of this entity, with the understanding that it will take a variety of forms in different places.

The secular world already offers a bewildering array of market-making options from which we can borrow good ideas. These are offered by marketplaces, exchanges, and trading houses. There are spot and futures markets, storefront catalogs, bulletin boards, forward and reverse auctions, corporate procurement outsourcers, and supply chain planning vendors. Some trading vendors specialize in industry verticals, some in bulk commodities, and others in financial products. There are portals for business-to-business, business-to-consumer, and consumer-to-consumer relations. Some services cater to English speaking customers, some to Chinese, and others to Arabic. There are affinity sites for market-making among virtually every special interest group, be they Christians looking for a date or entrepreneurs looking for crowd-funding. You can post something for sale to hundreds of different internet-based sites, let alone newspaper classifieds, telephone poles, and barber shop bulletin boards.

Certainly any transaction a Christian might like to make with his brother can be mediated by one or a combination of these tools. But like everything else kingdom-oriented, market-making functions a bit differently in the *ekklesia* and has some unique features. For example:

- It must be possible to identify those traders who are committed to building capital for the Great Commission, and to selectively match them with others similarly motivated. New traders may require an endorsement by a pastor or other person with known reputation until they have established a reputation of their own. The clearinghouse is as much about establishing trusted relationships as it is about conducting commerce.
- Trading partners are encouraged to provide feedback on a buyer or seller's ethical dealings, performance against promise, and grace toward others as a way to identify those who do and do not live as followers of Jesus. The *ekklesia* is known by its love and trust, and capital velocity depends on being able to fully trust counter-parties.
- Every transaction done is transparent because followers of Jesus have nothing to hide.

Certain clearinghouses will close gaps in parts of specific economies. For example, they may:

- Facilitate transactions via barter or trading credit when marketplace participants have no access to bank accounts or local currency.
- Function as a de facto bank by virtue of specialized lending operations.
- Serve a key role in supply chain planning by allowing established trading partners to share demand and supply data in real-time.
- Match investment with business opportunities
- Serve as an electronic bridge between the *ekklesia* and secular economies, including government.

Over time appropriate roles for the intermediaries will emerge based on customer needs, and it is Biblical values that will set them apart from the competition.

Aligning Incentives

In the secular world, all of the largest financial intermediaries are run as profit-making enterprises with an incentive to charge customers more than the cost of doing business so as to reward their financial owners. This has led stock markets into lines of business unrelated to their primary charter, and banks into the creation of exotic financial products that increase systemic risk. Greed motivates profit-seeking, and outsized profits require taking increased risks.

The *ekklesia* clearinghouse must be the exact antithesis. Everything about its structure and operation must align with Godly purpose and character. For this reason, it should probably be run as a cooperative owned by its users, with a mission of delivering the best service at lowest cost. While organized as a profit making entity, it will in practice utilize any retained earnings to enhance usefulness to its customers, including providing its services at minimal cost. There must be no advantage to risky behavior, and no motivation to favor one set of stakeholders over another (with the exception that it is a tool optimized for use by the *ekklesia*). By design it is the most neutral, transparent, and trustworthy marketplace available. It cannot be co-opted by investors, government, or large traders. A governing board composed of customer representatives oversees the management team and meets periodically to make strategic decisions regarding services, geographic reach, alliances, major investments, and other issues.

Market-Making

The most basic function of a clearinghouse is helping buyers and sellers find each other at the point of a potential transaction. Both must have profiles that clearly identify themselves, and a willingness and ability to conduct commerce. At that point the offer/acceptance process can take one of several forms:

1) Bulletin Board
   As one makes an offer to buy or sell, that notice is made available to potential counter-parties. The notice may appear on a passive list, or be distributed by broadcast to individuals subscribed according to various filters. The goal is for interested parties to contact each other directly and consummate their trade offline. The clearinghouse is there to establish relationships that might not otherwise be formed.

2) Shopping Cart
   Products and services for sale can also be listed in searchable catalogs, offering a specific price and terms. This is the classic web-based "shopping cart" transaction in which the customer enters an order, and then a fulfillment center verifies payment, picks and packs inventory, and coordinates shipment to the buyer. The transaction can also function as a reservation for services delivered in the future, either at a vendor location or at a customer site. The clearinghouse is a customer self-service order-entry system operated on behalf of the producer.

3) Capacity Consumption
   In the case of transactions that are repeated, a variant of the shopping cart is procurement of capacity. A producer publishes its production schedule as buckets of capacity, say 10 widgets manufactured or 8 hours of processing each work day. The customer purchases a portion of that capacity from desired daily buckets which the producer then allocates to the customer on his master production schedule. As the week progresses, close-in buckets get completely consumed and available capacity moves further out in the calendar. As with the shopping cart, the producer stages the inventory for customer delivery or pickup.

While we usually think in terms of facilitating sales, the clearinghouse has an equally important function broadcasting interest in purchases. This is central to the *ekklesia* internalizing production into its own economy. Christian purchasers, especially producers requiring supply inputs, are offering prospective Christian entrepreneurs a contract that might give a new business a start. New businesses in turn hire God's people and begin multiplying Godly capital. We should try to bless others as often as we can by hiring them to serve us.

Everybody, companies included, have core strengths that give them a comparative advantage. As we saw in the economics discussion, it makes sense to outsource activities that are not our core strength to third parties that are particularly good in that discipline. That allows us to focus our time and other capital where it is most productive. The clearinghouse offers a shared market-making service that requires much less resource than would be cumulatively expended by every producer setting up his own private marketplace via his web site or other venue. The producer still controls completely his core business of production and fulfillment, regardless of the offer/acceptance process he uses.

Warehousing

In the commodities business, a ton of coal or barrel of oil is highly uniform and standardized globally. There is a high volume market for them, although demand and production both vary with price and general economic conditions. Organizations like the Chicago Mercantile Exchange and London Metals Exchange provide a service for their customers in which they take delivery of physical material into warehouses, grain silos, and bulk carrier ships, and then facilitate trading and delivery of that commodity. They may take legal ownership or hold the material on consignment. They help balance supply and demand, with warehouse inventories rising and falling according to order flow.

Transactions may be based on spot prices, futures contracts, options to purchase a futures contract, or some other financial derivative. Producers trade the commodity while speculators trade the contracts. It is in the Devil's sandbox that we find highly leveraged derivative financial products being traded with a value hundreds of times greater than the underlying commodities on which they are based. For example, derivative contract writers collect premiums up front from investors knowing that the vast majority of options will expire worthless. If a significant percentage of investors holding options on futures contracts were to suddenly stand for delivery instead of selling their expiring option contracts, the resulting orders would default and the whole system crash. That is a constant background risk.

The *ekklesia* is not in the business of creating financial risk for itself or anyone else. The *ekklesia* clearinghouse may certainly be chartered to provide warehousing depending on regional commodity production and consumption flows. But this should only be done as a way of buffering legitimate supply and demand at the regional level, not as a means of encouraging financial speculation. This is enforced by prohibiting the writing of derivatives contracts and limiting trading to purchase and sale of the warehoused material.

In many parts of the world, a significant portion of the agricultural harvest is lost because it cannot be stored. Food demand is fairly level day to day, but most harvests happen only periodically during the year. Without refrigerated and other storage facilities, anything that cannot be sold or processed at the time of harvest is lost. This is extremely hard on local communities of smallholder farmers everywhere, but particularly in Africa and South Asia.

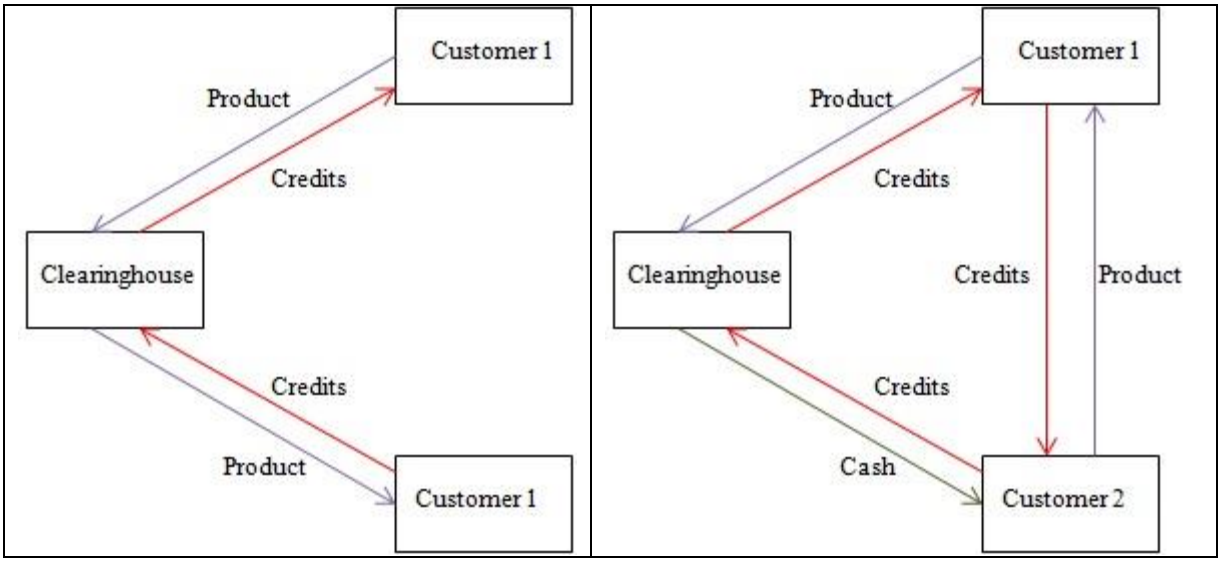
The clearinghouse along with other evangelistic entities have a role to play in reforming agricultural value chains as part of their gospel outreach, and warehousing is a key enabling strategy.

Credits

There are times when it makes sense not to transact in real money, or in a country's local currency. Customers may not have bank accounts, they may be too poor to have accumulated money for trading, or there may be tax advantages to use of barter and non-financial mediums of exchange.

In cases like these, the clearinghouse may be in a position to facilitate trade using an in-house credit system. The credit's unit of account is pegged to and redeemable in a reliable currency. It may also be redeemable in any other currency for which an active foreign exchange cross exists for the pegged currency.

Under this system the clearinghouse issues new credits to a seller whenever he brings product to the warehouse and delivers title. The seller can use those credits to purchase any other products or services available through the clearinghouse. These may either be owned by the clearinghouse, or sold by a vendor that will accept the credits in payment. If the credit is used to purchase from the clearinghouse it is destroyed on receipt, thus enforcing an overall credit supply that is tied to the wholesale value of warehoused items since only the clearinghouse can create its own credits. If the clearinghouse makes a sale (retail) that exceeds its cost of originally purchasing (wholesale) the item, the difference is profit. When profit exists in the form of excess credits, these can be used in lieu of creating new credits the next time a supplier delivers goods to the warehouse. A customer that has accepted credits as part of a sale can also request that the clearinghouse redeem the credits for currency, which is done at a small discount to current exchange rates to cover the associated banking costs.



The diagrams above illustrate the flows of warehouse credits. In the left panel Customer 1 brings product to the clearinghouse and receives credits equal to its wholesale value. Customer 1 returns later and redeems some of his credits for other products held by the warehouse. In the right panel, Customer 1 once again is paid credits for his products. He later uses some of his credits to purchase products from Customer 2. That customer accepts the credits knowing he can redeem them at the clearinghouse for cash.

From the standpoint of the clearinghouse, credits are the same as cash. The main advantage of issuing credits rather than cash to sellers is that it reduces working capital requirements. The clearinghouse owns commodities for which it has not had to pay, and when the commodity is sold the clearinghouse pockets a profit without any cash investment. The

advantage to a seller is being able to transact without a bank account or any cash trail – provided the authorities don't deem credits a form of money, or barter transactions the same as a cash sale.

To be clear, issuing warehouse credits is not the same thing as extending credit (a loan) to a customer.

The secular counterpart of a credit-based clearinghouse is called a 'Local Exchange Trading System' (LETS). It is one type of mutual credit arrangement among agreed parties. Several are in operation around the world, but there is little formal commercial activity on them because they depend on trust that members who do not know each other will not accumulate large negative credit balances. This is difficult to achieve in general society, but should be well within reach of the *ekklesia's* shared values.

Banks

We have not mentioned banks as a separate member of the economic eco-system. They are in fact a form of clearinghouse that warehouses money, matches savers with borrowers, and extends credits to some customers.

[There is growing acceptance of decentralized, internet-mediated 'crowd-funding' and 'share economy' whose techniques and business models are directly transferrable to Kingdom marketplaces. See for example the Semble.com Peer-to-Community lending service.]

In every nation, however, they are highly regulated and it is hard for a 'Christian' bank, trust, or savings bank to look or act very different from its secular peers. This is not to say that there is not a role for such institutions, particularly in places where corruption or discrimination in the established banking network is a problem for Godly people.

Banks exist to make loans based on the principle of a fractional reserve system. When a bank takes in a deposit of ten Euros, it is required by law to hold a portion of the Euros (say 10%) in reserve in the event another depositor might want his money back that day. The other 90% can be provided to a different customer as a loan. In this way the original depositor thinks he has ten Euros at the bank, while the borrower now has nine Euros in hand. The original ten Euros has become nineteen and this is one of the major ways that money is created in a fiat currency system. Conversely, the money supply contracts when the loan is paid back.

This process is usually thought of as lending against deposits, but the reality is slightly different. The bank creates a loan out of thin air any time it wants, so long as it maintains 10% of the value of that loan in deposits at all times. If it has no deposits, it borrows the required reserve from the central bank of the country at an interest rate lower than the interest it is collecting on the money lent.

Banks make their profit based on the spread between interest collected on loans and interest paid on deposits, so they are incentivized to lend and re-lend as much as possible. But this also increases system risk in the same way as did numerous commodity derivative contracts

all claiming the same barrel of oil. Over the years there have been many examples of depositors having a collective crisis of confidence and demanding their money all at once (something known as a "run on the bank") that causes the bank to default. It then becomes necessary for the government to electronically "print" new money the bank can use for honoring its customers' withdrawals.

Lending is an important part of family finance, but Kingdom people and organizations should lend to each other out of savings and retained earnings. The *ekklesia* is not in the business of leveraging destabilizing credit.

Later we will address the question of Islamic finance, which banking attempts to comply with the *Torah*. It serves as a good example of what is and is not possible, and we can draw important lessons from it. In short, these banks create elaborate products and processes to avoid explicit practices like charging interest. But in the end money still gets its time value. Islamic banks have been heavily criticized for complying with the letter but not the spirit of the scriptures.

There is no compromise on this point; the *ekklesia* has no place for hypocrisy.

Supply Networks

Few manufacturers make all their own sub-components, or control the entire value chain from raw materials to retail goods distribution. They must collaborate with other producers in a supply network that frequently includes both kingdom and secular entities. The company doing final manufacturing assembly before distribution is usually the one that synchronizes all the activities in the network, ensuring that the right materials are staged just as they are needed for production, thus minimizing working capital tied up in inventory. If throughput and inventory buffers are not calculated properly, variation from forecast demand or the unexpected shutdown of a machine can create severe bottlenecks that result in missed orders.

Supply chain planning is the discipline of preparing demand forecasts, building a master production schedule, sourcing supply according to the schedule, and staging material in the right quantity to balance availability and cost. Advanced software systems are available to facilitate this, along with manufacturing control, distribution planning, and so on, but they force all trading partners to interact with the lead organization's system.

It was the hope of dot-com companies to play an intermediary role linking trading partners together using standardized computer interfaces and transaction definitions. These systems provided a variety of services including:

[Consider for example, Ariba or Commerce One]

- Collaborative development of demand forecasts
- Collaborative development of the master production schedule
- Real-time adjustment of schedules based on unexpected events

- Generation of scheduled production, purchasing, and movement orders
- Sizing and positioning of inventories

Every supply chain needs to coordinate these activities, but for many *ekklesia* producers such planning and collaboration tools are out of reach. There is a role for the clearinghouse, if it is already serving as an intermediary in the purchase and sale of goods used in production processes, to provide such functionality to its customers. As a cooperative organized to serve its members, it would not need to collect the large fees demanded by venture capital backed dot-com companies which ultimately ended the business-to-business (B2B) marketplace movement.

Globalization and Localization

We have described a cooperative that serves its members buying and selling to each other in a regional area. Trading is generally regional because transportation has a cost, language is a barrier, and cultural mores vary from place to place. In many cases, however, transactions will reach into other regions where other trading hubs are used. This will be particularly true of widely dispersed supply networks, but it will also involve such transactions as a request for specialized skills needed in a developing country. A well designed clearinghouse is part of a global organic structure that mimics as needed the relationships of its customers.

We recall that a solicitation for purchase or sale can be posted in a newspaper, on a telephone pole, or on a barber shop bulletin board. We do not here assume that the internet will necessarily always be the transactional medium for doing such business. There is no requirement that any particular venue or technology be used. In many parts of the world SMS messaging is the only viable alternative for the communications needed to conduct commerce. We have tried to lay out a vision and principles. It is up to the local community of buyers and sellers to design a clearinghouse that works for their specific needs and infrastructure.

Investment Funds

The Ekklesia Investment Fund

The ultimate purpose of *ekklesia* capital in all its forms is evangelism and discipleship, and the source of that capital is continuous production that multiplies assets over time.

Something only gets created from nothing in God's realm. For the rest of us, production startups require sufficient invested funds to operate facilities and equipment, source seed or other input materials, and pay labor until first revenues are received. The same holds true later on when the business wants to expand production to take advantage of market opportunities, but has not accumulated sufficient earnings to fund the growth. Pools of financial capital that have been accumulated by individuals or retained by companies are the source of supply, both at startup and later during expansion.

Prior to the industrial revolution funding for a new productive entity came primarily from family and friends who had faith in the entrepreneur's ability to successfully navigate the difficulties of establishing new markets and production methods. During the 1800s and early 1900s bank lending and public capital markets became the primary sources of major funding for companies, along with a wide variety of venture capital organizations, angel groups, and private equity funds. Money became institutionalized and relationships were backed up with contracts.

The challenge has always been connecting good people having disruptive ideas to funding that is willing and able to bear the associated risks to principal. Bankers, venture capitalists, and governmental ministries overseeing markets all provide this service in their role of intermediary between entrepreneurs and capital providers. Of course they do so for a fee, and frequently the money manager or advisor ends up making more money than does the investor he represents. Venture capital managers have a well earned reputation as ruthless partners with whom entrepreneurs often have a prickly relationship.

More recently, the internet has proven to be a great democratizer and disrupter of intermediaries. It allows an entrepreneur to directly "crowd-fund" his ideas by posting to a forum where many individuals around the globe can contribute small investments in exchange for ownership and/or a portion of future production. This substantially lowers costs for the entrepreneur who avoids the transaction fees and commissions charged by the intermediaries.

More challenging for the investor is his exposure to fraud and abuse when dealing with an unknown entrepreneur.

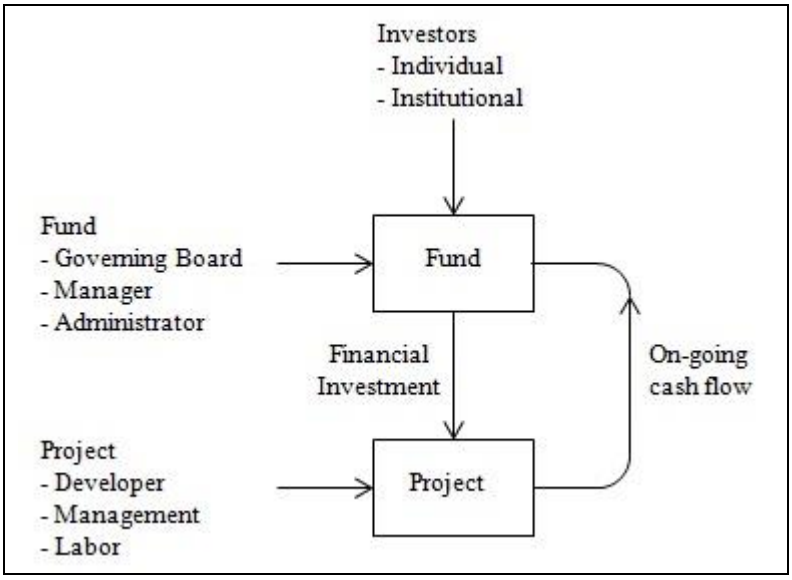
In one sense the same dynamics apply in the *ekklesia* economy, where relationships are all-important. Producers and investors still need to be connected. Because both parties are busy, they both benefit from having an intermediary pre-qualify the hundreds of potential relationships which might be introduced. Both benefit from having a single point of contact

as the business manages its capital needs over time. In addition, both want an intermediary that shares their values and mission, and will advocate for the business as an active and interested partner. Both want the intermediary to be fairly compensated on a fully aligned, shared-risk basis.

Enter the *ekklesia* investment fund as a new type of financial intermediary that performs a similar function to its secular peers, but does so in a very different way. It operates based on Biblical principles including encouraging multiplication of all capital types.

Standard Model

In general, an investment fund is structured as in the diagram below. The fund accepts money from individual and institutional investors according to some form of subscription agreement. The investor selects the fund based on how well the fund's investment criteria and overall investment objectives align with the investor's preferences. The fund employs a fund manager whose job it is to evaluate investment opportunities, match them against the fund's investment criteria, and manage the investment through to eventual liquidation. His activities are monitored by a governing board that ensures the manager stays within his authority and investment guidelines. Day-to-day processing of deposits and withdrawals is handled by a fund administrator, typically a bank. The administrator supplies a variety of periodic reports describing status of the assets and financial performance of the fund.



The fund allocates some portion of its capital to projects which a project developer has packaged to receive investment. The project is usually organized as a company with a license to conduct commerce, and employs one or more professional managers and staff. It can also take other organizational forms like a *kibbutz mithadesh* in which management is shared by all those contributing to and receiving a portion of the production.

If successful, the company earns profits, a portion of which are returned to the fund as distributions. Usually the fund likes to sell its share of the company after three to five years at a similar multiple of its original investment.

Fund leadership must be accountable. The Bible gives us a good example of how this should function in the story of Nehemiah's restoration of the storehouse in Israel after the Babylonian captivity. He appointed a governing team composed of different vocations, tribes, and family lines that shared the burden of management while ensuring integrity of individual action.

> *All Judah then brought the tithe of the grain, wine and oil into the storehouses. In charge of the storehouses I appointed Shelemiah the priest, Zadok the scribe, and Pedaiah of the Levites, and in addition to them was Hanan the son of Zaccur, the son of Mattaniah; for they were considered reliable, and it was their task to distribute to their kinsmen.*
> [Nehemiah 13:12-13]

A fund's charter defines its objectives and management style as shown in the chart below. The objectives at top differentiate funds that invest primarily to gain maximum financial return on their investment from those that are willing to forgo some financial return to obtain return in the form of impact on community sustainability.

Each of these two fund types can be further divided into 1) passive funds that invest with no involvement beyond membership on a governing board, 2) venture funds that actively work with management to grow the business, and 3) project developer-financiers whose active involvement includes developing the project prior to it being fundable.

	Impact	Financial
Passive Fund	√	√
Active Fund	√	√
Project Developer & Financer	√	√

The fund may provide some or all of the following range of services to investors and entrepreneurs.

Services to Investors	Services to Entrepreneurs
• Evaluate opportunities for best fit with investment criteria, presenting only the best choices to investors based on a match with their values • Pool capital from many investors giving them collective access to deals larger then they could qualify to do alone • Manage flow of funds including subscription, investment, return, and redemptions • Report to investors on funding outcomes, tax authorities on fund performance, etc. • Obtain maximum return for the investor consistent with fund objectives	• Conceptualize, resource, develop, and package the business • Pool capital from many investors so the business need only deal with one entity • Provide expertise, contacts, and access to additional funding partners as needed • Collaborate with management to achieve maximum possible return consistent with investment agreement

Operating Values

Thus far we have described investment funds generally, and all funds work essentially the same way. Godly sources of capital are distinguished from their secular counterparts by the values that govern their operations and investment criteria.

Values	Practices
Mission	Steward funding of producers that multiply Kingdom capital in all its forms
All things bounded by God	Planning through prayer with obedience to boundaries Jesus as fund manager Godly advisors for accountability Governed by Biblical world view
Expectation of Godly intervention	God reveals both sources of capital and investment opportunities
Mission-driven stewardship	Primary - facilitator of capital allocation to Kingdom work Secondary – retain earnings in projects that multiply capital Tertiary - wealth accumulation for investors
Mission-driven investment criteria	Project must evangelize, disciple, or build up the ekklesia Producer embraces Kingdom values Fair return based on shared risk No crisis-based opportunism
Interventions based on Godly wisdom	Prudence and grace in managing investments Transition from control investing to a ‘hand up’
Stewardship-consistent distributions	Board distributes profits based on responsibility to investors Fund manager compensation consistent with contribution

There are a number of investment pools that claim to be 'Christian', but are essentially secular funds with slightly more restrictive criteria. For example, they will not invest in companies producing 'sin' products or services, like casinos and weapons suppliers, but they are still heavily oriented to internal financial return.

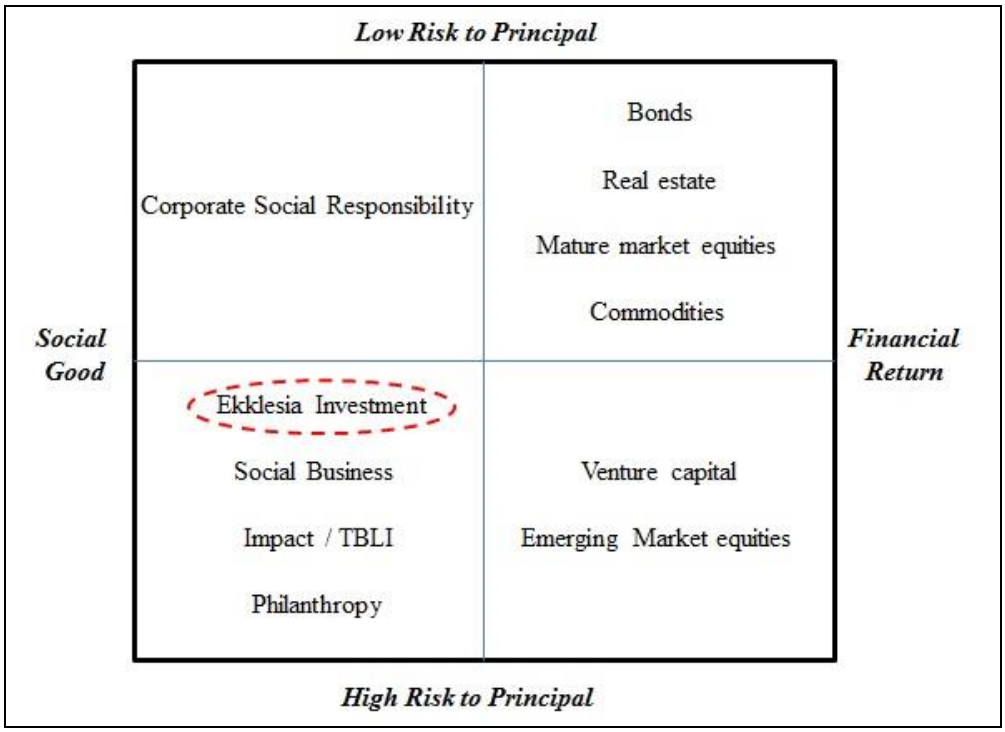
These are not *ekklesia* funds as we are defining them here, because they do not operate based on the values and practices above. This is largely because Christian investors themselves do not yet have a vision of what Kingdom investing might look like, and so have not asked fund managers to offer them such an alternative.

Investment Positioning

A fund's investment criteria define such parameters as:

- what types of opportunities it will invest in (biotechnology, private equity mezzanine finance, Africa only)
- under what conditions (minimum voting equity and/or board representation)
- with what co-investors (maximum percent of funding round, specific preferred funding partners)
- its target financial return (three times the investment in three years via earnings, buyout, or public offering)
- other non-financial targeted returns (500 farmer families in a region given access to micro-credit)

The collective result is to position the investment fund somewhere in the financial landscape as shown in the diagram below. A fund can be oriented to financial return or take a more holistic view of doing social good. Its investments will seek to protect the investor's principal by minimizing risk, or take significant risks in an effort to achieve a more profitable outcome. Because investors have such a broad array of preferences, fund managers offer a wide range of potential choices.



Kingdom projects tend to be more oriented to holistic outcomes than purely financial ones, most closely resembling "Impact" or "Triple Bottom Line Investing" funds and social business projects. The "triple" in this context refers to targeted outcomes that are not only economic, but also social and environmental. They also seek to multiply capital with higher velocity than to sequester it in low risk / low return alternatives. Such projects tend to the lower left of the diagram.

Managerial Practices

The *ekklesia* is all about relationships, and the fund manager is a key player the midst of a large ecosystem that allocates and moves capital. He has a fundamental responsibility to keep money velocity high and to ensure that worthy projects that contribute to the Great Commission get funded. He should be a team member on any project, sharing in its revelation and always seeking to contribute to its multiplication.

Most importantly, the fund manager must be led by Holy Spirit when discerning how and when to allocate capital under his stewardship. It is not a purely analytical decision based on discounted cash flow projections, probability of return simulation, and market size estimates. It is a balance among prudent fiduciary responsibility, compliance with fund charter and governance, and obedience to the wisdom of God. The fund manager works for Jesus and must never forget it.

This is equally true of those who develop projects and package them for investment. They see a need, whether marketplace product opportunity or suffering agrarian community, and conceptualize new value chains to address it. They ask God for His wisdom and structure a project accordingly. They never do so alone, but rather in fellowship with others having

discerning gifts and practical experience. The team mobilizes the resources that are required, does the required local capacity building, and documents the opportunity in a business plan. Holy Spirit must lead this effort from beginning or it will turn into just another secular investment.

Compensation for managing money is a big deal in secular finance. In conventional funds, the manager is often paid 2% of total assets under management each year, plus a sizable share of any profits made, often 20%. In a good example of the greed that pervades the industry, he is not expected to share in any of the fund losses, continuing instead to collect his base fee. For a USD 100 million fund, that is compensation of USD 2 million per year regardless of performance.

The *ekklesia* does not work like that. The fund manager should be paid a reasonable base salary and optionally some incentive based on a shared risk model that includes participation in losses. He should also be rewarded for his part in enabling holistic outcomes that further the Great Commission apart from purely financial results. But he should not expect to earn what his peers do in the secular world. That capital is needed by entrepreneurs, is entrusted to his care by investors who need it for their own Godly initiatives, and needs to stay in circulation. God will give the increase; it is not an entitlement.

Christians can certainly invest on an individual basis and should do so to support those friends and family with a clear mission from the Lord to build His kingdom. The fund serves as a convenient way to aggregate funds for use in larger and more sophisticated projects. In either case, God blesses capital when it is used for His business and multiplies the return to all involved when they work together as family. It must be shared rather than hoarded.

Most secular investments are based on an exit strategy that involves selling a portion of the project or company, whether in private negotiated transaction, bond redemption, initial public offering or some other liquidity event. Sometimes this will make sense, but the usual outcome is that sizable ownership passes into the hands of secular people or institutions. Depending on the deal, it may also indenture a portion of the free cash flow of the producer well into the future, thus limiting future potential to multiply capital. The whole purpose of the Jubilee in *Torah* is to free producers from bondage. Any investment fund designed to maximize its return while indenturing the target company has violated this intent. The producer is an asset of the *ekklesia*, and its purpose is to become a long-term source of retained earnings that can be multiplied in additional ventures. The investment fund deserves a return on its principal, but its role is to build capital over time, not flip it. Dividend distributions are preferable to liquidity events.

Debt financing in general is less desirable than equity based financing. Debt is used by companies rather than equity for two reasons; it increases available capital without ownership dilution, and it can be used to engineer additional tax benefits. But debt is destructive and places a claim on free cash flow needed for capital multiplication. Managers should be able to view the patient *ekklesia* fund as an equity partner in the effort to

maximize retained earnings, not as a threat to managerial control. This again is an example of the *ekklesia* functioning like a family and trusting in familial relationships. Of course, those relationships should be governed by appropriate legal agreements.

The investment fund has an important role in the economic ecosystem as a storehouse of high velocity money. It is not an end in itself and does not justify creating a further financial sub-system based on extracting economic rents for promoters, brokers, advisors, and so on. The *ekklesia* operates with low overhead, and should not be diverting resources to financial engineering as does the secular world.

Institutional Churches

The Institutional Church

When we refer here to the "institutional church", we mean Christian fellowships larger than a home group that meet in a designated facility and have a paid, professional pastor or teacher facilitating the meetings. Congregants are expected to give up to 10% of their income (gross or net) to the church which allocates the receipts first to its operating expenses, then to various missional activities. Most such churches are affiliated with an umbrella organization which may be a formal denomination or not, but which facilitates relationships among its like-minded leaders. Since the second or third century after Jesus' crucifixion, this has been the primary way in which Christians have discipled others and been themselves discipled. It is also where the storehouse of Godly wealth has been accumulated and directed.

In contrast to the first century *ekklesia*, the institutional church by definition cannot function without financial support. If there are no tithes, there is no church, which is why many poor rural agricultural areas of the world have no established Christian presence. Today, few fellowships have the financial ability to support pastors and facilities where there is no tithe.

This is a great weakness of the church because Christians have been socialized to believe they need a visible building to function properly. In contrast, the first century *ekklesia* met everywhere in homes with no limit on location and nothing to slow church planting other than the availability of trained leaders willing to travel and teach in exchange for local room and board. Outreach was not in any way tied to the availability of financial resources.

Here are recent numbers associated with tithing and giving in the United States, which is the world's benchmark for generosity. About 5% of the American population tithes at least 10% of household income to a religious or other charitable organization. Overall Christian giving to churches averages 2.38% of household income, and this number has fallen since the 2008 recession began. The average church allocates 45% to staff salaries, 16% to facilities, 14% to "benevolences", and the remainder to other operating expenses. Of the benevolence expenditures, very little is directed to support of field missionaries or other forms of gospel outreach. Virtually nothing is invested in Christian companies or any form of production that multiplies economic capital.

[https://www.barna.org/donorscause-articles/486-donors-proceed-with-caution-tithing-declines]
[http://www.christianpost.com/news/tithing-hits-record-low-churches-spend-more-to-make-congregants-happy-58237/]
[http://blog.managingyourchurch.com/2009/11/church_budgets_how_much_for_st_1.html]

To be blunt, institutional church finance in its current form cannot have very much impact on the emerging *ekklesia* economy. In economic terms, it is a form of leakage that facilitates a very expensive local discipleship service. If, as we have been advocating, the *ekklesia* needs to invest in its own capital formation to support mission outreach, then one of two things needs to happen. Either the individual follower of Jesus needs to allocate a

whole new portion of his savings directly to growing *ekklesia* capital independent of his church fellowship, or our institutional churches need to flip the percentages of their budgets allocated to overhead and missions. Unfortunately, most churches view the overhead portion of their budget as fixed and impossible to reduce, so the latter option is highly unlikely.

The financial pressure on institutional churches has other impacts. In most communities the population of tithing Christians is relatively stable along with associated financial giving, so every other church is a potential competitor for a fixed and limited resource. It is hard for a pastor seeing emerging gifting in a congregant to recommend that his family switch to another church where that gifting can be better mentored. It is hard for a church to underwrite the cost of a community outreach event and welcome other churches harvesting the new converts. There is little sharing of pulpits for fear that a visiting pastor from across town might impress the congregation.

Not only does the institutional church need a substantial and on-going share of tithing capital to survive, its fear of losing what resources it does have is an active impediment to its cooperation with the rest of the body of Christ. The problem is magnified at the denominational level because numbers are power, and headquarters always has a mentality of expansion even when contraction might be more appropriate. At its root, the Christian institutional church operates from a place of fear and zero-sum poverty that has completely lost the Hebraic mindset of multiplication.

A Different Church

What then? Do we just write the established institutional church out of the *ekklesia* with a stroke of the historical pen? Most Christians would be shocked at the notion and many will cling as for life to the outward appearances of holiness conveyed by grand structures and music programs. So let us address the twin challenges of high overhead and competitive fear to see what can be done.

1) Help pastors become producers

   There is an important place for shepherds, teachers, mercy workers and others with gifts that benefit the *ekklesia*. In fact they are essential to discipleship, and discipleship is central to the entire premise of kingdom multiplication. Everyone throughout life should be pursuing spiritual maturity, so discipling should be a part of everybody's life. But we need to think about such gifted individuals as service providers - rather than as denominations, church buildings, and employees.

   If a person is a good teacher, he or she should offer that service to Christian companies, conferences, home group fellowships, and the like. But just as in the original apostolic period, he or she should observe what *Torah*, Jesus, and the apostle Paul all spoke on the subject. Teachers, like every other member of the *ekklesia*, cannot be a burden on those that are maturing, and so they need to have their own self-supporting vocations. They

need to be producers. Note how Paul sees himself as the spiritual parent, not expecting to be supported by his spiritual children.

Here for this third time I am ready to come to you, and I will not be a burden to you; for I do not seek what is yours, but you; for children are not responsible to save up for their parents, but parents for their children.
[2 Corinthians 12:14]

This does not preclude the pastor or teacher from obtaining financial sponsorship for a season as the gospel writer Luke apparently did in preparing his report. The discipler is free to receive a financial gift from his customers so long as it is given without compulsion.

The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching. For the Scripture says, "You shall not muzzle the ox while he is threshing," and "The laborer is worthy of his wages."
[1 Timothy 5:17-18], [Deuteronomy 25:4]

The spiritual gifts given for the edification and uplifting of the *ekklesia* were never meant to be the source of paid career paths, any more than a prophet should prophesy for money. There is simply no justification for directing as much treasure as we do today into institutional church structures which most Christians only utilize a few hours each Sabbath.

Pastoral objection to this notion takes several forms.

- Losing a full time pastoral salary condemns the clergyman to poverty.
  This need not be true if the pastor can make the mental adjustment to having another vocation or working in a Christian company. As the new *ekklesia* economy emerges there will be ample opportunities for everyone who wants work. God gives the multiplication and it is our job to step out in faith. Pastors need to make a personal example of what they preach or give up the role. Teachers are held twice accountable. [James 3:1]

- Pastoral ministry is a full-time occupation.
  Most of what the pastor does is administrative, and this was never a Biblical function. His most important job is to pray for and counsel congregants under his care. But in the *ekklesia* all members of the congregation are priests and the design has always been that each would support the others. There is no need for a shepherd to exalt himself as the only one qualified to minister to others. This belies the pastor's lack of confidence in the gifts of the 'laity'.

- There is personal prestige and ecclesiastical power by being chief executive of a large ministry.
  This is arrogance. Holy Spirit is the CEO and the pastor is a servant. There is no room for empire builders in the *ekklesia*.

2) Turn church facilities into revenue centers

Institutional church congregations own an enormous quantity of physical assets that can be repurposed during the work week to host kingdom producers. This would bring lease revenue into the church sufficient to pay mortgages, maintenance, cleaning services, utilities, and so on. Christian businesses need to be housed somewhere, so it matters not to many of them whether it is an office building or church structure.

Many will object that there is something basically unholy about running businesses from church buildings. This is absurd on two points. First, we already do – nearly every church building houses a non-profit corporation that does planning, administration, and service delivery. Second, it is a moot point because church buildings are a product of man's desire to build castles. God tabernacles in the hearts of His followers, not in denominational buildings.

Thus says the LORD, "Heaven is My throne and the earth is My footstool. Where then is a house you could build for Me? And where is a place that I may rest? [Isaiah 66:1]

3) Rationalize overhead

If both pastoral staff and church facility can become self-supporting, this immediately frees up most of the institutional church budget for other purposes.

Suppose now that multiple congregations were to collaborate on programs normally funded as part of their overhead. The private sector well knows there are economies of scale to be gained when fixed overhead is spread over a greater number of variable operations. Institutional churches are not somehow immune from the laws of economics. They can multiply the effectiveness of their programs based on the principle of comparative advantage we have already discussed. The principles apply equally well to factories and social programs.

4) Pool capital in all its forms

If we want the established institutional churches to more readily collaborate on kingdom work, then we need to address the threat that loss of tithing membership creates for pastoral leaders. The quickest way to do this is to pool revenue as the first century *ekklesia* did. There was one family and it did not matter whether tithes were received in Rome or Macedonia. If the need was greatest in Jerusalem where Christians were facing discrimination then the resources flowed there. If there was an evangelistic outreach underway resource flowed to those who were sent.

Imagine the pastors in a region gathering together in a meeting to allocate the pool of financial capital entrusted to them collectively by the *ekklesia*. If church facilities and pastors were both already self-supporting as we have proposed above, an enormous reserve of capital would accumulate very quickly for use in local and foreign missional

work. This pool of capital would become one of the largest sources of funds available for starting new producers and hiring members of the *ekklesia* as employees and outreach workers.

Perhaps more importantly, the *ekklesia* would have at its disposal for the first time a region-wide reserve of talent and productive capacity working together to multiply the effectiveness of the church in the region. The evangelistic impact on a town is quite different seeing a gospel choir of 20 blessing them from the bandstand and seeing one of 200. The law of multiplication applies to all we do in the Great Commission. The scripture below tells us that twenty times the resource has one hundred times the impact.

…five of you will chase a hundred, and a hundred of you will chase ten thousand, and your enemies will fall before you by the sword.
[Leviticus 26:8]

The radical part of this proposal stems from the impact on denominational headquarters. If the local *ekklesia* were to decide that it could meet its collective facility requirements with three less church buildings or five less associate pastors, how is permission obtained to remove the excess capacity? Will any of the Catholic, Episcopal, Methodist, or Presbyterian central offices agree to close down its physical presence in a community in the name of overseas mission support? Yet this is exactly the rationalization of resources that needs to be explored if we are to have maximum effect.

No Walls

The *ekklesia* is called to be one family, united in love, with no walls to open collaboration. While this is admittedly an ideal, it is attainable in some measure everywhere Jesus' followers live near one another. There is no excuse for petty egos and rivalries to keep us from being a powerhouse for evangelism and discipleship. We are empowered by Holy Spirit, and He is the boss. The Book of Acts is a gift to us because it paints a clear portrait of an *ekklesia* dedicated to God's purposes, caring for one another, and enforcing purity in its ranks. It had divisions to be sure, but these were reconciled as quickly as possible. The family focused on the majors instead of the minors, and the world outside the church rather than within.

The apostle Paul knew that strength lay in unity, and the adversary's only strategy for weakening the battering ram at his gates is to divide the army.

But one whom you forgive anything, I forgive also; for indeed what I have forgiven, if I have forgiven anything, I did it for your sakes in the presence of Christ, so that no advantage would be taken of us by Satan, for we are not ignorant of his schemes.
[2 Corinthians 2:10-11]

There are numerous benefits that derive from congregational cooperation.

1) Each church is a relational hub. People know people and we need to leverage our family connections. If a person from one congregation needs an introduction to someone in another, this should be welcomed and encouraged.
2) Each church has unique gifts and callings that find their fullness only when combined with complementary gifts and callings that may not be resident in the same church. The Christian entrepreneur needs prophetic wisdom in his business. Apostolic gifts are needed to give the prophetic structure and context. Personal ministry and mercy work are partners in healing spiritual wounds, and the *dunamis* gifts of healing and deliverance are partners when praying over physical symptoms. Evangelists, teachers, and everybody else in public ministry need intercessors who can break open the heavens and watch their backside. We will never know what tools Holy Spirit has placed in our midst unless we do an inventory and share that information.
3) If it takes a village to raise a child, it takes the full *ekklesia* to receive all that Holy Spirit has for us on the path to our ultimate purpose as a bride betrothed to the Messiah. When we separate ourselves from others we cannot receive what God has sovereignty given to them. We cannot receive the fullness of the Christ in us and it weakens our calling.
4) Every church is called to prayer, both for their local community and for the nations. The combined prayer of many congregations in one accord, directed by prophetic strategy from leaders who discern together, is the catalyst for transforming communities and society in general.
5) Institutional churches, home groups, and para-church ministries are partners in the Great Commission, not competitors for members or tithes. Seminary trained pastors must respect gifted persons trained directly by Holy Spirit, and everyone needs to forgive the hurts they have experienced at the hands of church leadership. We are on the same team and need to be pulling together with full honor for one another.
6) The institutional church is the visible body of Jesus to the community. The secular world does not see home-based churches, and quiet ministry is dwarfed by the noise of government and other social groups all seeking attention. Therefore our churches need to be beacons of hope that shine brighter than anything else in society. Forty churches in a community look like every other competitive human endeavor. But one church with forty meeting places pouring out grace on its unsaved neighbors becomes a formidable physical presence.
7) A united church is much harder to penetrate by those that oppose it. If institutional churches become collectively self-supporting financially, they do not need to compromise their sovereignty vis-à-vis government censorship by electing non-profit status. They do not need handouts and can speak an undiluted message.

The mainline institutional churches need to change if they are to play a viable part in the emerging *ekklesia* economy. They need to become financially self-sufficient so they can direct less of their resources to overhead and more to direct ministry. They need to see themselves as vendors of a spiritual product, and collaborate with other ministries to offer a complete service to persons in the community.

Denominations that won't cooperate wall themselves off from the rest of the body and will be pruned in the latter days. [Ezekiel 34] The power and resulting fruit will be where one finds unity and love.

Evangelistic Entities

The Evangelistic Entity

These entities in the economic ecosystem are organizations and initiatives that provide a platform for regional evangelism, bless local communities with gifts that curry favor, and return capital in the form of profits to sponsoring individuals or producer companies.

There are several types of Christian commercial influence that form a continuum from the individual to the specially purposed business. Each is important, but only the last is a true evangelistic entity as we have defined it here.

- Tent making – individual labor that self-supports personal ministry
- Workplace evangelism – reaching out to co-workers within a business
- Marketplace ministry – fellowship and outreach among business leaders
- Principled business – conducting commerce according to Biblical principles
- Evangelistic business –for-profit company or initiative created to evangelize all its stakeholders

True evangelistic entities take advantage of several realities.

1) Commerce opens doors

   Selling is tough work. The missionary often struggles for years to win a few converts. It is a heavy lift to sell his product as an outsider in a market that offers him no infrastructure for the job. It is difficult as well for a company, but society is built on economics and there are extensive resources a business can draw upon. There are advertising agencies, chambers of commerce, brokers, political representatives, and a host of others that can facilitate market entry. The managing director of a business has an immediately respected place in any society, and doors are open to him that the missionary will never access.

   It is for this reason that businesses are such effective platforms for evangelism. The employees of the company have on-going contact as part of their job with suppliers, customers, advisors, government officials, and researchers. This is a large pool of individuals who can serve as gateways to many others. The witness and testimony of the employees is sanctioned by the roles they have in society.

   If a company is successful in the marketplace, its employees share in that perception of success, almost as if they themselves are a part of the brand. Success and money follow success and money. Success in business creates a positive feedback loop of credibility that enhances any other messages the company might want to share. Evangelism rides on the coattails of that credibility.

2) Commerce goes where the church cannot

Many nations discourage or actively oppose Christian evangelism so that the institutional church gains little traction sharing the gospel. Yet every government on the planet welcomes business taxes, technologies that raise national competitive capacity, and foreign direct investment in the country's infrastructure. Business gets automatic favor and access, and can thus provide the political cover needed by its employees doing double duty in evangelism and discipleship.

In some countries governmental control is so tight that any group of ten people who are not a single family need a permit to have a meeting. The authorities, thus notified, can conduct surprise inspections to ensure that no subversive or illegal activities are taking place. A faith-based group must therefore hold its meetings illegally, while a business remains perfectly compliant under the guise of marketing or production quality improvement. It has nothing to fear because it operates in the open.

Notwithstanding the forgoing, the company cannot be a sham enterprise. Governments are well aware of this strategy and monitor closely the commercial activities of businesses. The greater danger for the company is compromising its principles and engaging inappropriately in the corruption that is so much a part of these countries.

3) Business provides for local missionaries

The most effective evangelists in the developing world are those that come from the local culture. They speak the language, understand how to contextualize the gospel in ways the people understand, and are not above sleeping on the ground in a farmer's very basic home. They gain the trust of local people much more quickly than do the western missionaries sent out at great expense.

These church planters struggle to fund their outreach expenses including living costs, materials for constructing meeting places, and Bibles and other printed literature. The problem has been that the western institutional church has little ability to monitor the activity of the local evangelist, who has no credentials or oversight. It is a trust issue.

The efforts of organizations like Christian Aid, Partners International, and Gospel for Asia are therefore commendable for their direct support of these indigenous evangelists whom they do qualify. But these non-profit para-church ministries depend in their turn upon a continuous supply of donations from western Christians to support their mandate. By definition they are inherently economically unsustainable.

The solution is to empower the evangelist to be self-supporting. Evangelistic companies are created where the local church in a nation decides to target a local community. The company works with the local farmers or laborers to grow produce or to manufacture goods that the company can sell into value-added supply chains. The indigenous church planter receives both financial support and political cover as part of his traditional

company job, and can use his position in sales or customer service as a platform to engage local people in the gospel.

4) Business profits finance mercy work

Evangelism has always been partnered with good works as a means of demonstrating a gospel of love and grace. Most people are not accustomed to receiving things at no cost to themselves, so the example of a water well or visiting doctor helps them viscerally understand the unconditional message of Jesus.

There are two organizational approaches to directing financial capital into mercy work on the mission field. The first is to channel philanthropic donations through a non-profit ministry or non-governmental organization (NGO). The second is to utilize some of the retained earnings of a profitable company for the purpose, expensing the cost in the same way that all other business costs are written off. This reduces or eliminates reportable profits so there is no tax liability.

Most Christians would probably rather see resources go to local communities rather than government coffers. But in reality there is a balance to be struck between government favor earned by paying some taxes, community favor earned by financing some mercy work, and sponsor favor earned by providing a good return on investment.

Community Economic Evangelism

Evangelistic entities can be very profitable enterprises because God's favor and the principle of multiplication allow them to exploit market opportunities where other companies see too much risk. The strategy rests on reforming commercial value chains in which the local people targeted for gospel outreach have been disadvantaged by downstream processors and exporters that sequester most of the value derived from their work. Most of the lesser reached people groups live in rural areas that are agriculturally based, but one can easily extend the model to cottage manufacturing.

Christian church planters are not the only ones that see the community sustainability potential in value chain re-engineering. While for-profit companies might be put off by the challenge, there are an abundance of donor aid, micro-credit, technical assistance and other resource programs provided by governments and NGOs available to farmers, craftsmen, and artisans at the individual and/or village level. These programs are helping them improve production practices, linking them to markets and banking services, and installing infrastructure for hygiene and clean energy.

Yet most of these donor-based assistance programs only help the farmer within his existing value chain, leaving him a frustrated price-taker at the mercy of processors downstream. Further, repetitive financial aid gifts foster a community culture of dependence rather than self-sufficiency. A growing body of literature is documenting these shortcomings, and to their credit some of the donor agencies like USAID are changing their funding models as this is written.

[See for example:]
[Collier, Paul. *The Bottom Billion*. Oxford University Press, 2008]
[Easterly, William. *The White Man's Burden*. Penguin Books, 2006]
[Green, Duncan. *From Poverty to Power*. Oxfam International, 2008]
[Moyo, Dambisa. *Dead Aid*. Douglas & McIntyre Publishers, 2009]

Community economic evangelism takes a different approach to value chain reformation. The following illustrates the principles in an agricultural context.

1) Farmers gain market power when production is aggregated and products are novel. Volume allows access to larger distribution channels, leverages economies of scale, allows broad dissemination of best agricultural practice, and better allows for load leveling supply. The formulation of novel food and industrial products from commodity crops substantially increases margins per harvested kilo and bypasses commodity markets. The key is matching agricultural potential to non-traditional market opportunities.

   As an example, cassava starch can be fermented into specialized industrial chemicals rather than sold bulk as food-grade paste. However, this should not be done in areas where diversion of food producing land creates nutritional shortages among the people. Rather, we are looking for opportunities where the law of comparative advantage allows profits from a high value product to enable the community to improve its nutrition through supplemented outside purchase.

2) Significant value can be captured by revising the value chain so farmers are linked more closely with their end customers. This is done by removing echelons from the supply chain, locating value-added processing closer to the source of supply in small-batch facilities, and synchronizing production and inventory to the final demand signal via supply network planning. The benefits are visible within the first crop cycle:

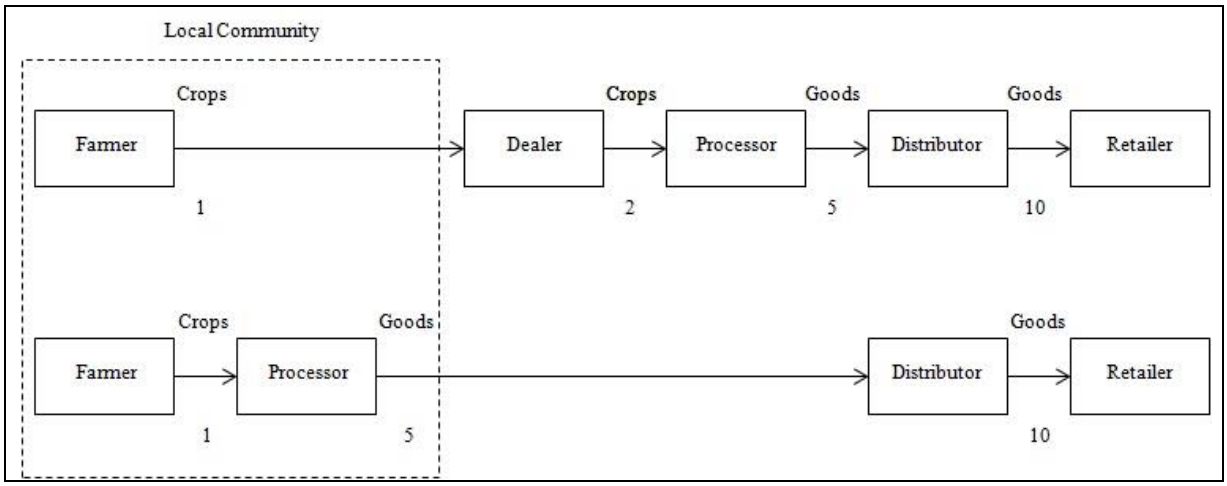
   - Harvests are more valuable when evenly scheduled to the replenishment needs of processing facilities.
   - Crop shrinkage is minimized when transportation and storage are both reduced.
   - The value-added processing margins are retained in the community.
   - Transportation/distribution costs are reduced when moving intermediate/final goods rather than crops.

3) Consumers in advanced economies are often willing to pay premium prices for private label products oriented to community sustainability. A company can position a unique brand both by creating unique formulations as described above, and also by highlighting local community sourcing and its sponsorship of local sustainability projects like sanitation, health, and education.

4) Crop processors in the middle of the value chain are uniquely positioned to capture the greatest profits on behalf of communities and sponsors. They aggregate crops from multiple sources and convert them into products that can be distributed into multiple

consumption channels. They balance supply and demand, thus impacting both crop and wholesale product pricing and availability. They can ensure product quality, throughput, and tracing. They flex the value chain to best exploit market potential.

The chart below illustrates the approach. The top half shows the farmer's crops traveling along a value chain until it reaches the end consumer via the retailer. The farmer normally sells his crop to a dealer who moves it to a processor outside the local community. The processor converts or packages the crops as salable goods. The numbers below and to the right of each box suggest a relative value for the crop or goods at each stage of the chain. The markups are typical of agricultural goods in export markets, like pulses or coffee.



The lower half of the diagram demonstrates how moving value-added processing into the local community substantially multiplies the value of capital in all its forms retained in the community. Jobs, technologies, and profits all remain local.

There is an additional spiritual dynamic to community economic evangelism that manifests where communities have agreed collectively to follow Jesus. As we saw in the chapter on Biblical economics, the covenants people make affect the health of the land under their feet. The blessings and curses of obedience and lawlessness manifest in healthy or poor agriculture, favor in markets, and overall economic prosperity. Christian outreach workers can facilitate redemption of the land itself. This is a promise that outreach workers carry with them when they meet with village chiefs and other local leaders to discuss company-sponsored sustainability issues.

Business as Mission

Evangelistic businesses have been a part of fulfilling the Great Commission since the apostolic period, but for a long time the institutional church saw commerce only as a source of contributions. Contemporary Christian literature is now documenting the impact that such companies are having on the mission field, reminiscent of the important role played by Jewish merchants in maintaining far-flung cultural identity for their dispersed nation. This emerging movement is most commonly called 'Business as Mission' (BAM).

[See for example the following paper and its Appendix F. Resource Directory:]
[Tunehag, McGee & Plummer. *Business as Mission* Occasional Paper No. 59. Lausanne Committee for World Evangelization, 2004]

One of the strengths of the BAM movement is its emphasis on 'quadruple bottom line impact'. In addition to the three basic areas of sustainability; economic, social, and environmental; the BAM movement adds a fourth spiritual dimension. All are necessary, and a business should be able to measure its impact on each.

The insight missing from the Business as Mission movement is its attempt to fulfill its ministry calling independent of the rest of the *ekklesia* fellowship. Evangelistic entities cannot fully receive or contribute their part of the covenant blessing unless tightly integrated with the rest of the family. Company owners and managers need the prophetic insight and dedicated intercession of others to provide the supply and platform for evangelism that is needed. The *ekklesia* is called to the Great Commission, not companies. The *ekklesia* is not yet in proper order, and so businesses have not yet been able to take their rightful place. This explains in part why so few BAM case studies exist, and why the movement continues to grow so slowly.

> *However, several barriers stand in the way of this Movement reaching its full potential. These include the still widely-held belief in the sacred-secular divide, cultural differences between the for-profit and non-profit worlds, inadequate training and support, and the lack of dialogue between the camps themselves and between the camps, the academy and the ecclesiastical Church.*
> [Johnson & Rundle. *Distinctives and Challenges of Business as Mission*. Paper, 2005]

Startup

One methodology for starting an evangelistic company is outlined below.

1) The regional *ekklesia* targets an area for evangelism and/or discipleship.
   - Identify region that has not been penetrated by the gospel.
   - Identify the community boundaries and self-sufficiency potential.
     - The people group is clearly defined and understood.
     - The area is sufficiently stable for commercial operations and employee safety.
     - There is a culture of entrepreneurship among the people.
     - Document community perceived needs and visible assets.
   - Ensure there are indigenous church planters with command of the local language and culture.

2) The project developer conducts a business analysis to validate the foundational economic opportunity.
   - Assess the capital assets in the target region, including land, labor, knowledge, and relationships.
     Conduct a SWOT (Strengths, Weaknesses, Opportunities and Threats) study.
   - Design a reformed supply chain that creates additional value in the local community.

- If possible, leverage state-sponsored or public-domain research focused on the transition from research/pilot to commercialization (eg., climate adaptation, agriculture productivity, sustainable communities)
- Perform a small scale pilot as necessary to prove key assumptions on which the business plan will be based.
- Ensure project meets key success criteria:
    - Strategic commodity/service/product with existing market demand
    - No competition with State-sponsored companies or industries
    - Economically, socially, and environmentally sustainable
    - Applicable local academic infrastructure or expertise
    - Innovative technologies accessible to local people
    - Locally maintainable infrastructure
    - Advantageous tax/subsidy regime
    - Measurable success metrics
    - 40% gross contribution margin before overhead allocation
- Document a business plan and associated value proposition. Forecast financial requirements and performance. Identify where key resources will be found. Design for optimum results.

3) Mobilize financial capital
    - Notify *ekklesia* investment funds of the proposed project and match concept to investment criteria.
    - Negotiate investment terms including funding of mercy work, evangelistic outreach, and target rate of return.

4) Mobilize non-financial capital
    - Recruit researchers knowledgeable in relevant fields to conduct surveys, design formulations, procure appropriate seed strains, engineer key materials, and so on.
    - Recruit local business supervisors capable of motivating and directing local employees.
    - Recruit a team of consultants to support the local managers in areas of accounting, production control, biotechnology, or any other relevant disciplines.
    - Source key inputs needed in the production processes.

5) Start and operate the business
    - Follow the business plan, adjusting as needed based on actual experience. It is important to investors to see both business commitments and projected outcomes met.
    - Engage stakeholder network to ensure robust community support.
    - Negotiate land use, taxes, subsidies, etc. with relevant civil authorities.
    - Commercialize to sustainable economies of scale.
    - Project developer provides initial and on-going consulting assistance as needed (eg., accounting, supply chain, marketing, compliance, other grant funding)

Social Services

The Social Service Entity

Within the economic ecosystem, producers generate capital, clearinghouses provide marketplaces, and funds facilitate investment. This trio of entities provides resources for the work of the *ekklesia*. Great Commission evangelism is carried out by church planters who benefit greatly from being part of specialized producer entities. Converts to the faith are discipled to spiritual maturity by the gifts present in the *ekklesia* including shepherding, teaching, healing, and so on. Many of these are found today in the institutional church.

There remain several functions within the *ekklesia* that we have not addressed. These relate to the mandate to show mercy and do good works, but they also extend the mission to build up people. They are carried out by whatever entity is best positioned to deliver them in a regional area. For the purpose of our ecosystem, we will place these functions within a distinctive social service entity. Note however that we have already demonstrated how the evangelistic entity uses mercy work as a way of gaining favor for its primary mission. The functions that follow describe services (other than evangelism and discipleship) that the *ekklesia* provides to its own people, as well as to people in need in secular society who are coming to the *ekklesia* for help.

1) Coordinate assistance

   Most nations have a social service safety net for people who cannot meet their own basic needs for food, shelter, healthcare, and hygiene/sanitation. These are minimally sufficient in the advanced western economies but are quite inadequate to the need in developing countries. Various international aid organizations attempt to plug the assistance gap where there is no social service infrastructure, but the churches with their reputation for generosity are always places that people turn when other sources of assistance are not enough.

   The *ekklesia* has an obligation to do what it can to care for its own, but also has an obligation to those in secular society. Unfortunately, there is never enough, so a basic triage and referral function is needed to best leverage the resources that are available.

   Particularly in poorer countries, people will seek to obtain all they can from whatever sources they can. Some will take more than they need to guard against the next day's lack, or to sell for personal profit materials they have freely received. The best way to ensure that services to the needy are coordinated and *ekklesia* resources used most wisely is to centralize a social service case management function in each region. When there is one point of entry the individual cannot game the system, and the full resources of the system can be concentrated holistically on the person with the need. The following is one methodology for doing so.

a) Accept a request at any point of entry, typically a church building. Verify the person's identity, relations, and contact information, assess the need (which may be different from the request), and collect any information available to corroborate the need (eg., landlord or utility vendor contact information). Call a case manager at the regional *ekklesia* social service entity and pass along the request. Alternatively the individual can be given an intake phone number for the entity and make the request by phone. The case manager will normally ask the person to present at the entity office or at a local church to provide the needed information in a directly observable way.
b) The case manager reviews the information and searches a database to see if the person might already be known as someone who has previously asked for help. An unduplication is run based on demographics, related family members, and phone numbers. This will usually reveal those persons or families who are trying to game the system. A search is then done to see if there are established government or social service institutions in the region that can provide needed services. A referral is made whenever possible as a means of conserving *ekklesia* assets.
c) If the person is to be served by the *ekklesia*, the case manager does a search for resources that are able to meet the need. It may be high priority food or shelter, but it could also be assistance with utilities, transportation or labor for an elderly person, furniture to replace losses in a fire, or any of a hundred other things. Ideally one or more matches are found and the resources are allocated and scheduled.
d) The case manager does periodic follow-up to ensure that the requester and resource have connected and to assess success in meeting the need. Ideally the request is closed once the service has been delivered.

In any general system of rationing, needs are ranked from minimal or substitutable to the most dire. A line is drawn through the list at the point at which need is beyond the reach of available resources and an effort is made to refer the person out to a more appropriate service provider. The remaining needs are assessed with a probability of creating a successful and sustainable outcome. Those that require minimal resources to achieve that outcome rise to the top, and those requiring substantial resources drop to the bottom. Based on the prioritization, a balance is struck between need and resource. Some form of rationing policy is required at each social service entity.

2) Provide direct assistance

Mercy work among the people requires a capital investment in facilities, labor, and resources, so that the person with needs can be served on a free or subsidized basis. Because transportation is a challenge for the poor, distributed community centers that offer a variety of services are helpful to them. These services may include anything needed:

- Food and clothing distribution
- Sanitary facility including showers
- Medical/dental assistance
- Laundry

- Personal care/beauty assistance
- Child care and schooling
- Adult vocational training
- Computer / internet resources
- Transitional / communal housing

Because the capital cost of providing these services is high, it makes no sense to have uncoordinated and overlapping social support programs as we see today among the churches and public service agencies. There is a real opportunity to streamline and focus to achieve much better outcomes in a public/private partnership.

That being said, Jesus must be the central message in the work. When it is obvious that service providers care for the needy because they love their Lord, the world will want to know more about this God. Otherwise it is just another assimilated public service entity for which government and the taxpayers get the credit.

The physical delivery and mix of services will differ greatly depending on whether the focus is a western urban center or rural community in the developing world. The former will coordinate with public welfare services, while the latter will have to be much more autonomous and comprehensive, emphasizing basic life support.

3) Inventory gifts and resources

The case management function just described only works when the social service entity has access to a list of resources available to meet needs, both community and *ekklesia* based. Accumulating this list requires participation from persons throughout the *ekklesia* and relies heavily on their relationships to identify the resources and skills God has placed in their midst.

This reinforces the importance of enhancing the way we minister within the *ekklesia* to allow all persons to be priests within the fellowship. Only by encouraging each other to step beyond a passive Sunday morning role can we hope to identify latent gifts that can be called out, mentored, and released in service to others.

The effort and infrastructure required to obtain this inventory of gifts can be extended in some other useful ways. For example, it might be very helpful to know to whom gifts of prophecy, deliverance, and healing have been given, and what specific areas of focus God has granted to those persons. A shepherd observing hostile behavior in a disciple might get one or several referrals from a case manager and encourage the disciple to submit to a private counseling session. A business evangelist leaving for an overseas assignment is well advised to find the prayer covering she needs from persons who have a calling to intercession.

4) Support employment

Apart from meeting social service needs, this entity also is positioned to provide an important service to producer companies in the *ekklesia*. The infrastructure to inventory job skills is the same as that required to track spiritual gifts or availability for mercy works.

The *ekklesia* economy is based on moving as much productive activity into the family of Messiah as possible, which will create a significant internal job market seeking people of faith, character, and specific skills. A forum is needed for matching people and roles which can best be hosted by this entity. Persons seeking work and producers seeking staff find each other through a searchable bulletin board.

An important part of employment support is providing training in job skills different from those obtained through typical college vocational coursework or church discipling. We are speaking here of personal skills that are desirable for a role in the *ekklesia* economy:

- Stewardship of Kingdom resources
- Relationship building and proper interpersonal protocol
- Servant service
- Prayer

Love in the Name of Christ

One successful operating example of the social service entity can be found in the United States. In some large counties the churches have pooled their capital in non-profit organizations known as "Love In the Name of Christ" which respond on behalf of those member churches to requests for assistance from anyone in the community. Each recipient of service is encouraged to seek out fellowship in one of the local churches, so the organization serves an important local evangelistic role.

The LoveINC organizations independently seek financial and service donors along with grants and government subsidies to supplement the manpower and financial resources provided by the member churches. Key resources that serve as an adjunct to the LoveINC function include food banks, rescue missions, and abuse shelters. Case managers direct service recipients to the appropriate resources and follow them through the service process.

Cost/Loss Sharing

The secular insurance industry exists to provide compensation to persons experiencing significant financial loss from medical bills, property destruction, legal judgments, and so on. The subscriber pays a fixed premium in exchange for an agreement by the insurance company to cover all costs above a set amount per incident or time period.

There are several Christian medical cost sharing organizations that have been providing coverage similar to insurance to the Christian community for decades, and which generally cost less than their for-profit peers. They do so because Christian members are expected to treat their bodies as temples of the Lord and to avoid vices that lead to many health challenges. Share payments by the members are used to pay the current medical bills of the members in need. It is an excellent example of the Christian family taking care of its own.

[See for example: Christian Care Ministry, Christian Healthcare Ministries]

Part IV
Applications

Planning

Overview

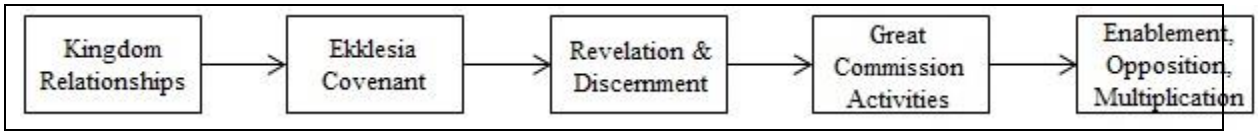
The vision presented in this book is comprehensive, but always starts with the basics at the local level. When ministry leaders make the decision to trust one another completely, and collectively catch God's heart for impacting their community, then they can begin to walk together as a latter-day *ekklesia* and enjoy the blessings promised it.

This requires a bond of covenant among the leaders, who will be gradually joined by other kingdom people as they catch a vision for what is possible. This covenant includes the following attributes:

- Unconditional love, honor, and forgiveness for one another. Minor differences in theology and religious practice are overlooked. The fellowship meets often and includes spouses whenever possible to ensure unity of purpose in every family.
- Commitment to a singular mission of evangelism, discipleship, and mercy work as ambassadors of Jesus.
- Agreement to collectively steward all God has for them and their community. This includes revelation, finances, access to relationships, and any other resources that are needed to fulfill the vision. No one is allowed to monopolize for personal use anything God gives for enabling the Great Commission.
- Commitment to listen to Holy Spirit and do only what He says. The group shares prophetic insight and discerns on it collectively in a spirit of love. Revelation and discernment come to those who spend time in fellowship with Jesus, and this cannot be offloaded to intercessors.
- Agreement to obey the values in *Torah* and hold one another accountable to consecrated lives. Persons must leave the fellowship if they persist in grievous and unconfessed sin. Collective blessings are available to covenanted groups, not individuals.
- *Ekklesia* is organic. There are no exclusive clubs and God must be given permission to change leadership and other assignments whenever He wants. Groups should embrace all who are willing to enter into the covenant, multiply continually into new groups, and encourage Holy Spirit to express His gifts in everybody.

When a local *ekklesia* has begun to form, it is critical to begin praying into its mission. God has a purpose for every community on earth and a preferred plan for stewarding that calling. He has strategies for carrying out His Great Commission so that every person in the community eventually has the opportunity to join the family of Jesus. He is a master discipler who knows what gifts He wants to mature in His people through the assignments He gives them. The job of leadership is to hear from heaven and partner with Holy Spirit to accomplish His will. Everything flows from this revelation, and only those activities ordained by Holy Spirit will carry heaven's anointing. All else is soulish.

The diagram below illustrates the general sequence of events that most communities will follow. Only when covenant is in place and revelation received should the *ekklesia* begin to take action on its Great Commission assignments.



There is no end to evangelism, discipleship, and mercy work. Every generation must be refreshed, and fellowships of strength must help carry the burden in other regions where there is struggle. The *ekklesia* is a global network of covenanted relationships that time and distance should not be allowed to impede.

The continual cycle of building capital in all its forms and impacting ever more on secular society will bring multiplication of both harvest and opposition. There is an old truism in sales; "If the customer has not yet thrown you out of his office, then you have not asked for the sale hard enough". We are selling salvation through Messiah, and every person must be given a chance to accept the offer without being offensive in how the message is delivered. Opposition is a sign that the Great Commission is being fulfilled. It is to be embraced.

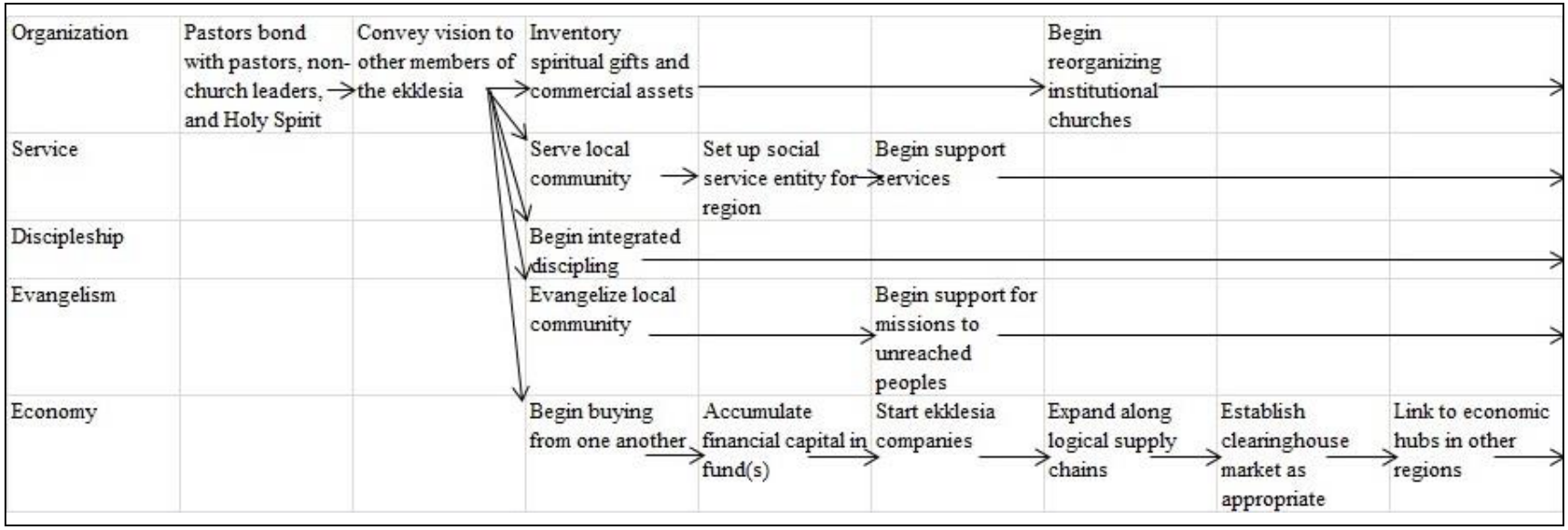
Action Plan

Change must be explicitly managed so its outcome is not left to chance. Holy Spirit will give the specific strategy for a local community, but revelation needs to be turned into tactical action. The rest of this chapter proposes a sample high-level template that can be modified and detailed as needed.

The chart below is read from left to right, top to bottom. Arrows indicate the sequence of activities and their dependencies on one another. Activities are organized in five integrated tracks, each of which ultimately proceeds on its own path. The focus of this discussion is economic, so this path contains more detail. The others are provided largely for context.

The process begins by gathering leaders in one accord under the direction of Holy Spirit. Then the full fellowship of Jesus' followers is introduced to the concepts of *ekklesia* and its various characteristics. Those who elect to function as part of such a fellowship begin to do things together. This includes serving the community, working together to streamline evangelism and discipleship in the region, and building productive wealth. Each of these becomes an on-going function intended to be multiplied over time.

Startup Flowchart for the Ekklesia Economy



1) Pastors bond with pastors, non-church leaders, and Holy Spirit

In the *ekklesia* all are equal under Messiah Jesus. There is no hierarchy, and those we look to for leadership are simple servants of all others. Gifts of Holy Spirit are given through all His people, so there is no one that is not critically important to the whole. That is why the process begins with those who have been leaders coming together and honoring one another, whether in the institutional church, para-church ministry, home fellowship, or other venue. Walls and hierarchies must be breached completely, and the clergy / laity divided utterly dissolved. All are priests, ministering to the Lord and to one another.

There also must be universal agreement that Holy Spirit is in charge and an active invitation that He provide the revelation and leadership needed for all that follows. This means receiving Jesus and Holy Spirit in their fullness, and rejecting nothing of their ministry in the earth. If He says go, then jump. If He says wait, then don't move. If His will is unclear, keep doing the last thing He told you until He tells you differently.

2) Convey vision to other members of the *ekklesia*

It is the duty of those who teach, shepherd, and otherwise lead to share their discernment of Holy Spirit's guidance with the people they serve. The message will be consistent among leaders if they have found one heart in Jesus, and it should not go out until this base is established. The purpose of this activity is to mobilize the rest of the family to take an active part in what God is doing in the region, and to establish the close relationships needed among themselves to walk it out.

This is not a single Sunday task. It must be birthed over time, because vision takes time to internalize. It is the only way people will find their place in the adoption curve. The people must enter into tight covenantal relationships such that everyone has a mentor and peers that can support them. They must learn to pray for one another and link arms so tightly that our spiritual adversary cannot break through and cause division. They will also naturally gravitate to one area or another of service; some drawn to teaching, others to managing investible funds, still others to become producers.

3) Inventory spiritual gifts and commercial assets

As the *ekklesia* forms and people begin to see themselves as part of an enlarging kingdom, their spiritual gifts and natural talents should be catalogued. Every skill will be needed in the new economy, and the family needs to know itself. There are a variety of published self-evaluations available for identifying gifts and talents, but discernment by mature mentors is the best way. Every member should be thinking about how she can best serve within her circumstances.

4) Begin reorganizing churches

After the family has come together and begun serving the community and each other, the institutional church in the region needs to take a hard look at itself. What can be done to reduce financial overhead, better serve the members that choose to fellowship there, and put Holy Spirit above denominational oversight? This will be one of the more difficult tasks, and should not be rushed. Neither should it be put off; Christian capital must be free to flow where it is most needed.

5) Serve local community

The first and most obvious sign that the *ekklesia* is forming will be its outreach to the community – not as one or another congregation, but as a united and integrated family. When the full fellowship turns out to clean up parks or entertain with gospel music, it qualifies as a social phenomenon and makes front page news. It is also the best way for the family to practice selfless serving and giving, which are among the most important skills for the latter days.

6) Set up social service entity for region

As the *ekklesia* interacts more and more with the community, it will learn about its needs while the community begins looking to the *ekklesia* for social solutions. This is the time for a social service entity to be created so resources can be best allocated. It will be a good opportunity for the *ekklesia* at large to rally around a major family initiative; including defining governance, relational protocols, and capital stewardship. Churches can use this as an opportunity to begin redirecting their financial resources away from internal use and into community evangelism and support. As we have discussed before, the social service entity may be a good venue for matching people with special gifts and talents to projects that have specific needs.

7) Begin support services

The social service entity calls on not only resources within the *ekklesia*, but also those of the community. This is the ideal time to meet with regional government officials, emergency response groups, secular service organizations, and others who need to know the *ekklesia* is an important resource for hurting people. Every referral is a potential new disciple.

8) Begin integrated discipling

Before reaching out to the community, the churches, ministries, and serving individuals should meet to agree on a discipleship pathway to be used in the region. Every entity in the *ekklesia* is a potential point of entry, so there must be a protocol for routing new believers. They will need some basic training followed by focused work in the spiritual hospital. Everyone has hurts, and these need to be addressed so love and forgiveness become dominant parts of the person's character. Healing and deliverance ministers are

crucial at the journey's start. New believers then need to be attached to a peer group with one or more mentors who can guide them along their path in Jesus. They may need to switch fellowship groups over time as God reveals areas they need to grow. The *ekklesia* must find a means of moving large numbers of people through the maturation process if it is to receive a harvest.

9) Evangelize local community

Once they have a vision for the *ekklesia*, people should begin to share their faith wherever they are; at their secular workplace or school, as a part of doing community mercy works, and in daily relationships. This requires a new boldness and purpose among God's people, something that needs to be trained and practiced.

10) Begin support for missions to unreached peoples

Every region of the global *ekklesia* should be praying for and supporting outreach to people in parts of the world that have resisted the gospel or have not yet been reached by it. Again this offers the family another opportunity to come together and mobilize its collective resources to make a real impact. Everybody should be praying for salvations somewhere. Christians are one virtual house of prayer for the nations.

11) Begin buying from one another

Once they have a vision for the *ekklesia*, people should begin doing business within the family, seeking out suppliers and vendors that can serve them. This is when people should make collective lists of what they buy and what they have the ability to produce. Matching the two lists spawns new businesses that will in turn hire family members. This is the crucial first step to creating *ekklesia* economy. The demand already exists; it now needs to be directed to Kingdom sources.

In the same way producers should be looking for opportunities to expand their business into secular markets. This is the time to develop new business plans that are worthy of financing. Business leaders need to pray big and listen for strategy and approval from God. Multiplication of capital and its production is the central feature of *ekklesia* economy.

12) Accumulate financial capital in funds

Business plans need funding and this is the time for the *ekklesia* to begin mobilizing its financial capital for investment in worthy projects. Monies locked up in secular investments, money spent on church overhead, and increase that God sovereignly gives to His people can be combined for much larger impact. The family should take on a few small projects first to learn discernment, prudence, and diversification. It is important to learn early how money can produce capital without materialism. People need to learn to put money at risk to facilitate multiplication.

13) Start ekklesia companies

Business opportunities + investment capital + human and other capital = new producers = multiplied capital. A virtuous cycle of investment and return begins that should never end. In the beginning many business plans will be created. Few will be well thought out, and fewer will be truly birthed in revelation. But that is part of the learning process and why the money management protocol is so important. The investing entities must have both the technical skill and spiritual sensitivity to evaluate the proposals.

Entrepreneurs by nature tend to like running their own show, and this is another point at which the *ekklesia* needs to learn some difficult new behaviors. Central to *ekklesia* economy is cooperation, and this may include consolidating competing business visions into one stronger enterprise. No company can be allowed to grow into an idol, so the entrepreneur should participate in multiple ventures and allow others to participate in his venture. Producers compete against their secular peers more effectively while cooperating than in division.

14) Expand along logical supply chains

Once the first commercial footholds are gained, the supply chains upstream and demand chains downstream offer further opportunities for creating yet more enterprises. The business leader needs a way of notifying others in the *ekklesia* of these opportunities for further multiplying capital.

15) Establish clearinghouse market as appropriate

Christians need to notify each other of all sorts of commercial offers; to buy, sell, or otherwise allocate capital. A clearinghouse intermediary is the best means of offering this service so long as it is run for the benefit of its users. Setting this up can be a simple or complex undertaking depending on how sophisticated the services are desired to be.

16) Link to economic hubs in other regions

Finally, the emerging economy in a region begins looking outward for similar entities in other regions. The law of comparative advantage says that there are certain things best done in one region and supplied to others, while the counter-party supplies things it has an advantage in producing. Links can be formal or informal, but the *ekklesia* is a global organism based on relationships and the further the commercial links reach, the more integrated becomes the family. Remember the lessons learned from Jewish merchants and bankers. Capital can be leveraged and multiplied so much further with shared values.

Managing Change

Change

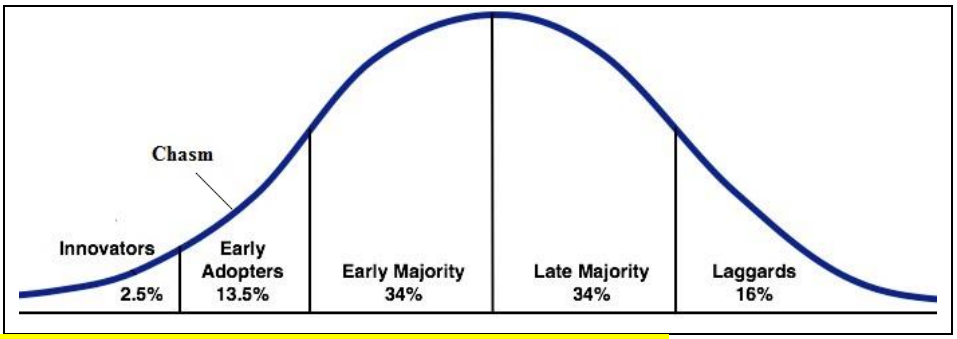
We have use the word 'strategies' to describe God's general methods for implementing His *ekklesia*, allowing for the fact that it will be manifested in a wide variety of ways in different places. There is therefore no one right way to start the change process. This chapter looks at some best practices for working with, rather than against, human behavior in the process of introducing that change.

Adoption Curve

As you have no doubt noticed, new ideas are not received the same way by everyone. Some find change easy and others quite difficult. Some love taking risks on new things and others are more conservative. This principle was popularized by Everett Rogers in his "adoption curve" derived from the field of statistics. It divides people into five groups based on their approach to change:

- Innovators actively seek out new things and change their behavior rapidly to accommodate them. They are a small "bleeding edge" group.
- Early adopters also take quickly to new ideas, but only after the biggest risks have been addressed. This is a larger group than the innovators, but still represents a small minority of the total population.
- The early majority are the bulk of us who don't want to waste time and resources on things that might not work, but want to capture the benefits offered by things that do.
- The late majority are a large group that may begin by resisting the change, but eventually accept its value. By nature they make personal changes more slowly than their neighbors, but eventually join the rest of the majority.
- Laggards are a small group that sees little or no value in making the change everyone else already has. They will resist it to the very end and may never be happy customers.

Each of the five groups is placed side by side, with the number of their members indicated by the area under the curve that they occupy. Because most people fit the middle two groups, it occupies the highest part of the curve. Those quick and very slow to adopt change anchor the far ends of the curve.



[Rogers, Everett. *Diffusion of Innovations*. Free Press of Glencoe, 1962]

In reality we are all a mix of these different personalities depending on the issue. A person may be an early adopter of smartphone technology, for example, but in the late majority when it comes to eating genetically modified foods. Within the church there are pastors who will be quick to join with others to create an *ekklesia* company, but laggards when it comes to changing the discipleship model. The point is not to put people in boxes. It is rather to adopt a startup strategy that acknowledges and accommodates the different adoption rates to be found among Christians.

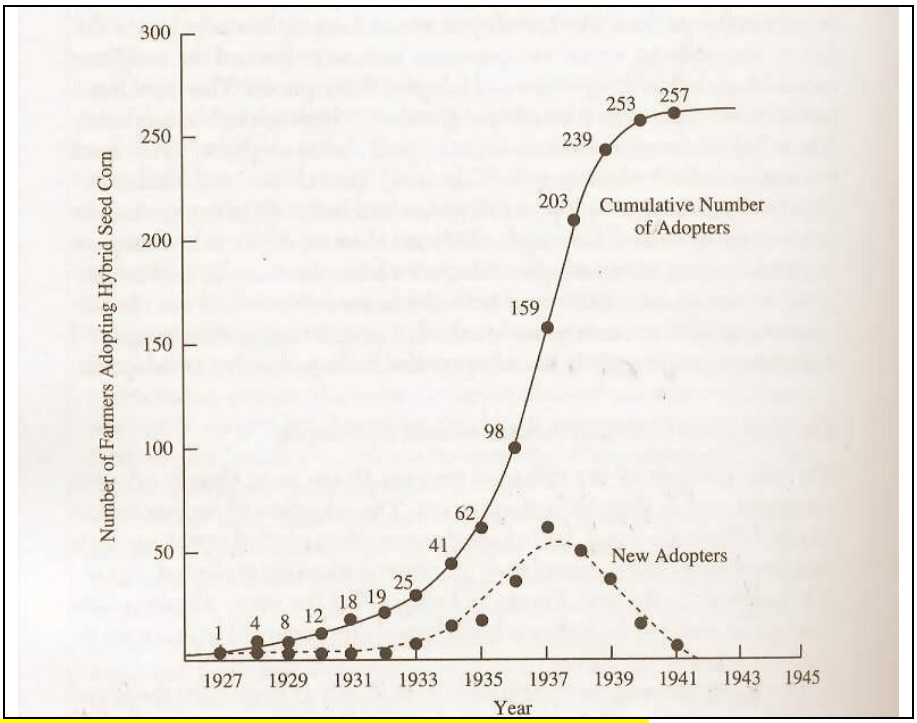
Changes like the adoption of a new economic model are substantial and must work hard to transition from innovation to mainstream acceptance. They live or die based on how the early adopters respond, and this point of decision is sometimes called the 'chasm'. Lots of ideas die here because they cannot make the transition from prototype to mature infrastructure. This may be due to complexities in the product itself, the challenge of educating people about the necessary change, too few trustworthy examples of success, poor support of new customers, or any variety of other reasons. When introducing new concepts therefore, it is crucial to package them so as to be easy for people to accept, and targeted to those who are most likely to influence mainstream acceptance. This takes planning.

[Moore, Geoffrey. *Crossing the Chasm*. Harper Business, 1999]

Tipping Point

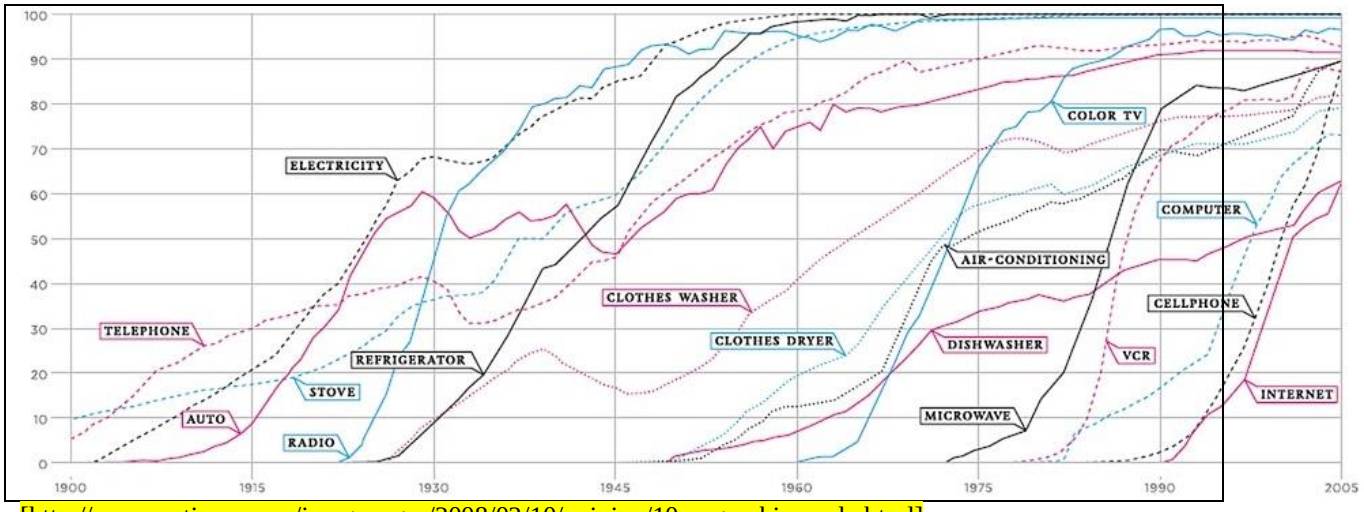
One of the useful corollaries of Everett Rogers' work is that a 'tipping point' appears at the start of mainstream adoption, sometime after the chasm has been crossed. If one plots the cumulative number of persons in a population who have accepted a new idea, it rises quickly as the top of the adoption curve is reached.

The diagram below illustrates this phenomenon as published in Roger's work. He looked at farmer acceptance of hybrid seed corn, plotting absolute and cumulative adoption by year. The tipping point becomes obvious at around 62 farmers, which was only reached after the program had been in place for seven years. Then in the next five years the population of farmers utilizing the seed multiplied 6 times. Often there is a specific event that triggers the change in public opinion, but frequently it seems to just happen spontaneously.



[Rogers, Everett. *Diffusion of Innovations*. Free Press of Glencoe, 1962]

Nearly every new technology experiences a similar pattern. The chart below runs from the year 1900 to 2005, and displays the percent of the United States population utilizing various products each year. Adoption for each product starts slow, steepens as it accelerates, and then slows again as the market becomes saturated. Note that over time the curves steepen, with the internet entering mainstream use much more quickly than did the telephone. The curves have become shockingly steep in recent years for technologies like the smartphone, with significantly enhanced models now appearing yearly. Products are increasingly designed to last for short lifetimes, with quality taking a back seat to low cost.



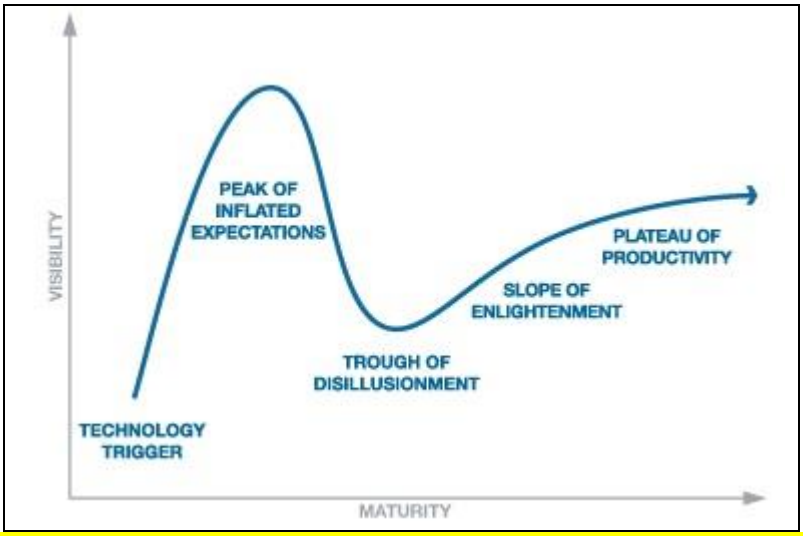
[http://www.nytimes.com/imagepages/2008/02/10/opinion/10op.graphic.ready.html]

This raises another important point relevant to our day. It takes time, money, and energy to shift behavior, and change is now happening faster than most people can integrate it into their lifestyles. It is the job of advertisers to create need that wasn't there before, and to condition our belief that new is always improved and old is socially unacceptable. This creates a challenge for evangelistic work which is based on the ancient and unchanging wisdom of God. It is hard for the evangelist to compete with the advertising cacophony, and hard for the contemporary disciple to slow down long enough to internalize God's *shalom*.

The truth is that the institutional church will likely never make progress competing with the western culture of rapid change, as evidenced by the drastic fall in church attendance we saw earlier. There is no energy left over for most people to handle one more thing, especially if that thing does not offer palpable instant-on benefits. Perhaps that is why the last great harvest is only prophesied to be gathered in the midst of crisis; only then can people's minds be focused sufficiently on things eternal.

Hype Cycle

Another dynamic of change is captured by something Gartner, Inc. called the "Hype Cycle". This acknowledges that groups of people going through significant change over time will evolve through several phases of enthusiasm. These are shown in the chart below.



[http://www.gartner.com/technology/research/methodologies/hype-cycle.jsp]

Change promoters generate a great deal of enthusiasm and often set very high expectations for success when selling their ideas. If they don't, few people will be incented to give it a try. But few implementations are a roaring success the first time and need to be adjusted over time to accommodate the realities of the customer and marketplace. This inevitably leads to a mismatch between what is expected and what is experienced, resulting in disappointment. This is the "Trough of Disillusionment" and often coincides with the "Chasm" we saw above in the adoption curve. Credibility is all-important when introducing a new product, and if a launch fails it can be a long time before the customer gives you a

second chance. Eventually, if things get sorted out and the early adopters remain with the program, it generates the necessary success stories to attract attention from the mainstream.

Change Leadership

We took the time to briefly review the forgoing theory because it is 100% applicable to adoption of an *ekklesia* economy. As you think through the various entities of the economic eco-system and consider the changes to those that exist today, you get some idea of how radical a change it is we are proposing, and how disruptive to people it has the potential of being. That does not make it a bad thing, or even an overwhelming challenge. It just means that those responsible for the implementation in each region need to consider several key principles:

- Follow the leading of Holy Spirit in developing the implementation plan; He knows best how people are prepared.
- Break large change into smaller manageable parts; don't overwhelm the audience.
- Recruit your most enthusiastic innovators and early adopters; they will have the necessary staying power.
- Test and debug each change on a small scale, and keep repeating the process with higher volumes and more complex transactions. Prototype and pilot before going public. But for heaven's sake, don't spend forever in planning. Get something going and learn.
- Establish infrastructure early for enrolling and supporting the large number of customers that will appear at the tipping point.
- Set specific conservative expectations at each part of the adoption curve so people can determine whether they are ready.
- Over-deliver against each expectation so each stage of rollout has its own success.

It is important in the discussion that follows to remember that the *ekklesia* is people knit together in loving relationship. It is not the organizations, methods, or pools of capital that make up the *ekklesia* economy. We must always start with a healthy family in which every relationship is based on honor. Only then can we proceed to introducing things like discipleship, evangelism, and wealth building that the family can do together. In anything as involved as the introduction of a new economic approach, leaders must be gentle with their brethren, and be given great grace by those who come alongside them. It is hard to lead, and in the midst of change it is often harder to follow.

> *"And, my friends, in this story you have a history of this entire movement. First they ignore you. Then they ridicule you. And then they attack you and want to burn you. And then they build monuments to you."*
> [1918 US trade union address by Nicholas Klein]

Disputes

Judges

As long as there have been people, there have been disagreements among them. Before the Hebrews had a king they had men and women of maturity deciding legal issues among the people. Beginning with Moses they were referred to as Judges, although they also served as military leaders as well. In fact, we are told that there were so many complaints among the people that Moses was wearing himself out hearing them. Amazingly, the Hebrews were arguing among themselves in the very shadow of God's presence among them.

We are also told that after Messiah returns to rule as king over the earth, one of his tasks will be to continue deciding disputes on behalf of the people.

> *"Come, let us go up to the mountain of the LORD, to the house of the God of Jacob; That He may teach us concerning His ways and that we may walk in His paths." For the law will go forth from Zion and the word of the LORD from Jerusalem. And He will judge between the nations, and will render decisions for many peoples…*
> [Isaiah 2:3-4]

Humans are eternally argumentative, so we should probably expect that the *ekklesia* will have its own dirty laundry, even in the presence of Holy Spirit. It is inevitable in most complex projects that disputes emerge, some serious enough to warrant independent judicial decision. How should these be handled in these latter days before Messiah's return?

The apostle Paul was highly critical of his Corinthian disciples taking their disagreements to the civil courts, and thus entrusting decisions impacting Christians to secular authorities interpreting secular law and precedent. He could not understand how God's people having spiritual authority to judge the world would put themselves willingly at the world's mercy.

> *Does any one of you, when he has a case against his neighbor, dare to go to law before the unrighteous and not before the saints? Or do you not know that the saints will judge the world? If the world is judged by you, are you not competent to constitute the smallest law courts? Do you not know that we will judge angels? How much more matters of this life? So if you have law courts dealing with matters of this life, do you appoint them as judges who are of no account in the church? I say this to your shame. Is it so, that there is not among you one wise man who will be able to decide between his brethren, but brother goes to law with brother, and that before unbelievers?*
> [1 Corinthians 6:1-6]

This criticism is laid at our feet even today, as Christians continue to litigate against one another in civil courts. We are a people whose eternal destiny [Rev 20:11-15] and works as believers [2 Cor. 5:10] will be decided by a heavenly judge in accordance with the eternal values in *Torah*. How then can we hold our brethren in the *ekklesia* to a different standard?

The *Torah's* many teachings reflect underlying principles that emerged from decisions made by the Hebrew Judges under God's delegated authority. Their wisdom provides us today with sufficient examples to decide issues among ourselves when we use a values-based approach - rather than a strict legal code. Our true failure is that we have lost the art of interpreting *Torah* and applying it to the modern social context. It is part and parcel of having been so assimilated into world culture.

Ekklesia Protocol

Dispute resolution should always begin with direct communication between the aggrieved parties, and only escalate to a third party if no possibility of reconciliation exists. It is a real failure of relationship if it ever gets to that point. Nevertheless, parties should then proceed to mediation with a competent intermediary, and if that fails as well, to binding arbitration. This is proper protocol.

The intermediary takes the role of judge in the same way that did Moses in the desert. He must be a follower of Jesus well versed in the values of *Torah*. He or she should be someone that hears from Holy Spirit and walks in His wisdom. He should be trusted widely in the assembly and not exceed his authority. There are not many that can fill these shoes, and the spiritual accountability is high for those that do.

Decisions should reflect God's absolute justice, tempered by His grace and forgiveness. Holy Spirit must be given His role for revelation, and the decision should acknowledge that Jesus is both advocate and judge in the matter. Any restitution should be proportionate to the wrong. The objective is to settle the issue without creating bitterness, unforgiveness, or continuing strife. When God judges among the people his decisions are never punitive. They are always designed to redeem and reconcile.

The secular courts are the only venue for Christians to take disputes they cannot resolve with their secular neighbors. One must be aware, however, that justice is conducted very differently there, is frequently corrupted, very expensive, and often unpredictable. Human courts are also one of those institutions in which our spiritual adversary has free reign, and it is his purpose to disable God's people whenever possible. One must use real wisdom before playing in that sandbox.

Anecdotally, one out of three people will take advantage of you if they can, sometimes causing great hurt in the process. Some have so little empathy they are literally oblivious to the damage they leave in their wake. Believers in the *ekklesia* must be prudent in all their affairs, but there is a lifestyle choice to be made. Do you live life defending against the one that will offend you, or do you live with vigor for the other two whom you can bless?

Political Economy

Sovereign Temptations

We have suggested previously that the *ekklesia* is not likely to ever take the form of a sovereign nation with its own central bank or currency. There is nothing in scripture to suggest this might be the case, and extensive historical precedent shows us that human nature is too susceptible to the corruption that inevitably follows control over economies. God is not likely to throw such a tempting bone to His own people. In this chapter we explore this issue in more depth.

Politico-Economic Systems

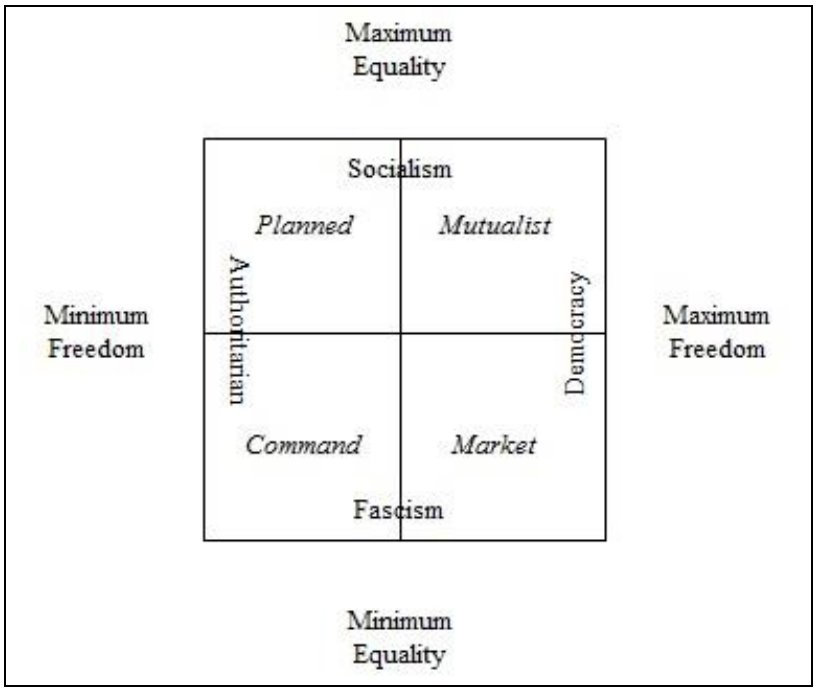
Human societies organize themselves into various systems including economic, political, social, legal, and cultural which sometimes overlap. For example, single-party political systems tend to also have command economies, and nations with highly defined cultural (and religious) norms tend to be socially xenophobic. Thus, "political economy" represents the intersection between government and the economy.

Political systems are usually categorized by who it is that holds decision making power, or how those who are empowered are appointed to their positions.

Economic systems tend to be categorized by who owns and benefits from the means of production, or the ideological approach used to allocate society's capital.

One way of looking at both is illustrated below using two axes. One measures the freedom or liberty an individual has within a system to take unhindered personal action he deems best for him. The second measures the degree to which people within the society share the same rights.

One can place all politico-economic systems somewhere on the diagram, although placements are subject both to the specific definitions you use, and whether you are showing the idealized or real-world version of each. Major political systems are shown where the axes meet the inside edges of the box, and economic systems are shown in *italic*. Each of the quadrants is further defined below.



1) Mutualist

   This is an economic system dominated by collectives like the *kibbutz* in which individuals share the means and benefits of production, or contribute substantial portions of their individual resources for common use. Their economic life is relatively unhindered by government interference, and they are frequently faith-based.

2) Market

   These economies have a strong orientation to competitive capitalism in which both effort and reward are individual. Some achieve economic power and others do not, leading to highly unequal distributions of wealth. Governments are significant players in the market, but generally try to preserve fairness in trade.

3) Command

   Government is the dominant participant in this economy, and does not hesitate to favor certain groups. It directly owns or controls the major producers, and these companies in turn reward those in political power. The economy is a tool used by officials to carry out their other political objectives. Personal connections rather than innovation dominate.

4) Planned

   Complete freedom in commerce can lead to anarchy, so most governments that do not centrally control their economies at least attempt to steer them with economic targets

and strong incentives. The government does not dictate production and investment activities per se, but it does intervene in support of its policy objectives.

In the absence of any outside pressures, the *ekklesia* economy would naturally function in the Mutualist quadrant. Commerce would be conducted based on Biblical values that prefer others, including taking care of those that cannot care for themselves. There would be honor and honesty in every transaction, generosity in personal wealth management, and no need for government protection or regulation.

Government Influence

If the Mutualist economy of the *ekklesia* is located in a nation that practices true socialist or democratic policy, it might function relatively smoothly. But what happens if it is located in an authoritarian or fascist country? How do Mutualist and Command economies co-exist?

There are a variety of ways in which such regimes challenge *ekklesia* economics:

- Large segments of the economy are controlled by state-owned companies, leaving no room for competitors.
- Honest, law-abiding businesses that do not engage in corruption are victimized by the tax and regulatory regime.
- Foreign owned entities in general are watched closely and disbanded if discovered doing things considered inappropriate. Evangelistic companies are nearly always considered a threat.
- Controls on movement of financial capital hinder trading with other entities outside the country, and export of profits from within the country.

Yet these impacts can be offset by several characteristics of Kingdom producers:

- The *ekklesia* is a nation within a nation. It uses the country's currency and complies with the country's laws, thus keeping a low profile.
- The *ekklesia* does not compete with state-owned companies (although it may supply them), sticking instead to industrial segments in which the government has little interest.
- Kingdom people do trust-based business with each other whenever they can, allowing capital to multiply more quickly than occurs in the secular economy. Many of these transactions may in fact be invisible to the government.
- Kingdom companies gain favor with the government when they do mercy work that supplements limited state social services.
- Economic instabilities inherent in command economies are mitigated by avoiding debt, derivative contracts, and other forms of financial leverage.

A Godly Nation

Rather than leaving His people to adapt among secular governments, wouldn't it further God's purpose if He were just to plant a new Christian nation someplace that could govern

itself sovereignly? It would serve as that bright light on a hill, and God's people would not have to compromise any of their blessings as part of secular society. Such a nation could establish a Christian legal system that preserved freedom, a banking system targeted to unleveraged commerce, and an economic model based on trust. Our shared Christian vision would minimize inefficiency and the society as a whole could rapidly build wealth without argument.

Kingdom people have been waiting for this opportunity throughout the church period. Unfortunately, even a cursory look at the history of human societies reveals how tenuous would be this new nation's attachment to her God.

Historian Arnold Toynbee wrote that all civilizations and their governments pass through a series of five stages: genesis, growth, troubles, the universal state, and disintegration. Some pass through these stages faster and some more slowly. Following disintegration, the people reorganize or are assimilated into another society and the cycle starts again.

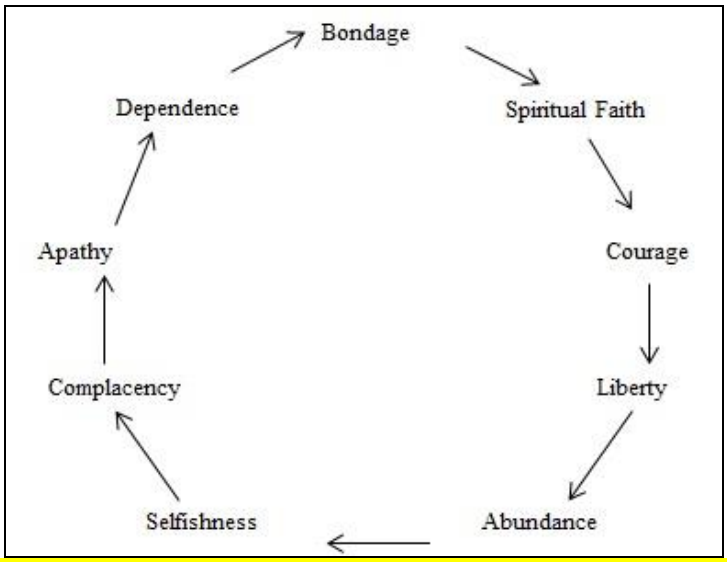
[Toynbee, Arnold. *A Study of History*. 12 Volumes, Oxford University, 1961]

In terms of the economic systems discussed above, there is a natural clockwise progression that starts with Mutualism, passes through centralized state control, and finally ends up in a chaotic reorganization when the welfare state collapses. We saw this in recent history on a very large scale when in 1991 the single-party Union of Soviet Socialist Republics disintegrated into 12 smaller, semi-autonomous countries.

The Soviet Union had its roots in the 1917 Russian Revolution that overthrew the Czarist autocracy. What began as a federated movement rapidly coalesced into a centralized government that annexed lands taken from Germany during World War Two. But after 74 years, the failure of the command economy, coupled with internal nationalist pressures caused the union to dissolve. The cycle then began again in 1991 as a Mutualist economy emerged in Russia based heavily on barter.

> *Every collapse of which we have sufficient evidence was preceded by the same course of events. The State, in its insatiable lust for power, increasingly intensified its encroachments on the economy of the nation, causing a consequent decline of interest in production, until at long last the subsistence level was reached and not enough above that was produced to maintain the State in the condition to which it had been accustomed. It was not economically able to meet the strain of some immediate circumstance, like war, and succumbed. Preceding that event, the economy of Society, on which State power rests, had deteriorated, and with that deterioration came a letdown in moral and cultural values; men "did not care." That is, Society collapsed and drew the State down with it.*
> [Chodorov, Frank. *The Rise and Fall of Society*. The Devin-Adair Company, 1959, p.6]

At the root of this repeating cycle is human behavior. H. W. Prentis (who was influenced by the work of Alexander Tytler) proposed a model similar to that of Toynbee that explains how people respond to the status of their society, and in that response help perpetuate the cycle.



[Prentis, H. W. *Industrial Management in a Republic*. Speech, 1943]

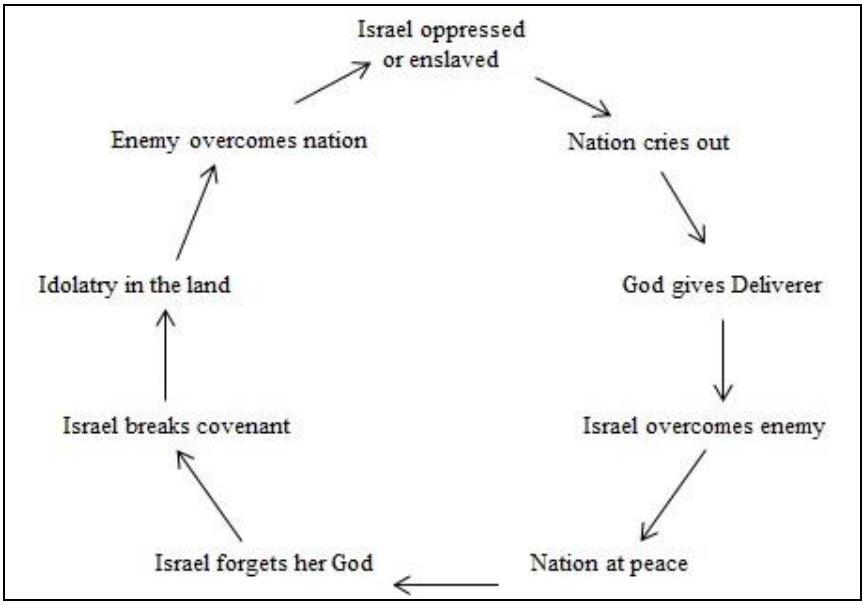
At first, a group is relatively powerless and in bondage to outside forces, be they political or natural elements. In their struggle they call on God for things they themselves cannot control. A group faith emerges. This helps the people rally to their common cause, and if they are courageous and successful, to gain their independence of the forces that held them in bondage. They emerge as a confident people with hard-won liberties.

With the fight over and common cause attained, the people experience an increasing abundance that lets them enjoy leisure and pursue individual interests. Over time they lose the coherence of the group, and begin seeking what is best for them individually. This inevitably leads to a complacency and then apathy regarding issues of the collective, which they entrust to a growing cadre of professional government bureaucrats.

Governments never shrink. They take on greater powers to provide ever increasing services to the people. Their growth requires extracting more and more of the nation's wealth until the will of the people to work is compromised. The economy slows, jobs are lost, and people begin calling on the government to provide an ever more comprehensive economic safety net. The people become dependent on the government, the government becomes dependent on creditors to finance its deficits, and society loses the vision that brought it liberty in the first place. Corruption at all levels sets in. When the government eventually bankrupts, the civilization collapses into chaos that places the people back in bondage to some other external force that rises to fills the vacuum. The cycle begins anew.

> *A democracy cannot exist as a permanent form of government. It can only exist until the majority discovers it can vote itself largess out of the public treasury. After that, the majority always votes for the candidate promising the most benefits with the result the democracy collapses because of the loose fiscal policy ensuing, always to be followed by a dictatorship, then a monarchy.*
> [Peterson, Elmer T. *This is the Hard Core of Freedom*. Editorial, Daily Oklahoman, 1951, p.12A]

The Biblical history of Israel offers a classic example of this phenomenon. During the nearly 300 years in which Israel was ruled by Judges, the nation passed repeatedly through a cycle of honoring covenant with her God, falling away, and being restored. Here is the Prentis diagram again, relabeled to show this pattern.



Every generation thinks it can do better, but human nature never changes. What of Israel today?

When the British Mandate ended and Israel was restored as a sovereign nation in 1948, Jews returned to their land with full authority to build a Godly culture based on *Torah* and spiritual best practice. They fought and won three wars of independence in 1948, 1967, and 1972 assuring their right to have whatever type of country they wanted. They could institute any form of legislature, judiciary, economic, or other institutions needed to organize their society. Like the theocracy in Iran, Israel had the ability to create a perfect place to hold ground until Messiah comes.

Yet despite this unique opportunity, the institutions in Israel evolved to look remarkably similar to those of all other nations, and Israel faces the same issues of complacency and idolatry as everybody else. Just visit Israel during Purim.

The *ekklesia* is not a country, and this is its great advantage in the earth. If it were to arise as a new country like Israel or Iran today, one can be sure that the endless cycle of human behavior would again assert itself. The *ekklesia* would no longer be "called out". It would become just like the other nations.

God the Father wants a bride for His Son that is wedded only to Him. The bride is not to concern herself with the affairs of statehood or centralized economic management. She is not to make treaties with other nations that compromise her sovereignty. She is not to allow

secular gods like *mammon* to take her focus off her husband. The *ekklesia* is the bride, and the Son is all the government that she needs.

> *And the government will rest on His shoulders*
> [Isaiah 9:6]

Joseph as Case Study

The Biblical Joseph was sold into slavery in Egypt, imprisoned, and released when God gave him an interpretation of Pharaoh's dream. Furthermore, he was granted a position of great authority managing Egypt's most important natural resources. His service saved lives throughout Egypt and Canaan when a lengthy drought struck. Joseph is always held up by the church as the premier example of an outsider who was anointed by God to create great wealth for redemptive purpose. So important is this principle that it is worth considering the story from a politico-economic perspective.

God in His grace warned Pharaoh about an upcoming drought of seven years that would follow seven years of abundant harvests - enough advance notice that food could be conveniently stockpiled. Pharaoh had two choices. First, he could have warned the people and helped them store the surplus directly so each household was individually prepared. This required the people taking responsibility for their own welfare. Alternatively, he could do as Joseph suggested and institute a substantial tax on all agricultural production which the state would then store on behalf of the people. (Genesis 41:48 says Joseph collected all the grain produced, but this is undoubtedly an exaggeration.)

The policy was successful, and when the drought began the government held sufficient food for everyone. But instead of freely redistributing what had been forcibly taken from the people, Joseph required them to purchase it back from the government, which now held a monopoly on all supply. The cost was so high that in Genesis 47 we read that Joseph collected first all the money in Egypt, then all the livestock, and finally all the land, ultimately putting the Egyptian people in servitude to Pharaoh. When the drought ended and every asset in the country had been taken over by the government, Joseph distributed seed to the people subject to yet another 20% tax on all future production based on that seed.

No wonder Pharaoh gave Joseph favor. The policies Joseph suggested and implemented were perfect for an authoritarian government operating a command economy. He was richly rewarded for vastly extending state power and wealth.

So was Joseph a divine provider or ruthless bureaucrat? It is fascinating that the cruelty of Joseph's policies seems not to bother the Genesis narrator. We want to ascribe to God's servant the best motives, and it is possible that neither Joseph nor Pharaoh could have foreseen the consequences of Joseph's actions. It is possible that Joseph was naive about political economy or human behavior. But the lesson stands that regardless of who is in charge, the state never passes up an opportunity to accumulate power. It is basic human nature.

A Godly Economy

If a standalone country is not feasible, is it not advisable that the *ekklesia* economy should at least divorce itself as much as possible from secular finance? Should it not develop its own set of tools that facilitate commerce and enhance sovereignty? Let's look at some of the more common suggestions.

- Kingdom transactions should be invisible to secular governments. The *ekklesia* could utilize an alternate medium of payment like a peer-to-peer crypto-currency or an electronic wallet backed by a private store of precious metals.

  This is one aspect of the more general point that privacy everywhere is being compromised by governments seeking to mitigate perceived political threats and maximize revenue collections, among other objectives. Certainly the church in persecuted nations wants to leave no transactional evidence when printing Bibles and arranging evangelistic meetings. This is the domain of cash and barter. Perhaps peer-to-peer currency will find a role, but governments can still see an internet-based transaction even if they cannot immediately decrypt it. Most commerce is relatively mundane, and the best strategy for staying hidden is to resemble everybody else. This forces authorities to find the proverbial needle in a haystack. There is no reason not to transact for routine consumption using established banks and currencies. The citizen who leaves no electronic trail is the first to stand out in any data mining exercise.

- Kingdom economic activity should be insulated from government currency manipulation. This is another reason to use an alternate medium of payment.

  Again, to what purpose? Money is a medium of exchange, not an asset. It is not designed to be held in cash form. It produces nothing, evangelizes nobody, and generates no capital unless exchanged for an asset that produces something useful. Alternate currencies are outlawed in most nations and God's people are called to be lawful. If you want to escape irresponsible monetary policy, then merely trade the government's fiat currency for a real asset as soon as possible.

- Godly initiatives are constrained by government manipulation of the credit markets. The Kingdom needs to be free to set its own cost of capital.

  The Biblical cost of capital is zero. We are to gift the poor and make equity investments into businesses that seek to grow. Debt creates bondage and should be avoided. If there is no debt, there is no interest to be paid. Nothing the government or secular credit markets do to the price of money should have any impact on a Kingdom business. Business cycles influenced by credit policy should likewise have no impact on an *ekklesia* economy conducting commerce with itself. Only the portion of the business selling to secular buyers should be impacted by secular business cycles.

- Governments are actively intervening in every public securities market. The Kingdom needs its own version.

Public securities markets in every country are at least nominally regulated by government authorities and any Kingdom alternative that operates within the government's purview would be influenced as well. On the other hand, Kingdom people cannot be victimized or manipulated by government intervention if they do not trade on these markets. And to be clear, the *ekklesia* clearinghouse we looked at earlier for commodity and goods trading is not a public securities market, and generally would not be subject to government intervention any more than are internet-based marketplaces. [Consider for example, Ebay or Alibaba.]

- The *ekklesia* should collectively accumulate gold and silver as a Kingdom storehouse of value.

  It is true that for thousands of years precious metals have been considered the best long-term store of value. They can be readily exchanged into any currency, and their universal appeal makes them ideal for backing a shadow currency. But the very notion of a storehouse for money defeats the whole mechanism of multiplication. Every ounce of gold held in a depository somewhere deprives a Christian company of badly needed working capital. Savings are an economic leakage. The best storehouse of value at any point in the economic cycle is a producing company or natural resource. As the prophet Ezekiel pointed out, you can't eat gold when God allows a season of persecution or punishment.

  They will fling their silver into the streets and their gold will become an abhorrent thing; their silver and their gold will not be able to deliver them in the day of the wrath of the LORD. They cannot satisfy their appetite nor can they fill their stomachs, for their iniquity has become an occasion of stumbling.
  [Ezekiel 7:19]

- Kingdom economy requires some form of central coordination to ensure everyone's needs are met.

  The church has always leaned toward a utopian socialist economy, but managing it requires central planning and compulsion that are contrary to the values of *ekklesia* economics. A plan without the authority of enforcement is pointless, and enforced redistribution of wealth puts us right back in the secular welfare state. Socialist planning has been discredited everywhere it has been tried because it destroys incentive and benefits only bureaucratic empire builders. Open competition has always been the best means of allocating capital where it will produce the greatest benefit. Christians will do business with *ekklesia* companies that share the wealth because they choose to - not because a socialist planner says they have to. Competition forces a producer to supply better goods and services than a protected one, and the resulting efficiencies generate greater profits that can be used to further multiply capital in all its forms. This is a much better approach.

Policy Advice

The *ekklesia* will emerge in these latter days with a sizable economic presence in many if not most countries. It will not be a political entity, but it will substantially impact national wealth and governments should wish to encourage this. What advice can we offer to government leaders who are uncertain how to respond to this organic movement? How do we assure them that it is an asset within their dominion, and not a threat?

In this chapter we take a tour through the various ministries (or departments or portfolios) that comprise the typical government. Each is charged with applying best practices to the administration of government programs and policies for the benefit of the people, and each must guard against entities that might threaten that mandate.

The *ekklesia* will initially be largely invisible to the government, but eventually its economic footprint and evangelistic outreach will attract attention. In some places the evangelistic mission will be seen as a direct threat to social stability. It is our job to convince the government leaders that God's people are an asset, and that as their numbers increase so too does the blessing that follows them. Here are some of the messages the *ekklesia* can bring to governments.

<u>Office of the President & Prime Minister</u>

Policy flows from the top down, so the attitude of the President and/or Prime Minister toward the *ekklesia* frames all other discussions. Most top country leadership wants political stability foremost, and maintaining this is highly dependent on continual economic growth. After all, if the people have nothing, they have nothing to lose in a rebellion.

Followers of Jesus are told clearly to obey political authority. A Christian has enough challenges carrying out the Great Commission, so why attract government wrath that jeopardizes that work? Nowhere does Jesus advocate political insurrection or anarchy. All three members of the triune Godhead are personalities of honor and order. Jesus reserved his anger for the hypocrites that served God, not the politicians that governed nations.

So long as a government is operating according to the eternal principles enshrined in the Ten Commandments, the *ekklesia* should have no problem living quiet and obedient lives. If the government violates the command to love God but does advocate for basic moral behavior among the citizens, then God's people can take up responsibility for the parts government won't do. It is only in very corrupt societies in which government leaders actively enslave their citizens that Christians may be called on by God to take specific political action in the natural that could threaten the state.

Top leadership wants to grow the economy, and if Christians are producing tax revenues through their multiplied production, all the better. Clean government and strong property rights increase the efficiency of commerce for everybody, and God's people will readily support the government in this objective any way they are asked. The *ekklesia* wants to be a

reliable partner for any government focused on social, economic, and environmental sustainability.

> *Submit yourselves for the Lord's sake to every human institution, whether to a king as the one in authority, or to governors as sent by him for the punishment of evildoers and the praise of those who do right. For such is the will of God that by doing right you may silence the ignorance of foolish men. Act as free men, and do not use your freedom as a covering for evil, but use it as bondslaves of God. Honor all people, love the brotherhood, fear God, honor the king.*
> [1 Peter 2:13-17]

> *First of all, then, I urge that entreaties and prayers, petitions and thanksgivings, be made on behalf of all men, for kings and all who are in authority, so that we may lead a tranquil and quiet life in all godliness and dignity.*
> [1 Timothy 2:1-2]

Ministry of Finance & Industry

The minister of finance is responsible for executing government domestic policy while managing the interface between the domestic and international economies. There are many philosophies for doing so ranging from the "Washington Consensus" associated with democratic government to the "Beijing Consensus" best associated with authoritarian government. All have strengths and weaknesses. As this is written, governments around the world are resorting to extraordinary measures to encourage their economies, and many of these policies will ultimately prove to be highly destabilizing.

Government fiscal stimulus efforts based on deficit spending can work in the short term, but there is a diminishing marginal productivity that eventually renders this approach impotent, and the taxes necessary to pay back the debt create a serious drag on future production. In the longer term public debt can only grow in proportion to private sector output, so sizable deficit spending is a self-defeating approach. Alternatively, interest rates can be forced below the rate of monetary inflation and market cost of capital to stimulate borrowing, but this also dries up the incentive to lend. The very policy intended to increase monetary velocity in the economy actually has the opposite effect. Forcibly weakening the currency to stimulate exports has the reciprocal effect of hurting importers, raising the cost of living for citizens, and reducing diversified investment in the productive resources of other countries. Protectionism ultimately impoverishes the nation.

If a government wants to encourage real economic growth, it must provide a financial incentive for its citizens to invest, work, and consume domestic production. Wealth is not created by trading assets or increasing government's share of the GDP. It is created by increasing private sector productive output, and this depends on access to working capital, low tax rates, low regulatory compliance costs, and monetary stability.

Kingdom people and companies are diligent producers who accumulate wealth over time and benefit from the Biblical principles of multiplication. Their production is blessed by God when they work hard and obey *Torah*, and this directly benefits their communities.

Their avoidance of leverage increases systemic stability, and their emphasis on production for export contributes to trade balances and capital flows.

> *He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.*
> [Proverbs 28:19]

> *"Tell us then, what do you think? Is it lawful to give a poll-tax to Caesar, or not?" But Jesus perceived their malice, and said, "Why are you testing me, you hypocrites? "Show Me the coin used for the poll-tax." And they brought Him a denarius. And He said to them, "Whose likeness and inscription is this?" They said to Him, "Caesar's." Then He said to them, "Then render to Caesar the things that are Caesar's; and to God the things that are God's." And hearing this, they were amazed, and leaving Him, they went away.*
> [Matthew 22:17-22]

Importantly, Kingdom people are honest in all dealings both with their own community and when dealing with others. They are the most trustworthy counter-parties in transactions because God Himself demands integrity of the people claiming His name, and punishes severely those who do not obey His laws.

> *You shall have just balances, just weights, a just ephah, and a just hin; I am the LORD your God, who brought you out from the land of Egypt.*
> [Leviticus 19:36]

Ministry of Agriculture & Natural Resources & Energy

This ministry has a dual mandate; to ensure sustainable use is made of the country's natural resources, and to assist the agricultural community to maximize its production and access to markets. Of all the trade-distorting policy actions taken by governments, agricultural interventions are the most severe. Creating a market advantage for one constituency inevitably disadvantages another. This significantly distorts capital flows and leads to sub-optimal investment.

The Biblical literature followed by God's people was all written during and before the Iron Age when Israel was almost wholly an agricultural society. So while its principles also apply to manufacturing and information-based economies, the promises made about the land were intended to be specific and eternal. These promises are that God places in the soil blessings and curses depending on whether or not the people who live there honor His *Torah*.

Kingdom people are the best farmers to have on the land because God multiplies their fruitfulness. The very presence of His Spirit brings life and abundance because He is the Creator and sustainer of earth. The wise government welcomes as many Godly people to care for the land, fisheries, and mineral deposits as it possibly can.

Blessed shall be the offspring of your body and the produce of your ground and the offspring of your beasts, the increase of your herd and the young of your flock…The LORD will command the blessing upon you in your barns and in all that you put your hand to, and He will bless you in the land which the LORD your God gives you.
[Deuteronomy 28:4,8]

Ministry of Foreign Affairs

The *ekklesia* is not a political country and (Holy See excepted) has no diplomatic relations with any country. It is the result of God as Creator of the earth calling to people in every nation. It has no government or lines of authority save Jesus Himself. The *ekklesia* is a global set of relationships that are expanding and reconnecting all the time, doing business with itself and the secular world across boundaries. Like a multi-national corporation, this family benefits from globalization of commerce, open markets, minimal capital controls, and freedom of travel. Government policy that facilitates these things will encourage the growth of the *ekklesia* economy within its boundaries.

The Ministry of Foreign Affairs cannot negotiate anything directly with the *ekklesia*, but it does have the ability to encourage or retard its growth by facilitating travel among its members. If the government agrees that this body of Godly people can bring blessing and divine favor to the country, then it will encourage foreign teachers and evangelists to enter and carry on their work without interruption.

Every government is the steward of a part of God's creation whether they acknowledge it or not. Because God's presence is expressed by His people on the earth and the relationships between them, the most irresponsible thing a government minister can do is prohibit entry to people bringing the fullness of God into a country where blessing is needed.

Opening his mouth, Peter said: "I most certainly understand now that God is not one to show partiality, but in every nation the man who fears Him and does what is right is welcome to Him.
[Acts 10:34-35]

Ministry of Defense

In some countries military service is compulsory, regardless of who you are or what you believe. The conscript is required to fight and die on behalf of his country, regardless of the morality or justification for the war. The role of the Ministry of Defense is to instill a sense of nationalism in the people sufficiently intense that they are ready to die for the values it represents.

People who follow Jesus are required to obey the laws of human authority, unless they violate the laws of heaven. So when a government asks members of the *ekklesia* to take up arms in anger against the people of another nation, Jesus' followers must refuse because they are commanded not to kill another person. In Jesus' eyes all warfighters are of equally loved value regardless of the land God gave them for their home. How can a follow of

Jesus kill another person loved by God simply because God chose to place him in a different country?

The one exception is when a nation covenanted to God is attacked by one that is not, as has been the case in Israel, and then God's people will defend His land and His name and receive His favor in the struggle.

If a government must conscript God's people to serve, it can help resolve this contest of judicial authority by placing them into support and logistical roles that help rather than hurt people. The *ekklesia* is a family of compassionate healers and mercy workers that are brilliant supporting others in any circumstance.

> *He said, "What have you done? The voice of your brother's blood is crying to Me from the ground. "Now you are cursed from the ground, which has opened its mouth to receive your brother's blood from your hand."*
> [Genesis 4:10-11]

Ministry of Internal Affairs & Justice

This ministry is chartered by the President or Prime Minister to maintain domestic public order and to ensure that government legal authority is obeyed by citizens and foreign visitors. Enforcement is performed by police, intelligence services, customs agents, industrial inspectors, and so on depending on the country. When a country is adversarial to the work of the *ekklesia*, it is this ministry that carries out the associated persecution, typically by banning group meetings, restricting individual travel, and confiscating Bibles and other 'propaganda' material.

To a member of the *ekklesia* such government opposition is irrational. If he is truly obeying God's call to bless others, he poses no danger at all to the established political powers, and in fact is committed to doing things that improve social order.

> *Every person is to be in subjection to the governing authorities. For there is no authority except from God, and those which exist are established by God. Therefore whoever resists authority has opposed the ordinance of God; and they who have opposed will receive condemnation upon themselves. For rulers are not a cause of fear for good behavior, but for evil. Do you want to have no fear of authority? Do what is good and you will have praise from the same; for it is a minister of God to you for good. But if you do what is evil, be afraid; for it does not bear the sword for nothing; for it is a minister of God, an avenger who brings wrath on the one who practices evil. Therefore it is necessary to be in subjection, not only because of wrath, but also for conscience' sake. For because of this you also pay taxes, for rulers are servants of God, devoting themselves to this very thing. Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.*
> [Romans 13:1-7]

God's people are just people. The original form of government that God gave His covenant people was a judiciary, not a kingship or legislative assembly. Justice pervades the Biblical literature and takes the form of a command to Jesus' followers. They dare not deal unjustly or they incur God's wrath – something far more serious than being jailed.

> *You shall appoint for yourself judges and officers in all your towns which the LORD your God is giving you, according to your tribes, and they shall judge the people with righteous judgment. You shall not distort justice; you shall not be partial, and you shall not take a bribe, for a bribe blinds the eyes of the wise and perverts the words of the righteous. Justice, and only justice, you shall pursue, that you may live and possess the land which the LORD your God is giving you.*
> [Deuteronomy 16:18-20]

Ministry of Health & Social Services

In every country the needs of the citizenry exceed the resources of the government to care for those needs. There is no Ministry of Health that has sufficient resources, and in too much of the developing world bullets have a higher priority than medicine. The most important service provided by secular NGOs (non-governmental service organizations) is development of health and social infrastructure within poor countries, but their ability to help is limited to the availability of donor funding. It is an inherently unsustainable model.

Of all the ministries, this one should be most vocal about supporting the work of the *ekklesia* in any country. This is because it is already indigenous to the nation, committed to blessing the people there, familiar with its needs and quirks, and has established relationships throughout the world that can be called on for help and resources. The *ekklesia* is generous in its mercy work and the best partner government can have in care for the needy. The Health Minister should actively solicit input on ministry programs and invite followers of Jesus to do outreach alongside its own staff.

As a reminder, we are not talking here about the denominational church with its various national affiliations and political baggage. We are talking about the organic *ekklesia* which answers only to Jesus – the Messiah of pure motive who asks His followers to care for the 'orphans and widows'.

> *When you reap your harvest in your field and have forgotten a sheaf in the field, you shall not go back to get it; it shall be for the alien, for the orphan, and for the widow, in order that the LORD your God may bless you in all the work of your hands. When you beat your olive tree, you shall not go over the boughs again; it shall be for the alien, for the orphan, and for the widow. When you gather the grapes of your vineyard, you shall not go over it again; it shall be for the alien, for the orphan, and for the widow."*
> [Deuteronomy 24:19-21]

Ministry of Education & Culture

God loves cultural diversity. Throughout the Bible He tells us how much He loves music, dance, and the arts in all their forms. He created us to be creative and to express our love to Him in many different ways. He gave the didgeridoo to the Australian aborigine, the drum to the Native American, and the shofar to the Hebrew. Jesus loves the fact that humans in different places were made to be so diverse, and never has told His followers to squash the expression of another culture. Any nation that feels threatened by its indigenous *ekklesia* has forgotten that it is already culturally assimilated.

We have described in this book the important role of producers as multipliers of capital. They seek the best technologies and methods to enhance value chains, and do extensive training of their own workers. Once again, the government has an opportunity to leverage this resource to the benefit of the people and support of government policy initiatives.

> *"See, I have called by name Bezalel, the son of Uri, the son of Hur, of the tribe of Judah. "I have filled him with the Spirit of God in wisdom, in understanding, in knowledge, and in all kinds of craftsmanship, to make artistic designs for work in gold, in silver, and in bronze, and in the cutting of stones for settings, and in the carving of wood, that he may work in all kinds of craftsmanship."*
> [Exodus 31:2-5]

Partnership

The *ekklesia* is a partner in social wellness and political stability, not a threat. It can provide tremendous leverage to government programs through its call to bless the people of every nation. But it can only do so if it has its own resources, so the *ekklesia* economy must be allowed to function unhindered and profit abundantly. Then it can help install irrigation systems, operate rural medical clinics, train the future workforce, and enhance the arts.

Other Approaches

When starting something new like the latter-day restored *ekklesia*, it helps to find a template in society from which we can learn. This chapter looks to social entrepreneurship, impact investing, and Islamic banking for lessons.

Social Businesses and Shared Value

The term 'social business' was popularized by Muhammad Yunus who founded the Grameen Bank. He defines a social business as a "non-loss, non-dividend company". It is a conventional, profit-making business, except that its profits are not distributed as dividends to investors. Instead they are reinvested in the business to provide better products, at lower prices, with better accessibility, to a low income target market.

[Yunus, Muhammad. *Creating a world without poverty*. PublicAffairs, 2009, pg. 24]

In his model, Dr. Yunus proposes that investors get their original investment back after a period of five to twenty years without compensation for the time value of their money, or a share of the accumulated profits. This means the investor must essentially be a philanthropist because the compounded discount rate of monetary inflation in most developing countries over a 10 year horizon will return 1/3 or less of the original principal. He must be someone who is focused on social impact rather than on personal financial return.

It is this fact that explains why few pure social businesses exist despite social entrepreneurs having widely publicized their business plans since the 1990s.

[Yunus, Muhammad. *Banker to the Poor*. PublicAffairs, 1999-2007]

The social business examples that have been cited by Dr. Yunus prove that such ventures can make an impressive impact on community sustainability along the same lines as the *ekklesia* evangelistic company we looked at earlier. These companies participate in the delivery of health, sanitation, education, nutrition, and other initiatives at the local community level that are so needed throughout the world.

A somewhat different and more conventional approach is described by Michael Porter as 'shared value'. This concept is defined as "policies and operating practices that enhance the competitiveness of a company while simultaneously advancing the economic and social conditions in the communities where it operates". Dr. Porter formalizes what most developing world economists know; a company does better when it takes active steps to improve the communities in which it operates. Shared value seeks to quantify sustainability impacts in the same way that financial value is measured.

[Porter, Michael & Kramer, Mark. *Creating Shared Value*. Harvard Business Review, Jan-Feb 2011, pp. 62-77]

Dr. Porter identifies three ways in which shared value is created between company and community: by reconceiving products and markets to offer more value to the target market, using sustainability practices like resource conservation to increase overall productivity in the value chain, and creating interdependent clusters of related businesses at the company's operating locations. This last approach allows shared education, utilities, security, and other infrastructure to be leveraged for greater productivity.

All three are mutually reinforcing. Increasing clustering allows shared infrastructure to better treat waste, thus improving working conditions. Better worker training programs reduce industrial accidents and put less stress on limited medical delivery systems. Reengineering product bills of materials can bring more supply work into the local community business cluster and reduce unemployment. Improved community relations give the company favor in tax and zoning negotiations with government.

The shared value approach is a more incremental pathway for companies than creating a dedicated social business, and as a result there are far more practical case studies to be found. This set of best practices is applicable to all producer companies.

Impact investing

Impact investment funds allocate financial capital to companies that are making a positive impact on community sustainability. They invest in both conventional for-profit businesses practicing shared value, and social businesses that return some profit to the investor. By definition a portion of the impact financial return is dedicated to community improvement so the revolving fund intentionally sub-optimizes its own performance.

The reality, as with the pure social business, is there has been little interest on the part of investors in capitalizing these essentially philanthropic entities, so impact money represents a tiny sliver of the world's capital pool. This lack of specialized capital partly explains why commercial entities like social businesses have faced difficulty getting started. Dedicated industry advocacy groups have been promoting values-based socially responsible investing to fund managers since the 1990s, but overall uptake remains disappointing.

[Consider for example, Global Impact Investing Network (GIIN) or Triple Bottom Line Investing (TBLI) Group]

Investment criteria dictates which impact investments are made and on what terms. Because some of these criteria specify non-financial return, it has been necessary to standardize a set of metrics that can be used to monitor sustainability objectives to ensure they are being met. The valuable work done by the advocacy groups on these metrics now provides a means of communicating non-financial effectiveness back to investors. We looked at some examples in the chapter on producers.

Islamic Banking

Judaism, Christianity, and Islam all share *Torah* at the root of their faiths, and as we have seen, *Torah* provides significant values-based guidance in financial affairs, along with very

specific laws. The evolved Islamic law, known as *Shariah* in Arabic, incorporates significant parts of the legal code in *Torah*. Among the key tenets of *Sharia* financial law are:

- The needy must be supported
- Financial reward must involve shared risk
- Transactions must be fully transparent
- Investments are limited to moral purposes

These principles impact many financial transactions. For example, when an investor considers a business that needs temporary, non-dilutive financing, he is prohibited from providing fixed rate funds based on a guaranteed return because the borrower's company faces uncertainty in earnings. To do so violates the principle that the party earning a financial reward must bear a corresponding financial risk. It also violates the requirement that financial transactions must fully disclose the magnitude of risk, something that cannot be done when earnings flows are uncertain and free cash flow may be insufficient to service the loan. This particular investment is therefore properly handled via some form of profit-sharing arrangement.

Perhaps the best known aspect of Islamic financial law is its prohibition on charging interest. In the case of individuals, borrowing should not be necessary when there is adequate charitable giving. In the case of commerce, trade transactions must be based on exchange of assets rather than on moneylending.

The scriptures below from the Qur'an tell us that God prohibits taking *Riba* (earning interest from moneylending) but approves of other forms of asset-based trade. It also reminds us that while lending without interest is good, especially when coupled with grace in repayment, God rewards charity more.

> *[Surat 2. Al-Baqarah]*
> *[275] Those who eat Riba will not stand* [on the Day of Resurrection] *except like the standing of a person beaten by Shaitan* (Satan) *leading him to insanity. This is because they say: "Trading is only like Riba," where Allah has permitted trading and forbidden Riba. So whosoever receives an admonition from his Lord and stops eating Riba, shall not be punished for the past; his case is for Allah (to judge); but whoever returns (to Riba), such are the dwellers of fire – they will abide therein.*
>
> *[276] Allah will destroy Riba and will give increase for Sadaqat* (deeds of charity, alms). *And Allah likes not the disbelievers, sinners.*
>
> *[280] And if the debtor is in a hard time* (has no money), *then grant him time till it is easy for him to repay; but if you remit it by way of charity, that is better for you if you did but know.*
>
> [Khan & Al-Hilali. *Interpretation of the Meanings of The Noble Qur'an*. Dar-us-Salam Publications, Riyadh, Saudi Arabia,1996,1999. pp. 72-75]

A variety of approaches have been developed that mimic lending without directly violating the prohibition on collecting interest. As an example, a company that is raising capital may sell stock to the lender at the time financing is provided, and then repurchase the stock from the lender at the end of the loan term. To account for the time value of money, the price of the stock is higher at the time of repayment. Similarly, a vendor selling a car can offer the buyer one price if paid in cash at time of sale, and a higher price if the cash is paid at a later date. In each case an asset (the stock or car) serves as an intermediate good rather than money by itself. It is therefore considered trade and not moneylending.

Traditional lending is duplicated by the Islamic practice of *murabaha* (markup financing), in which a financial intermediary takes title to an item purchased by a buyer from a seller. The intermediary resells the item to the buyer at a higher price to be collected at the end of the loan term. If the buyer is late making payment to the intermediary, any penalty must be donated to charity.

A synthetic three-way commodity transaction can also be used to advance cash to a borrower. In this arrangement a bank purchases and pays for a commodity contract (backed by an asset like gold) from a broker at a small premium over the market price. The bank then resells the contract to the borrower at a higher price with payment deferred to a future date. The borrower immediately sells the contract back to the broker at the market price and pockets the cash. At the future date the contracted higher payment is made by the borrower back to the bank. The difference in payment amounts equals the market rate of interest, but is not interest. These synthetic commodity transactions can be structured in a wide variety of ways to replicate conventional investments in assets like commercial paper or short-term treasuries.

Another implication of the interest prohibition is that debt itself cannot be traded because the discount rate applied to a future stream of payments is interest. This makes it illegal for financial companies to package and sell products like the collateralized debt obligations that contributed to the 2008 financial crash.

For Islamic financial institutions there is a tension between obeying *Sharia*, and competing successfully with secular banks. The use of synthetic debt transactions is widely criticized as skirting values-based Islamic law, but the reality is that only a small proportion of banking customers are concerned about strict compliance. Most prefer the convenience and simplicity of conventional arrangements. Islamic banks are also constrained by government regulatory requirements in western countries that frown on complex asset-based transactions, and the need to incentivize staff based on standard industry performance metrics that are often benchmarked to credit market indices.

[Rehman, Aamir. *Gulf Capital & Islamic Finance*. McGraw Hill, 2010. pp. 115-121]

While consumer banking highlights the tension over debt, Islamic commercial banking is much more conventional having particular strength in private equity and real estate. Gulf sovereign wealth funds are some of the world's biggest investors, and regularly take low-risk positions in fixed-income securities which are not *Shariah*-compliant.

Implications

The experience of social businesses and impact investment funds reinforces the notion that God's people must internalize a different view of money if there is to be an *ekklesia* economy. Traditional views of money as an asset to be sequestered and maximized in all transactions is diametrically opposed to the notion of multiplying capital by keeping it circulating.

Islamic banking relies on a strict legal code to enforce use of specialized financial products and services, and for that reason it has achieved significant traction in the financial world. But the entire complex structure, along with accusations of its hypocrisy, would go away if Muslims were to adopt a values-based rather than strictly legal approach as we have advocated herein.

Living one's life based on principles leaves room for lots of flexible approaches that can be infused with grace and creativity. The financial laws in *Torah* and *Shariah* are complex, and often need to be adjudicated by a trained Rabbi or Imam. There is something in the simple justice and mercy based on honor taught by Jesus that has vastly more appeal than all of man's sophistication.

Case Study – Hermanos of Almolonga Guatemala

Agriculture in Almolonga

San Pedro de Almolonga is a town in the Guatemalan highlands famous for its vegetable production. Its population of nearly 17,000 is primarily indigenous K'iche, and mostly of Pentecostal Protestant faith. The Christian church at large often points to it as evidence that unity in Jesus can lead to economic success, and the community does in fact exhibit many of the characteristics of *ekklesia* economy.

[Sentinel Group. *Transformations.* Video Documentary, 1999]

Almolonga means 'place where water flows'. It has nearby hot springs and the Chinima River provides a perennial water source for agriculture in the area. Its location in a valley of volcanic origin blesses it with rich soil and protection from frost. The agricultural fertility of the area produces prolific vegetable growth that has earned the community the name "vegetable basket of the Americas". The prosperity of the city has been consistently reported.

[Arbona 1998; Falkowski 2000; Goldin 1996; Goldin and Metz 1991; Gutierrez 2007; Sandoval 2009]

Although the geography has not changed, the people of the community have. In the 1970s and 1980s the region suffered from a severe earthquake, guerilla war, and political uncertainty that made it difficult to stabilize society. There was extensive alcohol abuse and a poor work ethic. The Catholic farmers mostly planted maize, which is a low-yield subsistence crop, and poverty was widespread.

During this period Pentecostalism began to supplant Catholicism as the dominant religious affiliation. Church buildings and their congregations sprang up throughout the town. This had much to do with a two-part Protestant message that catalyzed widespread social change. First, the people were told that God wanted them to have health and wealth, a message at odds with the Catholic teaching that having money would separate them from Jesus. Second, they were taught that God blessed diligent labor, and in a sort of economic covenant the two messages worked together to spur productivity and the application of intensified agricultural practice. This has been referred to elsewhere as the 'Protestant work ethic'.

[Alfaro, Luis & Gramajo, Andres. *Protestant Ethic and Prosperity: Vegetable Production in Almolonga, Guatemala*. Research Paper, 2011]
[Weber, Max. The Protestant Ethic and the Spirit of Capitalism. Allen and Unwin, 1930]

In a true manifestation of the latter-day *ekklesia,* followers of Jesus in the region found themselves being knit together into a new community "that is almost entirely self-contained, with its own custom, ritual, language, and even a new set of kin, the *hermanos* (brothers)." The strong work ethic and enthusiastic worship of Jesus emptied the bars and virtually

eliminated crime in and around the town. Family fights and domestic abuse dropped off as the new ethic took hold.

[Garrard-Burnett. *Protestantism in Guatemala: Living in the New Jerusalem.* Austin: University of Texas Press, 1998.]

This sense of brotherhood changed the dynamics of commerce. Protestant Christians now prefer doing business with one another over secular citizens or persons of other faiths. "If I am going to do business nothing is better than doing them with a [Christian] brother." "If [he] is a brother I know he is not going to let me down."

[Sandoval, Marta. *El Sagrado Encanto de las Zanahorias Gigantes*. El Periódico, March 1, 2009]

This sense of trust integrates farmers with shippers, commercial buyers, and other traders having a common belief. The trading relationships extend throughout the region because the town is located at a crossroads; farmers can export both to the Guatemalan coast and El Salvador, and to the country's western economic hub at Quetzaltenango. The entire production and distribution value chain operates at a comparative advantage to that of other, similar communities.

Perhaps most importantly, the people are motivated by a shared belief that economic success is a sign of God's approval, and that they can aggressively claim promises like the Lord's covenant with Abram in Genesis 2, His leading to green pastures in Psalm 23, and the blessings of Deuteronomy 28. Because appropriating these promises is conditioned on obedience, the people are incented to diligent work and an ethical norm. It is a virtuous circle. God promises blessing if you work hard, so you do. Because of the hard work there is abundant production. The abundance is a sign of God's blessing, so you work hard to stay in His favor.

[Alfaro & Gramajo]

The fact that town agriculture is so prolific and the produce so unusually large, seems to argue that God is favoring the people with abundant production as He promises in scripture. The people believe it and thank God loudly for it. There is no doubt Jesus enjoys the thanks He gets at every successful harvest.

Secular researchers discard God as a factor of course, attributing the commercial success of Almolonga to three other factors; the high market demand for produce from the region, the entrepreneurial spirit of the citizens, and the geographic attributes of the town. Let's look at each in turn.

1) Intensive agriculture needs a market to absorb supply and Almolonga is fortunate that demand for its vegetables is essentially unlimited. This has encouraged the farmers to push production up to a very high 4 harvests per year, confident it can all be sold.

2) The citizens are regularly seen working 10-12 hours per day to manage the abundant yield, and are heavily incentivized to to do so by the economic return. This has lifted

them to a middle income level and improved many aspects of family life. But it has also caused social problems like child malnutrition since women are working the fields instead of doing cooking and child care.

3) The highly productive land on the valley floor has always benefited from a combination of abundant perennial water and volcanic mineralization, which the local people now supplement with amendments such as organic and inorganic fertilizers, leaf litter, sand, or ash. Farmers also depend on commercial pesticides as part of their intensive farming to protect yields and vegetable appearance. There is almost no organic farming in Almolonga. The emendation is effective, but among the *Almolongueños* there is a high incidence of congenital malformations, cancer, anemia, respiratory infections, nutritional deficiencies, and infectious and parasitic diseases. All can potentially be linked to excessive pesticide use.

[Wilken, G. C. *Good Farmers; Traditional agricultural resource management in Mexico and Central America*. Berkeley: The U. of CA Press, 1987, p.3]

[Arbona, Sonia. *Commercial Agriculture and Agrochemicals in Almolonga, Guatemala*. Geographical Review. Vol. 88, Issue 1, January 1998, pp 47–63.]

It is difficult to prove to what degree Almolonga's agriculture benefits from physical or spiritual factors. One woman interviewed by a national newsmagazine probably summed the reality up best. She said of the vegetables, "They are so big by the blessing of God and by the fertilizer. We need both; if you just pray it does not work, neither does the fertilizer without prayer."

[Sandoval, Marta. *El Sagrado Encanto de las Zanahorias Gigantes*. El Periódico, March 1, 2009]

Most important from God's perspective, the Almolonga *ekklesia* is highly relational. It benefits from doing lots of business with its own, and generates substantial community profits from sales to secular society. It has lifted itself out of poverty without any governing institutions or use of specialized financial products. It takes care of its local social needs and infrastructure development without significant reliance on government. With every turn of the daily economy it is building capital; financial, intellectual, spiritual, and relational. The people have successfully internalized a mindset of unity and multiplication.

Case Study – Amish of the United States

The Amish communities of the eastern United States (principally Ohio, Pennsylvania, and Indiana) are descended from the Swiss Anabaptists . They provide a unique example of Christian communities maintaining their shared identity in the midst of advanced society. They are known by their strong commitment to family and neighbors and avoidance of things that distract from those relationships. For this reason they live without electricity, internet, and the telephone which they believe to bring outside culture into the home and divert family members from time relating to one another.

In many ways the community resembles the early Christian *ekklesia* with its covenantal commitment to take care of its members first, and to be a people who are 'called out' of the surrounding society for God's service. Their system of perpetuating shared values rooted in agrarian life has successfully insulated the community from externally-imposed change for hundreds of years in the same way that discipling perpetuated the teachings of Jesus in the first century church.

The Amish differ from the *ekklesia*, however, in that they do not make evangelization of the culture around them a priority. Their desire to avoid the temptations of general society, and resulting caution about mingling with outsiders creates an inherent conflict with a big part of the Great Commission. As a community, they try to be a people who value spiritual things more than worldly in accordance with Romans 12:2.

Like any demographic group, Christian or otherwise, the Amish have their share of social issues. Being a closed society tends to exacerbate these because the community does not always adequately police its own affairs, and perpetrators are often perceived as enjoying more protection than victims. Secular governmental institutions intended to care for the defenseless, like the courts and child protection agencies, are seen by the community at large as an unwanted intrusion into God's government.

The Amish have their own unique social economy. They depend on community sharing to provide financial resources for new families, working capital for Amish companies, and recovery from material loss. They rarely utilize traditional insurance or lending, thus observing the Biblical prohibition against charging interest. The people have a strong 'plain' work ethic that believes income should not be earned apart from labor.

The economic implications of the Amish lifestyle are immediately visible. Their agricultural and manufacturing productivity is generally lower than for their industrial American neighbors who make aggressive use of technology, but their dependence on labor does create a lot of Amish jobs. They cannot compete on volume or price with large manufacturers and agribusinesses, but they do compete aggressively on craftsmanship as evidenced by their extensive smallholder entrepreneurship. Their low productivity also leads to lower per capita income, but this is mostly offset by living more simply than does the typical indebted American family. As expressed by Amishman Mervin Lehman, owner of Heartland Mattress LLC in an interview:

"I think we figure out how to live within our means. Our cost of living is a lot lower than the non-Amish cost of living. Why spend money that you don't have? That is the philosophy of our culture."

[Farrant, Rick. Amish talents critical to LaGrange County economy. Article, Indiana Economic Digest, April 24, 2011]
[http://www.indianaeconomicdigest.net/main.asp?SectionID=31&subsectionID=345&articleID=59652]

For generations the Amish in America were principally farmers who obtained new land as needed for their many children. The shared agrarian values resulting from hard work and dependence on God for a good crop kept the communities close, and practical knowledge was passed down through mentoring. Most Amish have no education beyond the American eighth grade, and most of this comes through specialty Amish schools.

The agrarian root of Amish culture faced the pressure of change throughout the last century as the rising cost of limited land forced the Amish to begin working in the manufacturing and service industries, either as employees of outside firms, or as owners of their own small businesses. More than half now work at jobs away from the homestead, forcing the communities to reassess how to maintain their tight cultural identity. It is the same challenge faced by Jews throughout the centuries of diaspora.

There has always been trade between the Amish and their non-Amish 'English' neighbors. The Amish sell farmed produce and manufactured goods outside their community, and purchase from the outside household goods that they do not themselves produce. However, one of the results of diversifying away from agriculture has been the availability from Amish sources of many products and services that were previously externally sourced. Unfortunately, no data exists on this commerce, so it is impossible to ascertain what potential is or is not being captured from a mercantilist orientation to 'exporting' more than is being 'imported'. This is a valuable question for future study.

The potential for such mercantilist trade is mitigated somewhat by the Amish hesitancy to self-promote and interact with outsiders. Many prefer to sell to middlemen who aggregate and resell their products to wholesale buyers. This gives them market presence but also transfers some of the value chain profits out of the community.

The Amish situation is also unique because they are embedded in the world's richest market, from which they benefit in a wide variety of indirect ways. They enjoy economic freedom, secure property rights, strong legal advocacy, a stable currency, and other benefits of advanced capitalist society. Their 'export' market is local and wealthy enough to support virtually any industry they competitively undertake. There are many communities like theirs in third-world agrarian societies that do not have similar market access or sophisticated logistical infrastructure and are mired in poverty.
[McLaughlin, Dan. *Economic Lessons from the Amish*. Mises Daily. June 21, 2007]
[http://mises.org/daily/2605/]

The Amish are clearly part of the Kingdom of God, and they possess many of the values inherent in *ekklesia* fellowship. They could quickly adopt the principles of *ekklesia* economy to their financial benefit. But God's New Covenant blessing is released in the context of evangelism and sharing with outsiders, two things that challenge the Amish culture.

Afterword

Prayer and Prudent Action

This is a book about an economy with unique attributes, but more it is about God's heart for His people as a specially called out *ekklesia*. The whole point of the Great Commission is that the world might be restored to proper relationship with God and with each other. A favored economic system exists only so that this ultimate purpose may be fulfilled.

The *ekklesia* is the steward of Godly supply, and its proper operation depends on all the gifts working together. No one has claim to anything – all spiritual gifts, money, and relationships must be viewed as the Father's and it is only He that knows how they are best mobilized for maximum impact.

Like the *hermanos* of Guatemala and Amish of the United States, Christians need to live in covenantal love for one another, and to recapture the faith and fellowship of the first century church. They need to understand that economy is just an enabler of their essential mission as Jesus' Kingdom servants on earth; evangelizing, discipling, and loving the world. They do what they can in their strength so they can lean on God for the rest. In the place of intercession, Holy Spirit reveals *Adonai's* strategies, including His plan for supply.

We live in a season of restoration. As we rediscover the essence of the *ekklesia*, we will also rediscover the economy of multiplication. This has been missing during most of the dispensation known as the church age, and the result is a failure to address economic injustice and support global missions work. One cannot advocate for change without proposing a solution or the energy of agreement will dissipate.

> *We can no longer trust in the unseen forces and the invisible hand of the market. Growth in justice requires more than economic growth, while presupposing such growth: it requires decisions, programs, mechanisms and processes specifically geared to a better distribution of income, the creation of sources of employment and an integral promotion of the poor which goes beyond a simple welfare mentality. I am far from proposing an irresponsible populism, but the economy can no longer turn to remedies that are a new poison, such as attempting to increase profits by reducing the work force and thereby adding to the ranks of the excluded.*
> [Bergoglio, Jorge Mario. *Apostolic Exhortation – Evangelii Gaudium – of the Holy Father Frances*. 2013]
> [For an elaborated view of Catholic opinion on economic social justice see Marx, Reinhard. *Das Kapital: A Plea for Man*. Pattloch Verlag GmbH + Co, 2008]

Pope Francis is one who has clearly articulated the need and is therefore recognized as a voice of moral conscience, but he too has been unable to cast a vision for this restoration. The Catholic Church can mobilize millions of its followers to economic action, but has failed to do so because it has been unable to get beyond the discredited policies of socialism and so-called 'liberation theology'. It has not been able to reconcile the best and worst of capitalism, leaving it dependent on the secular owners of capital to voluntarily sub-optimize

their return in the name of more egalitarian distribution of wealth. The church will not walk in the fullness of its mission until it gets out of that tree.

This book has proposed an entirely new approach to finance that makes the *ekklesia* self-supporting without depending for supply on the world's secular institutions. It layers the wisdom and power of Holy Spirit on top of prudent Hebraic mercantilism to create a sovereign economy that operates on the basis of sharing and multiplication.

Yet the author is the first to admit that this vision too is incomplete. Even prior to Messiah's return, God is putting in place a new spirit government that will operate through the *ekklesia* in manifestations of delegated authority not hitherto known. This extends to all aspects of the Great Commission and the economy that supports it. There are chapters yet to be written.

Jesus designed *ekklesia* life to be a most enjoyable treasure hunt. The journey is worth the effort.

Notes and Sources

[Citations inserted in the text and marked with yellow highlight will be relocated here.]