

PRACTICING THE KING'S ECONOMY

HONORING JESUS IN HOW WE
WORK, EARN, SPEND, SAVE, AND GIVE



MICHAEL RHODES AND ROBBY HOLT
with **BRIAN FIKKERT**



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From Michael

To the staff of Advance Memphis and all my South Memphis neighbors, whose friendship gave me the first glimpses of the King’s economy . . . and to my beloved Rebecca, the South Memphian without whom I would never have begun to practice it.

From Robby

To all the saints, along with the deacons and especially the “Map Team” of North Shore Fellowship. May God make us cornucopias of righteousness for his glory . . . and to John and Gaye for the Hiding Place—to write and rest, to B&B—who taught me generosity before I could speak . . .

but most especially to my tenacious love—The OG Nova—and our dear friends who honored her.

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FOREWORD

I love this book.

I love it because it humbles me. And it humbles me in both of the ways we sometimes use that expression. On the one hand, paradoxically, we sometimes claim, “I’m truly humbled” when we have received some honor or flattering recognition. And sure, the authors kindly acknowledge the influence my writings have had on their thinking and practice. But let’s be clear. None of what they have thought, risked, planned, and actually *done* is because “Chris Wright told them to.” It’s because of what they heard from God in God’s Word and then decided to practice as the “obedience of faith.” My role was merely to shine a little light on the immense resources God has invested in the Scriptures “for our learning” (though, tragically, in much of church history, “for our neglect”).

The book humbles me also, however, in a much more challenging way. For it holds up to me a whole dimension of biblical teaching and a remarkable array of down-to-earth practical implementations of biblical principles, where I confess that I fall far short myself. I sometimes say I live a coward’s life in my primary calling as a Bible teacher and writer. I hate the phrase “armchair theologian,” and maybe a “desk-and-computer-theologian” is not much better. However, a book like this not only exposes that painful truth but also happily counterbalances it with the massive personal encouragement that there are at least *some* people who have found in my biblical reflection guidance for the kind of integral mission engagement you will

marvel at in these pages. I love this book because it fills my heart with joy and thanksgiving to God for such truth and such stories, and because it inspires me to have a go in at least some of what it advocates.

Here are a few other reasons why I love it.

It is biblical. Every section is saturated with biblical passages and teaching. But this is far from merely a dry marshalling of texts. The Bible comes alive as we are helped to understand not only *what* God expected from his people but also *why* and *with what potential outcomes*. And as we understand the radical distinctiveness of the community God sought to create (in Old Testament Israel and the New Testament church), we can readily follow the connections the authors make with contemporary outworkings of the biblical principles and models. It is impossible to dismiss the kind of personal and community life as well as practices advocated here as mere left-leaning liberal idealism. On the contrary, the authors are clear that the economics of the kingdom of God in Jesus Christ provides a trenchant criticism of the whole spectrum of modern political and economic visions. And they do this from demonstrably biblical foundations.

It is gospel-centered. There is good news! The whole Bible tells the story of God's purpose for creation and humanity, promised in the OT Scriptures; accomplished by the life, death, and resurrection of Messiah Jesus; and awaiting its glorious completion in the new creation. And all that this book teaches and advocates is a way of living *within* that biblical story and *for* the good news embedded in that story. The authors love Jesus Christ as Savior, have submitted to him as Lord and King, live their lives as a demonstration and proclamation of that gospel, and long for others to come into the joy of the same saving and transforming relationship with Christ. That, surely, is gospel-centered living.

It is, therefore (that is, because it is gospel-centered), integrally missional. This book refuses to put asunder what God has joined together—word and deed, communication and demonstration of the gospel, believing the gospel and living it, etc. This integrated response to the gospel is, as the apostle Paul called it, the obedience of faith. The book impresses upon me something I have witnessed elsewhere in the world, which is that, when Christians respond to the realities of the world with the love of God, mind of Christ, and dynamic of the gospel, they do so with a kind of

intuitive holistic mission. Ordinary Christians in Lebanon, for example, don't have to be taught what integral mission means before they reach out in compassionate care and generosity toward traumatized Syrian refugees, invite them into their churches, and see many of them coming to faith in Jesus. The work of their hands and the witness of their words simply go together. I see the same kind of instinctive response in this book, alongside the enriching support of some great theological and practical “keys” that are deeply grounded in Scripture.

It rejoices in “small things.” It is easy to become obsessed with or dazzled by the search for (or the advocacy of) grand, global strategies for world evangelization. We are sometimes tempted to think that if we can't find the ultimate solution that will fix things on a grand scale, we are failing in our missional obedience to the Great Commission. We want things *big*—and we want them *now*. But didn't Jesus tell us stories about God's kingdom that point in a very different direction? It's about mustard seeds; grains of yeast; one lost sheep, coin, or son; a narrow gate; a transformed tax collector; a forgiven prostitute; and much more. And so, in this book, I rejoice in the multiplicity of personal stories, projects, initiatives, opportunities, and actions, which in and of themselves may seem small in the grand scheme of things. Yet they are prophetic signs of how God's kingdom works, pointers to a better way, and evidence of the transforming power of God in Christ through the gospel and the presence of the Holy Spirit. What if they were multiplied even more? What if many more churches and Christians followed the examples and suggestions outlined here? What if the yeast can permeate the whole dough and produce the satisfying bread of life for many more? May this book inspire such multiplication, for God's glory and human blessing.

Christopher J. H. Wright
Langham Partnership

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The multitude of names on the cover of this book makes clear that the pages you hold in your hands are the result of a communal process, a conversation over many years between Robby, Brian, and Michael. However, the names of the “great cloud of witnesses” without whom this book could never have existed could fill many books of their own. Without any hope of being exhaustive, we would like to acknowledge some of those witnesses.

I, Michael, must begin by acknowledging those academics and writers who have personally invested in me, beginning with Chris Wright, who, in addition to writing the foreword for this book, has graciously spent time listening, talking, and responding to these ideas. Moreover, Chris’s lifetime work on mission, ethics, and the study of Scripture has given me a model that I can only aspire to in my own scholarship.

Thanks also to Rollin Grams, who first got me thinking about practices and became a beloved mentor and friend throughout my time at Gordon-Conwell. Of course, I am deeply indebted to Craig Bartholomew for not only taking me on as a PhD student but also putting up with a student who set out to try to write a book like this “on the side.” Craig, you are a mentor and a friend beyond what any student deserves.

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I dedicate this book to my South Memphis neighbors. That umbrella category must include all those historic residents who have welcomed our family with open arms, especially Betty Isom, Betty Massey, Bettie Miller, Rhoda Baines, Larry "Honie" Chatman, Tim and Kim Gardner, and Donald and Jean Jenkins. It also includes the staff of Advance Memphis, past and present, and especially, in addition to those already mentioned above, Kate Lareau, Cindy Chapple, Juanita Johnson, Laron Trip, Ann Brainerd, Molly Aiken, Thelma Polk, and Brittany Taylor. And what shall I say about Steve Nash, without whom the snapshot of God's economy that is Advance Memphis would never have even been imagined, much less brought into reality? You, the staff of Advance, and the people of South Memphis, changed the course of my life forever, not least by giving me my first and best glimpses of the King's economy. I'm forever grateful.

But finally, I must thank my nearest South Memphis neighbors, the ones with whom I share a home: Isaiah Jemison, Patrick Amos, Nova Hope, and Jubilee Ruth: my love for you is beyond words. You inspire me to desire

Acknowledgments

God's kingdom more fervently. Last mentioned but first in importance save God himself alone, I must thank Rebecca, bride of my youth, my chief co-conspirator, the one without whom I would never have imagined, much less begun, the journey of practicing the King's economy. Rebecca, you have all my love. May Jesus graciously lead us "further up and further in" to his kingdom.

I, Robby, must begin by acknowledging the people who raised and rescued me through persistent prayer and nearly endless patience—my mother and father. My parents were converted to saving faith in Jesus Christ when I was very young. I don't remember many details of those earliest years, but I do remember and give God thanks for the ethos of our home. We were God's people. Commitment to God's Word and his church were never up for grabs. Their lifelong devotion to keep me both rooted and grounded bears fruit beyond my present limitations and persistent failures.

Craig Bartholomew has been a significant influence in my life for well over a decade now. I cannot overestimate the joy of discovering a mentor who loves the true King's lordship over *all* of life and therefore loves the Scriptures, loves the church, loves philosophy, loves the creation, and hungers for spiritual growth and—as a serious introvert—works so diligently to build community for believers in the church and the academy. Along with Craig, my most cherished teachers and mentors have included Knox Chamblin (now with the Lord), Ray Clark, Steve Kaufman, Michael Pettit (who, since the 80s, has helped me take inventory of my deepest hopes and commitments), Hal Bowling, Lurone Jennings, Joe Novenson, Frank Hitchings, Sandy Willson, Alfred Johnson, and Andy Mendonsa. Two others who deserve special mention are Carl Ellis Jr. and Roger Lambert.

Carl Ellis preached at my pastoral ordination service years ago. He did not disappoint—Acts 6 still rings in my ears! May God make us a people devoted to prayer, to his Word, and to practicing mercy *justly*. Moreover, may God's people appoint more and more leaders from among those who have walked faithfully with the true King while in cultural, social, and ecclesial positions of subdominance. Carl's example of faithful long-suffering in the far-from-perfect church has challenged and encouraged me.

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When I was installed as the senior pastor at North Shore Fellowship, Roger Lambert charged me with Proverbs 29:25: “The fear of man lays a snare, but whoever trusts in the LORD is safe” (ESV). Along with these apt words he chose for my heart and that occasion, he has taught me as much as any other person. Moreover, his willingness to translate Greek and Hebrew texts with Crispy, TJ, me, and others most weeks for many years makes him, next to my parents, my longest-standing teacher (even though I did have that *lamentable* start).

One’s companions shape one’s life, and great friends have shaped mine. Should I fail to acknowledge Fred, Chris, Will, Bill, and Krue (K-Diddy Broccolinni), it would be a theft of sorts. Every error in this book is *definitely* and collectively your fault. What’s next?

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While I have preached about generosity, John and Gaye Slaten and Jim and Catherine Eldridge have practiced it toward me and my family in very concrete ways. Much of my messy contributions were first written at the Slatens’ cabin *Hiding Place*, where I spent “study leave” time more than once.

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Michael and Rebecca—you sure did eat a lot of our cookies. As you and your kids get older, these words will make more sense: “Run on now. It’s your turn to set the pace and show us the way. Chrissy (OG Nova) and I have our eyes on you!”

PREFACE

This book truly represents a three-way collaboration that's the fruit of countless conversations between the three of us over the last twelve years. Each person has influenced every page before you. In terms of the actual writing, Michael served as primary author for the introduction and the chapters on the Worship Key, Community Key, Work Key, and Equity Key, while Robby served as the primary author for the chapters on the Creation Care Key and the Rest Key. Brian helped shape the overall concept of the book and provided editing and feedback on each chapter and the book as a whole. In case you're interested, we wanted to tell you a little bit about ourselves and why this book is so important to us.

I, Michael Rhodes, first really got to thinking about the kingdom of God as good news for the marginalized while studying economic development at Covenant College under Brian Fikkert and being pastored by Robby Holt. So this book is the result of more than a decade of my learning from these two heroes of mine. After graduating from Covenant, my wife, Rebecca, and I got to work trying to love low-income people in South Memphis (where we currently live). I worked for Advance Memphis, an incredible neighborhood community development ministry, and was involved with job training, financial literacy, entrepreneurship, GED classes . . . you name it. I spent a lot of time working with the business community to find jobs for Advance's Work Life program. My last eighteen months at Advance were primarily dedicated to helping South Memphians start small businesses,

mobilizing local entrepreneurs to serve as mentors, coaching our neighbors in the basics of launching a successful business, and helping these startups connect with resources and potential customers.

Because I grew up in Memphis in an affluent community, I found myself regularly talking to and teaching middle-class groups about how God's Word demands that we dive in to sacrificial love of neighbor. I prophetically pointed to God's radical call and was regularly disappointed with the results in my own life as much as in anyone else's.

Then one day I read James K. A. Smith's *Desiring the Kingdom* and realized I didn't get up in the morning to try to love my neighbor (primarily) because God commanded it. I got out of bed in the morning because I'd fallen in love with God's vision of a world in which everyone sits under their own vine and fig tree, and "none shall make them afraid" (Mic. 4:4 KJV). My imagination had become captivated by something in Scripture called the Jubilee (which we can't wait to talk about in this book). My desire had been reshaped by the stories of the early church and the practice of trying to create community and become a neighbor among the materially poor. Smith's book, along with Chris Wright's work on biblical ethics,¹ changed the way I shared about God's kingdom with others and the direction of my studies as a graduate student at Gordon-Conwell Theological Seminary—Charlotte.

That journey led my family to look for and do our best to embrace a series of what I now call formative economic practices. We hired low-income neighbors to help with home renovations and invested in businesses aimed at the common good, watching our hearts get shaped toward these people and causes as a result. We wrestled with Ron Sider's graduated tithe (giving a higher percentage of your income whenever your income goes up) and found our hearts freed up and filled with joy. We tried to deepen our practice of neighbor-ing as white outsiders living in a majority black neighborhood and learned to love the abundance of our block.² And we threw ever-larger Christmas and Easter feasts in an attempt to tie together worship, community building, and celebration. Many of the practices recommended in this book reflect our experiences trying to practice the King's economy.

Brian, Robby, and I have experienced all this as a total gift from Jesus. Such practices have begun to free our hearts for love of God and neighbor.

We cannot say this clearly enough: *entering into these practices has been a gift of God's grace to us*. As we began to dream about sharing these practices through a book, we came up with new ideas. Indeed, this book is another step in our own journeys of asking how we, as a community and as a family, can embrace God's kingdom. This has been one of the most rewarding and challenging aspects of our lives with Christ. We are so grateful to those who have inspired us to start this journey and walked in these practices with us.

Today I have the incredible privilege of working as an instructor and the director of community transformation for the Memphis Center for Urban and Theological Studies (MCUTS), an accredited Bible college in the heart of Memphis whose typical student is a bivocational African American pastor serving in our city. MCUTS is an incredible institution that works to equip pastors and leaders with tools to love their neighbors and neighborhoods well. That work includes helping neighborhood churches in Memphis welcome and walk with the materially poor, not least by proclaiming and pursuing the good news of the King's economy.

The Rhodes family is far from perfect, nowhere near "arrived," and writing this book has challenged us to consider ways we continue to fall short of the life Jesus invites us to live. We pray God will give us the grace to recognize our sin and live toward his redemption. We pray also that this book will play some small part in encouraging all of us to grow into a church that carries in its own life the gift of God's good kingdom economy.

I, Robby Holt, spent many formative years in Lookout Mountain, Tennessee, my father's hometown. It's possible that you have heard of Lookout Mountain because the Chalmers Center is located there and you have read *When Helping Hurts*. Or perhaps you have heard of it due to its legacy as a place of collected, generational wealth. Or maybe the place sounds familiar because it happens to be one of those places Martin Luther King Jr. called on to "let freedom ring." It's all those places. And it's my hometown.

When I was in high school (especially during 1985–87), my dad began to take me to "Adopt-a-Block" gatherings hosted and organized by Inner City Ministries (a nonprofit community development organization now

called Hope for the Inner City) and New City Fellowship, the local church founded by Randy Nabors, which birthed the nonprofit. The block was Fort Negly on the Southside of downtown Chattanooga. The street where I always worked was Mitchell Avenue. I had no real skills, so I repeatedly landed the job of sweeping up broken bottles, used syringes, and also some unmentionables. I often began on the corner of 16th Street and Mitchell and swept down toward 17th Street. I regularly swept in front of New City's "Fellowship House," where all kinds of good meetings happened.

It may have been my first or second time helping at Adopt-a-Block when my dad left me to sweep while he helped other men with plumbing or carpentry or similar work. As I swept along, a young adult man with blue jeans, long blond hair, and a burly beard invited me to join him and others on the porch of the Fellowship House. Remember, I was from affluent Lookout Mountain in the 1980s. People like this guy—Andy Mendonsa—only existed in pictures . . . of the hippies. I'll never forget his message to me and whoever else was up on that porch with me that day:

Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. (James 1:27)

Can you picture me? The men in my world were white, wealthy, and frequently wore bow ties. My dad had the wisdom and kind of heart that got me on that street with a broom in my hand. But I had never seen anyone like Andy Mendonsa. And I had never heard that Scripture before. It worked through me like lightning through a flagpole. Its truth reached my toes and caused my hair to stand up straight. The Word resonated with the new heart of hearts God had given me by his limitless grace. Over the next couple years, I watched Andy like a hawk, drove to meet him at homes of various widows, and soaked up all the wisdom I could.

Around this time, Andy launched Chattanooga Widows Harvest, a ministry to largely poor and neglected widows in urban Chattanooga and its region. One summer during college, I volunteered with the youth training program at Inner City Ministries. My "work crew" served Andy and his widows, and two of the guys on the crew came from Mitchell Avenue.

After attending college, starting a family, and going to seminary, I landed one of those jobs that would make me irresistible to Michael Rhodes. My good friend Krue Brock knew Lurone Jennings was searching for partners at the Bethlehem Center for Community and Economic Development, aka “the Beth,” in Chattanooga’s Alton Park neighborhood. Lurone wanted to plant a church to hum at the center of the Beth’s life. Krue connected us, and Lurone became my boss for eighteen wonderful months as we co-labored to plant the Bethlehem Community Church on 37th Street in Alton Park.

Worshipping and feasting with this body at the Beth proved invaluable to my whole family. One of the biggest lessons I learned from my brothers and sisters there came from worship. We regularly sang a song during the offering, a part of the service deeply celebrated by some of the poorest people in Chattanooga. One line had us all singing, “Give! And it will come back to you, a good measure pressed down, shaken together, running over . . .”

This song bothered me. See, I had been to seminary and was afraid it was theologically suspect. So imagine my surprise when I read Luke 6:38 shortly after arriving at the Beth from seminary and wondering how I’d fix this “problem.” Jesus said:

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

I did then and still do reject the health and wealth gospel. But that moment was a good reminder of just how much I had to learn from those who were unlike me. I came to teach. To lead. To help. Now I knew I had come to learn, to be shaped by others, to receive help.

Well, eventually I began a PhD program, studying in the United Kingdom with Craig Bartholomew. Luke’s Gospel challenged my wife, Nova Christine (Chrissy), and me throughout our first year there when, at the end of that year, we received two phone calls that altered our course once again. First, Andy Mendonsa called to tell us his board wanted to sell the Fellowship House, which had become the offices and center for Widows Harvest. The next week Joe Novenson called to tell us my home church, Lookout Mountain Presbyterian, planned to plant a church in Chattanooga.

He thought somehow I was part of that plan. Both men knew we were one year into a three-year commitment to study with Craig in the United Kingdom. Then the next week Craig called me and four other students into his office to tell us his time at that university was coming to an end. The math wasn't hard from there!

Our story really has come full circle. I have been doing gospel ministry at that church, North Shore Fellowship, since 2003. (Michael worshiped with us, helped with our youth group, and ate our cookies—often!—from 2004 through 2008.) We live in that house on Mitchell Avenue, the same one where I swept up trash as a teen and heard Andy talk about the widows. And Michael is doing doctoral work with Craig.

And 1603 Mitchell Avenue is still a fellowship house. We have a revolving door, and later in the book we will tell a couple stories of the people who've shaped us by spending time feasting at our table. Some of those people are Michael and Rebecca Rhodes and their three children, Isaiah, Amos, Nova Hope (named after my wife, Nova Christine Holt), and their fourth, Jubilee, who arrived shortly after we submitted the manuscript for this book.

I, Brian Fikkert, am the coauthor with Steve Corbett of *When Helping Hurts*.³ That book is an extension of my work as the founder and president of the Chalmers Center for Economic Development at Covenant College, where I also serve as a professor of economics and community development.

The Chalmers Center's vision is for local churches to declare and demonstrate to people who are poor that Jesus Christ is making all things new. Toward that end, the center equips churches to walk alongside people who are poor, helping them break free from the spiritual, social, and material bonds of poverty. I am absolutely delighted that this book is the latest resource to be published under the auspices of the Chalmers Center, for it contains messages the church desperately needs to hear, messages I desperately need to hear. Let me explain.

The opening chapter of *When Helping Hurts* is titled "Why Did Jesus Come to Earth?" The chapter explains that few Christians answer this question the way that Jesus did, saying, "I must proclaim the good news of the *kingdom of God* to the other towns also, because that is why I was

sent” (Luke 4:43, emphasis added). The book goes on to explain that the church’s lack of familiarity with the full implications of the kingdom of God often makes our efforts to help the poor both anemic and ineffectual. In other words, we first need to be transformed by the kingdom before we can declare and demonstrate that kingdom where Jesus did: among the poor and marginalized (see Luke 7:22–23).

And that’s where this book comes in. In the past several years, Michael and Robby have been confronting me with the truth that the kingdom of God is radical in nature and that most of us—myself included—are living highly nonradicalized lives, particularly in the space of economics. You see, globalization is subtly shaping all of us in a particular way of thinking and behaving in our economic lives that is, in many respects, antithetical to the economics of the kingdom of God. I already believed this, but Michael and Robby have shown me more implications of the King’s economy than I had ever considered before. And to be completely honest, I find these implications to be somewhat irritating. In fact, if Michael and Robby weren’t such great guys who love on me so much, I’d probably just tune them out.

You see, I am a specialist in international economics, meaning I have been trained to love global finance, international trade, the spread of market capitalism, and economic growth. Indeed, I love many aspects of globalization, not the least of which is that it has caused an unprecedented reduction in global poverty in the past twenty-five years. In addition, I don’t want to be challenged this much! I want to be left alone. I like shopping wherever it’s most convenient to me, and I tend to think recycling is just kind of, well, cute. But Michael and Robby keep taking me back to Scripture, showing me in new ways how radically different the vision of the King’s economy is from the vision of the global economic order. And slowly, very slowly, I am trying to put these ideas into practice, believing by faith that the gospel of the kingdom—in all its radical fullness—is truly good news for me too.

I don’t know what all this means, nor do Michael and Robby. However, I am convinced we need to be reshaped by the goals, narratives, and practices of the kingdom of God, whose economy is far more radical and conducive to human flourishing than that of the kingdoms of this world. So take this

Preface

book as our imperfect attempt to improvise what the economics of the kingdom of God looks like in the twenty-first century. We don't have it all figured out, and you may very likely take issue with many of the practices we suggest in this book. That's fine. Then develop your own practices. Just work to ensure your practices are shaping you to function well in the King's economy, which is already replacing the current global economic order, for "the kingdom of God is at hand" (Mark 1:15 KJV).

INTRODUCTION

PRACTICING THE KING'S ECONOMY IN OCCUPIED TERRITORY

Caught between Two Kingdoms: A Prostitute's Story

Remember Rahab? She was the prostitute living in the walls of Jericho when the Israelite spies showed up. Even though they were her people's enemies, she hid the spies from her fellow countrymen. "I know that your God has given you the land," she told the spies, "for we've heard how he dried up the Red Sea before you, how he destroyed the kings who stood against you. We're terrified, because we know your God is 'God in the heavens above and on the earth beneath.' So please, swear you will spare my family and me when you conquer our country!" (Josh. 2:9–13, paraphrase).

This may not seem like the most promising place to start exploring how to live in the King's economy, but just go with us for a moment. Rahab lived in a kingdom. Jericho had its own rulers and rules, its own economic policies and social arrangements, and of course, its own gods. Rahab's entire life had been shaped by this kingdom, although if her job as a prostitute is any indication, the Jericho regime hadn't always been friendly. Then one day she looked out the window and saw another kingdom invading, a kingdom with another king, a different economic policy, other sorts of social arrangements, and even, if she could believe the stories, a God strong enough to overcome the most powerful empire on earth. This God, known

in Israel by his name *Yahweh*, was on his way.¹ Rahab had to answer the question, *Whose side am I on?*

Rahab chose the kingdom of Yahweh at least in part because she believed that, at the end of the day, the kingdom that would still be standing when the dust settled would be different from the one in which she currently lived.

She was right. Her family was spared, but more than that, this pagan prostitute became a heroine of righteousness and faith (see Heb. 11:31; James 2:25). She even became an ancestor of the ultimate King, Jesus himself (see Matt. 1:5). And perhaps, strange as it might seem, she also provides us with a parable for understanding Jesus's economy—and how we might practice it in occupied territory.

Here Comes the King

When King Jesus came on the scene, he confronted people in a similar situation to Rahab's. Jesus came proclaiming the good news of the kingdom of God (see Mark 1:14–15) to a people suffering under the bad news of the kingdom of Caesar and the Roman Empire (see Luke 3:1). Indeed, Jesus announced, planted at the cross, and inaugurated at the resurrection the reign of God over the entire universe.

The kingdom of God isn't just a minor footnote in the Gospels. On the contrary, the arrival of King Jesus and his kingdom is the centerpiece of the biblical story that runs from Genesis to Revelation.

This story begins with an amazingly generous King—the Triune God—who is the Creator of heaven and earth. Out of his incredible generosity, this King created human beings in his image and invited them to rule over his creation with him. Think about it: human beings were created to rule with the Creator King over his kingdom, cultivating it, unpacking its potential, and developing it into a flourishing empire. The same generous God who called lions, fruit-bearing trees, and coral reefs into existence generously gave all these to his people to enjoy, protect, and develop. Humanity's high calling is nothing less than coruling and co-loving everything our God and Father has made.

In other words, because people are made in the image of a creating and creative God, we are called to (1) *preserve and protect* the natural world and

(2) *create culture and economic flourishing* by stewarding the natural world (this is what some scholars call the “cultural mandate”). This is, in many ways, the theological foundation for our economic lives: God *wants* and *requires* us to work to bring out the unexploited potential of his world as part of our vocation. Unpacking the economic potential of God’s creation in ways that reflect his character is part of our divinely sanctioned “job description.”

But our first human parents, Adam and Eve, rejected their God-given vocation and rebelled against God’s good and generous kingdom in the Garden of Eden, bringing sin and suffering into every corner of the world. The snake in the grass tricked our ancestors into disobedience by causing them to doubt the goodness of the King’s gifts: “God’s holding out on you,”² the serpent suggested. “He doesn’t want you to be like him.” Adam and Eve’s rebellion was a rejection of God as their generous King and a rejection of their roles as coworkers in his kingdom.

This rebellion resulted in humans being thrown out of God’s kingdom and joining the kingdom of darkness where Satan reigns (see Eph. 2:1–2; Col. 1:13). As we all know, the results have been devastating. Designed for an intimate and trusting relationship with our generous God, we find ourselves running from him and feeling far from his love. Designed to serve alongside our fellow image bearers, we find our relationships are marked by competition, fear, and distrust. Designed to see ourselves as unique, gifted reflections of the Great King, we vacillate between soul-crushing shame and outlandish pride. And designed to rule this King’s world on his behalf, we instead spend our lives abusing, neglecting, or worshiping God’s stuff rather than caring for it.³

In the face of human rebellion, our generous Creator amazingly promised that his best gifts were yet to come. Right there in the garden—on the very scene of humanity’s rebellion against his kingship—God promised to send a Savior, a conquering King who would crush the serpent and free humanity from the serpent’s reign.

To fulfill this promise, God called a childless pagan named Abraham and promised to give him a kingdom of descendants living in a flourishing land. Even more miraculously, this generous God promised that through this nomadic nobody’s kingdom, he would bring blessing to the whole world (see Gen. 12:3).

Much of the Old Testament tells the story of God's relationship with Israel, the kingdom God created from Abraham's offspring. Again and again, God gave the Israelites good gifts and a high calling. Where Adam and Eve rebelled, Israel was to be a kingdom of "justice and righteousness" through whom God would bring restoration to his world (see Gen. 18:19).

By the way, this is why we'll spend a fair amount of time exploring the Old Testament. In the Old Testament, we encounter Israel as God's chosen community, called to embody his rule and reign. The story of God's relationship with Israel gives us pictures of his heart for all humanity and even creation itself. Indeed, the New Testament actually teaches that the story of the Old Testament is essential for the spiritual life of the church (see Rom. 15:4; 1 Cor. 10:6). We cannot understand God's kingdom unless we learn from his establishment of "a kingdom of priests and a holy nation" (Exod. 19:6) through Israel in the Old Testament.

But though God gave the Israelites everything necessary to fulfill their calling, like Adam and Eve, they ultimately fell short of living fully as faithful members of God's kingdom. When God came looking for the kingdom of justice and righteousness he had expected and longed for, he instead found violence and oppression (see Isa. 5:1–7). Once again, the generous King's plan to rule his world through his chosen, royal representatives appeared to have stalled out.

Nevertheless, God kept his promises by sending his Son, Jesus, a descendant of Abraham, as the conquering King who freed God's children from Satan's dominion. In his life, death, and resurrection, Jesus announced and inaugurated God's rule over everything (see Luke 4:43). And he invites all humanity to become, in him, what they were always meant to be: members of God's royal, priestly family, coworkers and rulers in God's glorious kingdom, joining with him in preserving, protecting, developing, and cultivating the created world. In Jesus, God shows up and claims what's rightfully his: every square inch of the cosmos. In Jesus, God makes clear that he has not and will never turn his back on his good world or on his plan to fill it with sons and daughters who reign over it with him.

Many of us miss much of this wonderful, earth-shattering announcement because we are so accustomed to thinking about the gospel exclusively in

narrow, legal terms. Don't get us wrong. No one should skip over or diminish the following aspect of salvation: "For all have sinned and fall short of the glory of God" (Rom. 3:23). Moreover, due to God's righteous wrath (see Rom. 1:18–32), "the wages of sin is death" (Rom. 6:23). But thanks be to God, on the cross, Jesus Christ "died for the ungodly" (Rom. 5:6)! "God shows his love for us in that while we were still sinners, Christ died for us" (Rom. 5:8 ESV). We had a terrible and, left to ourselves, unsolvable relational problem: alienation from God. This alienation included a major legal dynamic. But God has acted to reconcile us to himself. This is truly good news. "God was reconciling the world to himself in Christ, not counting people's sins against them" (2 Cor. 5:19). The one true God "has rescued us from the dominion of darkness and brought us into the kingdom of the Son he loves, in whom we have *redemption, the forgiveness of sins*" (Col. 1:13–14, emphasis added). Our forgiveness is "in him" because God saved us "by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross" (Col. 2:14 ESV). God, in his grace, sent his Son to become one of us and rescue us from, among other things, our sin and guilt and his righteous wrath toward sin, evil, and injustice (see Rom. 3:21–26).

However, the good news is even more than this!

Look at what Paul writes right before "in whom we have redemption, the forgiveness of sins": God the Father has "rescued" us from one kingdom of darkness to live in the kingdom of his beloved Son. God has brought us out of one kingdom and into another.

Now look at Colossians 1:15–20 to see what Paul writes right after that wonderful line about "redemption, the forgiveness of sins." God is reconciling all things to himself through Christ on the cross.⁴ To "reconcile" is to put things into right relationship again, and Christ is doing this with respect to "all things" in heaven and earth. This is the good news of the kingdom of God for all those who repent and believe.

This book seeks to celebrate the gospel. We believe that, at its heart, the gospel is the good news that God is both bringing his kingdom and welcoming his people into that kingdom through forgiveness and reconciliation. We believe that the (great) news of God's kingdom and the (great) news that God offers forgiveness from sin so that people might enter that

kingdom should both be kept in view, as they are different aspects of the same overarching story. The true King is our only Savior, and forgiveness from sins welcomes us into his kingdom.

The good news of the gospel, then, is more than our souls being snatched away from this world to another world where our disembodied souls—that are now legally safe—play harps for all eternity in some never-ending choir rehearsal. Think about what happened to Jesus on Easter morning. His soul didn't fly off to heaven; his body rose to new life! It was really him, all of him, body and soul. And just as Jesus reclaimed his physical body, clothing it in power and glory, *Jesus will reclaim our physical bodies and the entire created world* (see Phil. 3:20–21). What happened to Jesus will happen to us and to the whole world.⁵

Jesus's resurrection life is the firstfruits of his kingdom reign. Our King isn't rescuing us *from* creation. He's bringing a kingdom that will reclaim every square inch of the cosmos. He's launching a new world in which every person who is in Jesus might live, reign, work, and worship in the resurrected and renewed heaven and earth. And he's creating a people marked by his justice and righteousness, united to him by his Spirit. Now *that's* the Good News—the gospel—of the *kingdom of God!* And this good news of God's kingdom was the central message of Jesus and his apostles (see Luke 4:43; 9:1–6; Acts 28:23–31).⁶

Ever since Jesus's ascension, then, we have lived in the next-to-last act of this incredible drama. As the church united to our faithful King, God calls us to become the people he always intended for us to be, bearing witness to the justice, righteousness, mercy, and love of our generous King in our still-broken world. We do this work by the power of our King and in the shadow of his coming kingdom. For one day, the King will return and claim what's his in full, driving out sin “far as the curse is found” and welcoming all his children into a renewed and resurrected creation.

A Kingdom within a Kingdom

Today, then, each one of us is a bit like Rahab. We live in one kingdom, a kingdom of this world. When we look out the window and see King Jesus and his kingdom headed our way, we're confronted with the same question

Rahab faced: Whose side am I on? Nobody can swear ultimate allegiance to more than one king. “No one can serve two masters” (Matt. 6:24).

Actually, our situation is a bit more complicated than Rahab’s. Jesus has already invaded the city. Furthermore, Jesus hasn’t come simply to obliterate the human kingdoms we’ve grown up in; he’s come to conquer *and* reclaim them. After all, every throne, dominion, ruler, or authority—on earth and in heaven—was created *by* and *for* him (see Col. 1:16–18). And at the end of the biblical story, we find the “kings of the earth” bringing their “splendor” into the new heavens and new earth (Rev. 21:24). And most importantly for our purposes in this book, our role isn’t simply to accept the invading King and then abandon the communities in which we live. Our role is to swear allegiance to Jesus and become, as the church, an outpost, a colony of the Jesus kingdom, amidst the kingdoms of the world.⁷ We are to declare in our words, our actions, and our lives together that “there is another king” (Acts 17:7), and he’s on his way to reclaim what’s his. Through lives lived under the rule of Jesus, we invite every other kingdom to join us in pledging allegiance to our world’s rightful Lord.

This means that those of us who are followers of Jesus live in earthly kingdoms that cannot and should not claim our primary allegiance. We live in the United States or Sudan or China or South Korea or Switzerland. But while different aspects of these earthly kingdoms may be closer to or further from God’s design, *all of them fall short of his kingdom*.

Every earthly kingdom has its own way of doing things, its own customs and policies regarding food, sex, family, and religion. And *every* kingdom has an economic policy. But when Jesus welcomes us into his alternate kingdom, something strange happens. We discover a whole new world. As we encounter this strange new world, we discover that the Jesus kingdom looks very different from the kingdoms to which we’ve grown accustomed.

Perhaps you have grown used to thinking about this dynamic in terms of God’s sexual ethics or emphasis on honesty and integrity. Many of us sense that our United States kingdom, for instance, has an entirely different “marriage and family” policy than the one Jesus calls us to embrace. Many of us also sense that when our culture’s approach to family or sex conflicts with God’s approach, we must choose to “obey God rather than men” (Acts 5:29 ESV).



In the West, our prevailing economic worldview sees people as self-interested individuals with limitless desires in a limited world, who seek to increase consumption and leisure by earning as much money as possible.

But King Jesus also has his own unique economic policies, his own economic program. In the West, our prevailing economic worldview sees people as self-interested individuals with limitless desires in a limited world, who seek to increase consumption and leisure by earning as much money as possible.

Then there's Jesus, with:

- His parables of well-dressed lilies that neither labor nor spin and wealthy farmers punished for saving too much.
- His commands to lend without expecting return and to invest in heavenly dwellings.
- His establishment of communities in which “no one claimed that any of their possessions was their own” (Acts 4:32).

Suddenly we sense that Jesus might teach Economics 101 quite a bit differently than our high school teachers did. We have a hunch that if economics is, at its most basic, a discussion around consumption, production, and the exchange of goods and services, Jesus might call us to very different patterns of consumption, production, and exchange than those to which our Western world invites us.

For example, consider the definition of economics in the opening pages of a popular introductory textbook: “Economics is concerned with the efficient use or management of limited productive resources to achieve maximum satisfaction of human material wants.”⁸ This field sounds like a materialist, humanist manifesto! We suspect that if the same Jesus who said, “Seek first the kingdom of God” were writing this textbook, he might define this field a bit differently. He might propose something like the following: Economics is the study of humanity’s consumption, production, and exchange of goods and services in order to steward King Jesus’s creation.

When faced with such discrepancies between Jesus’s approach to our economic life and our culture’s approach, many of us sense we are falling short of the life God intends for us.

There are good reasons for our misgivings. Nearly 43,000 Americans commit suicide *every year*, making it the tenth highest cause of death in the country.⁹ Indeed, between 1950 and 1999, a period of serious economic growth in America, suicides among people under the age of twenty-four increased by 137 percent.¹⁰ Nearly 43 *million* Americans experience some form of mental illness each year.¹¹

Or consider these stats on substance abuse:

- “In 2013, 30.2 percent of men and 16.0 percent of women 12 and older reported binge drinking in the past month.”¹²
- 17.3 million Americans reported alcohol addiction or serious problems related to alcohol use in 2013.¹³
- 4.2 million Americans met clinical criteria for dependence based on marijuana use in 2013.¹⁴
- Life expectancy is currently *decreasing* for white, middle-aged Americans, driven by high rates of suicide and substance abuse.¹⁵



Economics is the study of humanity's consumption, production, and exchange of goods and services in order to steward King Jesus's creation.

All this is happening in the wealthiest nation that has ever existed on earth. Indeed, substance abuse, mental illness, and depression seem to have risen right alongside our rising incomes. In fact, some research even suggests that our pursuit of these rising incomes is actually causing the explosion in mental illness.¹⁶ When we consider our unprecedented wealth *and* our increasing inner despair, we wonder whether our approach to economics, like that of the rich young ruler before us, has tempted us to walk away sad from our Lord's invitation to come and follow him.

The problem with our Rahabesque situation may be that the kingdoms we live in just seem more real than the one we encounter in the Bible. If we're honest, the Bible's approach to our economic lives doesn't just look foolish; it looks entirely implausible. When we read the Bible, we sometimes feel as though we're reading about a parallel universe. Like the older children in C. S. Lewis's *The Lion, the Witch, and the Wardrobe*, we find it incredibly difficult to believe in Narnia, a land with talking animals and walking trees, when our own world seems so different. And yet Jesus's

triumph over death on the cross and at his resurrection invites us to believe, against any evidence to the contrary, that another “Narnia” is real. Indeed, God is bringing a kingdom far more real than any earthly power or authority we experience today.

If Jesus is welcoming us into this kingdom and calling us to live as colonies of that kingdom within the nations and places we reside, how do we possibly begin to embrace our King’s economic program?

Walking through the Wardrobe: Six Keys to the King’s Economy

We believe the first step is simply to take a look around this strange world of the Bible and grow better acquainted with the neighborhood. Like the kids in the Chronicles of Narnia, we must “walk through the wardrobe” and wander around in this foreign land, learning its customs, acknowledging its alternate reality, and embracing its authority. And then we need to live like we are in Narnia back on this side of the wardrobe, because Narnia is invading our world.

Lucky for us, the God-breathed Bibles on our shelves invite us to do just that. When we read Scripture with an eye to its economic vision, we enter into the world of God’s economy. The time we spend exploring that Narniaesque world prepares us to welcome the kingdom of God in our daily lives as well.

To help you take this journey through the wardrobe (or to help you in your journey “further up and further in” to this grand country), we’ll discuss six keys to the King’s economy. Each of these keys represents a biblical theme we believe captures an important element of God’s heart for our economic lives. Think of these keys as tools to help you “unlock the wardrobe” and enter into the alternate universe of God’s economy in Scripture. We’ll discuss the following six keys:

1. “God, Not Mammon” || The Worship Key
2. “One Table, One Baptism, No Distinction” || The Community Key
3. “Work and Wages, Gleaning and Giving” || The Work Key

4. “No Poor among You” || The Equity Key
5. “The Heavens Declare the Glory” || The Creation Key
6. “The Lord Has Given the Sabbath” || The Rest Key

Of course, we would never suggest that these themes exhaust all there is to say about the biblical economic vision.¹⁷ We hope that by exploring Scripture through these keys, we will open up new avenues to explore God’s economy in God’s Word—and God’s world—today.

Practicing the King’s Economy in Occupied Territory

Short visits to this parallel economic universe contained in Scripture, though, aren’t enough; we’re called to bear witness to this world in our own lives and communities. We’ve got to come back through the wardrobe, bringing glimpses of God’s kingdom reign, including his alternative economic program, into our own world.

This is hard work for at least two reasons. First, *proclaiming King Jesus in territory occupied by other would-be kings can get us in trouble*. In every culture in which the church has taken root, the surrounding culture simply has refused to accept certain aspects of Jesus’s kingdom. Sometimes this leads to marginalization. Sometimes it leads to martyrdom. So while we celebrate when the kingdoms of this world recognize aspects of our King’s economic program, and indeed work to help them do so, we also recognize that the King’s economy will always be countercultural.

Second, *we ourselves have been deeply deformed in our economic lives by living in kingdoms that fall short of God’s kingdom*. To illustrate this, imagine for a moment that you are a star offensive lineman for the Dallas Cowboys. You have studied the rules of football for a lifetime. You have watched countless hours of the sport, and all your heroes are those stars who have come before you and whose stories encouraged you to persevere in the hard times. You have spent even more countless hours practicing to be an offensive lineman in scrimmages and practice drills and have adhered to a complex diet and exercise regimen. All this practicing is designed to form you into a particular sort of player: a 300-pound man capable of running the forty-yard dash in under six seconds and bench-pressing 225

pounds twenty-five times in a row. That's what you're training for because that's how you succeed in the game you're playing.

But what if you woke up one day and realized you were supposed to be an Ironman triathlete? Even though you might be one of the top athletes in the world, all your training hasn't prepared you to get on that bike. In fact, much of your training has actually *deformed* you: all that bulk and mass just won't do on a 26.2-mile run (let alone the 2.4-mile swim and 112-mile bike ride).

If you wanted to stand a chance of even qualifying for an Ironman, you'd have to launch an entirely different training program altogether. You'd have to find a new diet and exercise regimen, one that would help you slim down and increase your endurance. You'd have to learn new rules, rules that make an Ironman an Ironman but have no parallel in football. You'd have to attend triathlons, get new heroes, find new coaches, and essentially fall in love with an entirely different sport.

We believe this strange sports parable can speak to us about how to begin to live toward Jesus's coming kingdom. You see, we've spent the better part of a lifetime practicing to be offensive linemen through:

- Intense training in the world's stories, practices, and rules.
- Admiring and imitating the world's heroes.
- Listening to the world's coaches.

If we want to announce another king and another kingdom, all that must change. We've got to start practicing for this new kingdom.

That's why, in this book, we don't just give you a chapter on each key to the King's economy that will enable you to explore God's economy in Scripture. We also include a second chapter on each key that contains stories of fellow sinners who've brought bits and pieces of that economy to life in our world. These stories will help you encounter each key. And most important, these chapters will also include a set of formative practices, a training regimen, if you will, that we believe will help you embody the King's economy back on this side of the wardrobe.

By formative practices, we mean actions you can take as an individual, together with your family, as a church, or in the marketplace, that

explicitly illustrate this economy. Think of them as spiritual disciplines for your economic health. We believe these formative practices will do three things:

1. Act to bring about the healing brought by our King in the midst of our hurting world.
2. Express something to the world about the kingdom and our King.
3. Form our own hearts, habits, visions, and imaginations to see, bear witness to, and welcome this kingdom.

As an example of this, one scholar points out that when members of the early church shared bread and wine with one another at the Lord's Supper, they were simultaneously doing justice (people were fed who otherwise wouldn't be), declaring something about God and his world (God desires for all people to have enough of his good creation), and forming the hearts of those who ate together across lines of race and class to recognize one another as brothers and sisters who ought to take care of one another.¹⁸ These formative practices enabled members of the church to act in line with the King's economy, declare the good news of the King's economy, and exercise their hearts, minds, and even bodies to pursue the King's economy.

Jesus actually assumed something like this in his command in Matthew 6:20–21: “Store up for yourselves treasures in heaven,” Jesus said, “for where your treasure is, there your heart will be also.” We often read this verse as saying, “Where your *heart* is, there your *treasures* will go.” But while that's true too, Jesus makes the opposite point here. “Where you put your stuff,” we might paraphrase, “will determine what happens to your heart.” Contrary to our expectations, Jesus declared that if we obey him by investing in his kingdom, then our hearts will be moved toward his kingdom. Our practice of giving shapes our hearts for God. And this practice, this exercise in heart formation, is essential precisely because two kingdoms are waging war for our allegiance. Or as Jesus put it just a few verses later, “You cannot serve both God and money” (Matt. 6:24).

We believe, then, that formative practices like the ones we will recommend alongside each of the six keys to the King's economy will help us

to do what God calls us to do, say what God calls us to say, and become what God calls us to become.

Almost none of these practices are prescriptive commands. They didn't come down Mount Sinai with Moses. They are more like strategies to help us creatively become more and more like Jesus in our economic lives. You may find some more or less helpful or you may even come up with your own, and that's okay. But what we *can't* do is expect to become faithful economic disciples of Jesus without some sort of economic exercise regimen. You might think of these formative practices as spiritual economic disciplines for economic discipleship.

Two Caveats

Now, for some caveats.

Caveat #1: at this point, you might be thinking, *This talk of formative practices is legalism. God changes our hearts, we don't. This is just works righteousness.* We want to say two things about this.

First, the Bible teaches us that every good thing we do is all unearned grace and a gift from God to us. We *are* saved to do good works, but we are *not* saved by them (see Titus 2:11–14; 3:3–8). We believe that any good done by us is a result of God's grace at work within us. In other words, not only is our justification by grace but our sanctification and our good works are also by grace. That's why in Ephesians 2:10, Paul writes that we are "created in Christ Jesus to do good works" that God has already "prepared in advance for us to do."

We don't believe for a minute that the practices we recommend in this book have the power to do anything at all if they are done simply out of our own strength. Furthermore, let us say it here loud and clear: doing these practices cannot earn merit before God or save us from our sins. Only God can save us. Far be it from us to ever suggest our actions could somehow earn us favor with God.

But that doesn't mean we shouldn't engage in formative practices or that these disciplines don't actually shape our hearts, minds, affections, moral vision, and habits.¹⁹ Think of it this way: right now invisible radio waves are flying through the air all around you. They are present regardless of

any action on your part. However, if you want to hear those radio waves, *you have to raise an antenna.*

We believe formative practices help us to raise the antenna, tuning us in to the transforming power of the Spirit that is always all around us and all ours in Christ. As we walk in the Spirit in love, we become more deeply attuned to Christ Jesus (Philem. 6). Indeed, one scholar speaks of practices as “habitations of the Spirit.”²⁰ Perhaps this is something like what Paul meant when he said to the Galatians, “Since we live by the Spirit, let us keep in step with the Spirit” (Gal. 5:25). The Spirit is at work among us, leading us to discern together, in practice, new ways of serving the Lord, King Jesus (see Rom. 12:1–2; Phil. 1:9–11; Col. 1:9–14; Philem. 6).



We believe formative practices help us to raise the antenna, tuning us in to the transforming power of the Spirit that is always all around us and all ours in Christ.

Even here, though, the analogy breaks down. Because unlike with radio waves, the presence of God sometimes breaks through and we hear the music even though our antennae are broken off completely. That’s the miracle of salvation! Furthermore, without God saving us and renewing our hearts, we can’t “raise the antenna” on our own. Without the Holy Spirit’s work in salvation, the practices are powerless to deepen our life with Christ. None of this, though, means we aren’t called to engage in disciplines of discipleship in response to God’s love. We believe God’s grace thoroughly changes whole people. Grace renews us as thinking, loving, willing, acting humans.

Second, despite our difficulty explaining theologically how it is that God does all the work and yet also calls us to work out our salvation (Phil. 2:12–13) through practicing his ways, Scripture clearly exhorts us to engage in what we’re calling formative practices. God told the Israelites to feast before him “so that [they] may learn to revere the LORD [their] God always” (Deut. 14:23). David told God he had practiced meditating and memorizing Scripture so that he might not sin against him (see Ps. 119:11). Jesus told his followers where to store up treasures not least because it would affect their hearts (see Matt. 6:20). Paul told the Corinthians to be like athletes who exercise self-control so as to be capable of winning the prize (see 1 Cor. 9:24–27; 2 Tim. 2:4–6). Many more examples could be given, but hopefully

we've made the point. It's dangerous to ignore the commands of Scripture because we can't completely understand how they work.

Ultimately, the way God graciously enables us to engage in good works that shape our hearts toward him in sanctification is a mystery we can't fully fathom. "Work out your own salvation with fear and trembling," writes Paul, "for it is God who works in you, both to will and to work for his good pleasure" (Phil. 2:12–13 ESV).

Caveat #2: this is a book about how to live economic lives that are more in line with the righteousness, justice, mercy, and generosity of our King Jesus. Many times when we have discussions about how to do a better job living kingdom-centered lives in relationship to economics, we quickly move to partisan political debates about the best type of economic system: free-market capitalism, socialism, or some hybrid of the two. The question of which system we vote for becomes the litmus test of whether we're really faithful to the economics of the Bible.

In this book, we won't engage in any of these arguments about the best economic system, even though they are extremely important discussions. Instead, we'll focus on formative practices God's people can perform together within their communities. We'll do this for at least three reasons.

First, there is plenty of important economic work to be done that we believe members of the body of Christ from across the political spectrum can embrace. Far too often, discussions of how to care for the poor or to bring justice to our communities divide neatly along political lines and separate Christians from one another. We hope this book provides ways for people of differing partisan persuasions to work together for King Jesus.

Second, we believe God's Word primarily speaks to the church as the body of Christ and that God has given the church a special mission to embody God's kingdom through our lives together. Don't get us wrong; we fully believe Christians are called to proclaim the kingdom of God in word, deed, and sign to every person and every sphere of society. We believe this will require us to do the hard work of figuring out questions such as: What role do markets play in a just economy? What should government do to promote justice and liberty? What sorts of systems best allow for human flourishing for everybody?

However, we also believe the church has a unique role as the “pilot run,” “God’s beachhead in the world as it is; the down payment, the prototype, the herald, the midwife of the new world on the way.”²¹ In other words, the way we order our way of life as those who explicitly claim Jesus as our King allows us to serve as a colony of the kingdom amidst the world’s broken kingdoms. Our work to improve this or that political system depends on our first being faithful to the call to embody the kingdom as the church, demonstrating that this radical kingdom—this Narnia, if you will—actually works in this world, on this side of the wardrobe.

This is part of what Paul meant when he declared that “through the church, the manifold wisdom of God should be made known to the rulers and authorities in the heavenly realms” (Eph. 3:10). Through the church, God makes his wise rule known to earthly kingdoms and even the spiritual powers of our world. We will be more effective in helping citizens of presently rebellious kingdoms begin to welcome this wise rule if, as the body of Christ, we have done the prior work of embodying what God’s wise rule looks like.

Third, then, we actually believe we won’t be able to serve the world around us in love unless we become, in our lives together, just such an outpost of the kingdom. Somewhat paradoxically, when we live lives invested in God’s countercultural community, we become better equipped to serve our broken world. By being formed as faithful economic disciples through “exercising” for the economy of our King, we become people more capable of improving the systems and nations of our world.

People unchanged by the grace of the King stand little chance of effecting change among others locked in the kingdoms of darkness. We can’t really work to change the world until we’ve become changed people. And we don’t have much to contribute to the common good unless we’re becoming—by God’s grace—the uncommonly good people of Jesus.

Let’s highlight one economic example of what we’re talking about. On the more “conservative” end of the political spectrum, many good people love Jesus and care about the economically poor but believe a government-mandated minimum wage of fifteen dollars per hour would kill more paying jobs than it creates. They tend to suggest allowing the market to operate freely and believe the benefits of the rising tide of markets will benefit everyone.

On the more “liberal” end of the political spectrum, many good people love Jesus and care about the economically poor but believe the rising tide can’t help people without boats. In other words, economic growth doesn’t always trickle down to help poor people, so government intervention is necessary to enable the poor to benefit from the growth that the rest of us enjoy. They often point to historical market failures and contemporary economic problems to argue that the government should do more to ensure economies work well for everybody.



We don’t have much to contribute to the common good unless we’re becoming—by God’s grace—the uncommonly good people of Jesus.

The truth is, even the best economists and policymakers don’t know for sure how to fix our systemic problems or avoid unintended consequences. Our somewhat audacious claim in this book is that if we begin to follow Jesus in ways consistent with the economy of his kingdom, we will not only honor our King and serve his church but also develop the vision, character, wisdom, and habits that will allow us to see and share new ways of working for better systems. Accepting Jesus’s yoke, we will become wiser people better equipped to engage in this important question of public policy and economic justice. By practicing Jesus’s generous economy as the church, we will begin to become people capable of contributing to the common good. We will also become more faithful people, people capable of serving our neighbors over the long haul without turning bitter, antagonistic, or violent toward those who disagree with us. In short, once we discover together how to re-enfranchise and empower low-wage workers as Christ followers, one by-product of our efforts is that we’ll have more to offer debates about which policies might help the world achieve similar goals.

Walk through the Wardrobe

We invite you, then, to join us in taking up these six keys and using these biblical themes to explore the King’s economy in the Bible (in the language of our earlier Narnia analogy, to “unlock the door” and “walk through the wardrobe”). We invite you to hear stories of those who have found ways to make that new economy known in this old one in which we find ourselves,

becoming colonies of God’s kingdom in the midst of the kingdoms of our world. And we invite you to begin practicing this economy in your church, family, and neighborhood today.

The Shape of the Book

The six keys to the King’s economy provide the structure for this book. Each key will be divided into two chapters. In the first, we’ll primarily look at Scripture, identifying how God’s Word presents each particular economic theme. In the second chapter, we’ll share stories of those who are seeking to apply that key in our world and give you ideas for how to begin practicing each key in your own life.

These practices that conclude our discussion of each key are *the heart of this book*. We’ve tried to provide practical ideas on how to practice each spiritual economic discipline at home, at church, and in the marketplace. Don’t try to adopt all these practices at once. Instead, treat these sections like a “choose your own adventure” story. Pick the practice that makes the most sense for where you are right now and get to work. Whatever you do, don’t read this book and ignore the practices!

The first two keys, the worship and community keys, identify the way our economic lives are structured around love of God and love of neighbor. We’ll discover that the community God is creating is not a soup kitchen where everyone gets fed but a potluck feast where everyone brings a plate. In the work and equity keys, we’ll explore biblical themes and practices for bending our marketplace lives toward this potluck God is creating. Finally, in the creation care and rest keys, we’ll explore how God calls us to recognize and embrace his design for his world in the ways we pursue our economic lives. Practicing creation care and Sabbath will enable us to pursue the potluck in ways that reflect God’s design for his world.

For further resources for using this book and practicing the King’s economy in your context, visit the *Practicing the King’s Economy* resources webpage at www.PracticingTheKingsEconomy.org. Also see the resources for further study on page 283.

“GOD, NOT MAMMON”

THE WORSHIP KEY IN SCRIPTURE

All things come from God, are sustained through him, and will eventually flow back to him as the ultimate Owner of everything. . . . Only by affirming that Yahweh is the God of creation, with everything flowing from him, through him, and to him, can we rightly relate to God.

Kelly Kopic

I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them.

C. S. Lewis

I see us free, therefore, to return to some of the most sure and certain principles of religion and traditional virtue—that avarice is a vice . . . and the love of money is detestable. . . . But beware! The time for all this is not yet. For at least another hundred years we must pretend to ourselves and to everyone that fair is foul and foul is fair; for foul is useful and fair is not. Avarice and

usury and precaution must be our gods for a little longer still. For only they can lead us out of the tunnel of economic necessity into daylight.

John Maynard Keynes, prominent twentieth-century economist

For where your treasure is, there your heart will be also.

Matthew 6:21

The tomatoes caught me off guard. Sitting in a small Anglican church in Kenya, I was prepared for the invitation to give an offering to God as an act of worship. I was not prepared for tomatoes.

But that's what the members of that farming village brought. Tomatoes, mangoes, perhaps some chickens, all brought up and placed on the altar. They brought the literal firstfruits of their small fields, the work of their hands given back to God in gratitude for his blessing on farm and farmer alike.

Few aspects of Christian worship are more controversial than the passing of the dreaded collection plate. Yet in that pile of tomatoes stacked up on the table that held the Lord's Supper, I caught a glimpse of the Father whose gift of his Son reshapes our work and our world. His gift invites us into the King's economy, where all our economic lives are nothing more than one long grateful response to the God who so loved he gave.¹

Choose This Day: Worship, Idolatry, and Economics

Worship is an economic issue. As discussed in the introduction, from Genesis to Revelation, we see that one of our Creator King's primary qualities is his lavish generosity. We are made in the image of this generous King, wired to reflect his generosity to the rest of creation. Indeed, giving back to God and to his people is part of our DNA, a sign of our family resemblance to our generous Creator. "Giving is what we do best"; "the air into which we were born."² Giving signals and solidifies our allegiance to and dependence on God and his kingdom.



Worship is an economic issue.

Idolatry is an economic issue. When we read about the Israelites worshipping the god Baal in 1 Kings 18, we tend to think of them developing a preference for wooden idol images. But the primary attraction to Baal wasn't a pretty statue; it was an economic promise. For the nations around Israel, Baal was the “rider of the clouds,” who brought the rains and blessed the earth.³ When Baal showed up, the heavens rained oil, the rivers ran with honey, mothers gave birth to healthy children, and even the dead could be raised.⁴ Little wonder, then, that when King Ahab chose to marry a woman from Baal territory, the farmers in Israel built a house for this new god and welcomed him to the neighborhood (see 1 Kings 16:31).



Idolatry is an economic issue.

Of course, most Israelites probably didn't totally reject Yahweh, the God of Israel. They likely continued going to church, paying their tithes, and saying a prayer or two now and again—especially on holidays. They just added Baal worship to their insurance policy. After all, if you're a farmer, it's only practical to invest in getting the rider of the clouds to like you.

Yahweh would have none of it. He sent his prophet Elijah to tell Israel to stop “limping between two different opinions” (1 Kings 18:21 ESV). Through Elijah, God declared that Baal couldn't deliver the goods and his people couldn't have it both ways.

To win his people back, God demonstrated his power and mocked Baal along the way. Baal promised the rains, so God sent a drought at the word of his prophet (see 1 Kings 17:1). While Baal worshipers went hungry during the drought, God fed Elijah meat and bread delivered to him daily by carrier ravens (see v. 6).

Even on Baal's home turf, people starved while waiting for Baal to bring his promised abundance. Meanwhile, in the midst of Baal country, God made oil and flour overflow for Elijah and his newfound friends (vv. 14–16). When Baal's people died, it was Elijah who raised them to life (v. 22). Yahweh took care of his own while the king who had turned to Baal because of his claim to bring home the economic bacon wandered the countryside hoping to find a bit of grass for the few horses and mules who hadn't died yet (see 1 Kings 18:4–5). Baal's 450 prophets worked themselves into a frenzy, cutting themselves, dancing, and chanting to their

god. “But there was no voice. No one answered; no one paid attention” (v. 29 ESV).

But God listened to his prophet. He sent fire from heaven. He sent the rain in torrents. He turned the hearts of his people back to himself. He solicited their allegiance, work, and worship—for himself and his kingdom. The battle for their hearts took place in part on the battlefield of their bank accounts. Worship, after all, is an economic issue.

From Pretty Statues to Silver and Gold: Jesus or Mammon?

Jesus knew all about gods such as Baal. He also recognized, though, that people in his day faced a new, subtler, and perhaps even stronger temptation: to treat money as an idol like Baal, an idol to worship as a god to get what they wanted. But humans cannot serve two kings. Jesus reminds us that when we try, we risk devoting ourselves to money and hating him (see Luke 16:13).

In fact, the New Testament teaches that money and greed are often the loudest and most appealing idols seeking to steal our attention. Paul declares that greed *is* idolatry, that to be greedy is to worship other gods (see Col. 3:5; Eph. 5:3). Once we remember that the Jews saw idolatry as the ultimate sin that put one outside the community of faith, we can hear the full force of Paul's words. Idols had always threatened to steal the love, trust, and service God deserves and demands.⁵ By equating greed with idolatry, Paul provocatively told the church they didn't have to go into a rival temple to worship another god. Their greedy hearts created other gods out of every coin in their coffers.

That's why Jesus warned his followers to watch out for all kinds of greed (see Luke 12:15). His parables tell of farmers destroyed in the midst of their prosperity because they hoarded wealth and failed to be rich toward God (see vv. 16–21), of rich men sent to hell for their failure to let go of their wealth for the sake of their neighbor (see Luke 16:19–31), and of eternal judgment declared on the basis of one's willingness to share with those in need (Matt. 25:31–46). All these parables point in the same direction: money wants our worship. But every bit of ourselves we give to our stuff we snatch away from our true King.

Mauled by Money: The Cost of Economic Idolatry

The Bible also teaches us that the wages of our economic idolatry is death. “[People] who want to get rich,” Paul declares, “fall into

temptation
and a trap
and into many foolish and harmful desires
that plunge people into ruin
and destruction.” (1 Tim. 6:9)

Stop for a moment. Do you believe that? That *wanting to get rich* inevitably causes such destruction? Paul goes even further. He writes that “the love of money is a root of all kinds of evil” that has led some to wander from the faith and pierce themselves with “many griefs” (v. 10). In Paul’s opinion, love of money wounds the worshiper, woos them away from the faith, and wells up in all sorts of other evils. “You desire and do not have, so you murder,” James writes, spelling out a few of these other evils. “You covet and cannot obtain, so you fight and quarrel. You do not have, because you do not ask. You ask and do not receive, because you ask wrongly, *to spend it on your passions*” (James 4:2–3 ESV, emphasis added).



Love of money wounds the worshiper, woos them away from the faith, and wells up in all sorts of other evils.

Because our material possessions so often seduce us into worshipping them like gods, they pose possibly the preeminent threat to worshipping Jesus. When we worship money, it mauls us. Money becomes a spiritual power that too often uses us rather than the other way around.⁶

In a truly horrific passage, Jeremiah writes that our worship of idols consumes not only our “flocks and herds” but also our “sons and daughters” (Jer. 3:24). Our idols never stop consuming and destroying that which we hold most dear. In the end, “Those who make [idols] will end up like them, as will everyone who trusts in them” (Ps. 115:8 NET). We said earlier that when we give, we reflect the image of our giving God. But when we worship the idol of money, when our lives are oriented primarily toward earning,

getting, and keeping, we become *deformed*, reflecting not the image of Yahweh, Lord of heaven and earth, but money, the god of me and mine. We become increasingly committed to a lifestyle of an abundance of possessions. Such living falls far short of the life Jesus invites us to experience.

The Idol of Our Age

In 1860, a ship traveling from Panama to the United States sank. Four hundred people lost their lives. One of those passengers was a very successful businessman who had two hundred pounds of gold on the ship. Reluctant to lose all this wealth, he strapped as much as he could to himself before jumping into the sea. The gold, of course, dragged him to the bottom. “Now as he was sinking,” one author asks rhetorically, “had he got the gold? Or had the gold got him?”⁷

So many of us find ourselves drowning in our worship of stuff. The signs are all around us. Slogans like “It’s the economy, stupid!” reflect the belief that gross domestic product is the primary measure of our national success. The General Motors marketing team could have spoken for much of the advertising industry when they declared themselves to be in the business of the “organized creation of dissatisfaction.”⁸ Everywhere we look we encounter “icons of the ideal” that “subtly impress upon us what’s wrong and where we fail.”⁹ “But don’t worry,” we’re told. “Shopping can solve your problem.” This deodorant will summon an army of bikini-clad supermodels to your side. That smartphone will keep you connected to what really matters. This financial adviser will make sure you can retire to a yacht at age fifty-five.

Contemporary economists describe people as *homo economicus*.¹⁰ This view defines people as being, at their core, solitary individuals whose lives are devoted to increasing pleasure through consuming more material goods and increasing leisure. The formula for achieving *homo economicus* happiness is pretty simple: get more services, consume more stuff, and work less.¹¹ Of course, in many ways, this is a laughably lopsided view of humans, who are so much messier than the model. Even more obviously, nobody who reads Genesis 2 could ever embrace the idea that people were designed simply to walk around finding ways to work less and consume more! The

homo economicus story falls far short of the big story of God’s purposes for his people that we explored in the introduction.

But what if our idolatry is reshaping us in the image of this *homo economicus* idol? What if, by investing our love, trust, and identity in materialism, we have lost the ability to see, value, or pursue much else? What if living life in a world dominated by *homo economicus* has given us training routines that have gotten us into good shape for the *homo economicus* game but left us horribly unprepared for life in the King’s economy? John Maynard Keynes, one of the twentieth century’s most prominent economists, declared that the gods of avarice and usury could lead us out of the tunnel of economic necessity and into the daylight (see the quote at the start of this chapter). What if our worship of these gods is shattering our souls and leaving us empty and in despair?



Contemporary economists describe people as *homo economicus*. This view defines people as being, at their core, solitary individuals whose lives are devoted to increasing pleasure through consuming more material goods and increasing leisure.

Evidence shows that this is precisely what’s happening. From 1968 to 2001, US per capita incomes *doubled*. During that same time, the average church member’s giving fell from 3.10 percent to 2.66 percent of their total income. In other words, “For most of the past thirty-plus years, the percentage [Christians gave] kept falling even though our income kept climbing.”¹²

Nor has our wealth made us any happier. As we discussed in the introduction, mental illness and suicide have increased alongside rising incomes over the last fifty years in the United States. Brian Fikkert writes about one effort to explain this phenomenon:

Seeking to uncover the root causes of the rising rates of mental illness, an expert team gathered at Dartmouth Medical School to examine the leading empirical evidence, mostly from the field of neuroscience, and concluded that “. . . the human child is ‘hardwired to connect.’” We are hardwired for other people and for moral meaning and openness to the transcendent. Meeting these basic needs for connection is essential to health and human flourishing. Because in recent decades we as a society have not been doing a good job of meeting these essential needs, large and growing numbers of our children are failing to flourish.¹³

And what has caused this breakdown of relationships with other people and with the “transcendent”? Jean Twenge, professor of psychology at San Diego State University, has explored the causes and concludes, “We have become a culture that focuses more on material things and less on relationships.”¹⁴

How have we become so much wealthier and at the same time more suicidal and less generous? A fairly simple explanation exists: greed *is* idolatry. Designed to find ourselves satisfied through a worshiping relationship with the infinite God, we have instead cultivated an infinite desire for finite stuff. We have cast our lots with gods who can never satisfy, never secure us sufficiently, never make us okay. “Whoever loves money never has enough” (Eccles. 5:10).

We worship material possessions, we cling to them for security, and we are being remade in the image of our gods. Having made material possessions the measure of our lives, we have become better and better at producing and consuming more and more. Meanwhile, we’ve become worse and worse at connecting, caring, and serving. Drawing on our parable in the introduction, we’ve become linemen when we were designed to be triathletes.

In the United States, our idolatry leaves us feeling, at best, like we’re barely getting by. One politician argued in 1995 that his salary put him in the lower middle class. He made more than \$250,000 a year.¹⁵ In 2004, an NBA star turned down a \$21 million, three-year contract extension because it wasn’t enough. “I got to feed my family,” he said.¹⁶ Our ever-rising incomes never bring contentment. Instead, they delude us into thinking we just need a little more. Our idolatry blinds us to the ugly reality of our addiction. My pastor says that after nearly thirty years in ministry, he has never had anyone come to him to confess the sin of greed.

Now, pause for a moment. My guess is that the past five paragraphs have resonated with most readers. We know we’re surrounded by materialism and greed. But I have a sneaking suspicion you read these last paragraphs on someone else’s behalf. I’m worried you wasted your time thinking about “those rich people out there somewhere.” I want to challenge you to confront the idol within. Don’t believe you’ve been had by the Almighty Dollar Idol? Let’s take a simple, one-question test:

- Imagine you’re offered your dream job, but it pays half your current salary. Would you take it?

My guess is that living on fully 50 percent less than what you currently earn strikes you, *as it strikes me*, as totally and utterly impossible. But according to the stats above (which control for inflation), the average American fifty years ago lived on half what the average American lives on today. The love of money has led us to believe that standards of living that were normal just a generation ago are totally unfeasible today. Never mind the fact that nearly three billion people on our planet live on less than two dollars a day. Our grandparents’ “normal” has become our “almost impoverished.”

This hit home for my wife, Rebecca, and me when, from one year to the next, our income basically doubled. If you’d asked me just before we made that jump what a difference that extra money would make to our lives, I would have waxed eloquent about how great everything would be in our new financial dispensation. The reality? *We hardly noticed!* We saved essentially no more money, nor did the sense of our “quality of life” dramatically improve. We found ourselves wishing for “just a bit more” just about as much as we had beforehand.

Re-created in the image of *homo economicus* through our idolatry to money, we find ourselves trapped in a “work-spend-work cycle”¹⁷ in which we overwork ourselves to be able to afford ever-increasing affluence, education, and economic security. What we get, we spend up to the point where we feel pressure to get more. Small wonder, then, that the average US household has \$7,000 in credit card debt.¹⁸

Keep in mind this doesn’t have to look like “keeping up with the Joneses.” It can look like measuring our self-worth against what we get paid, allowing our raises to stoke our egos, and interpreting income that rises more slowly as a sign of our worthlessness or of others’ disrespect. It often masquerades as a bastard form of “stewardship” that tricks us into thinking God honestly prefers that we ensure we are shored up against every possible financial disaster *before* opening wide our hands to the marginalized.

This too has proved a perennial temptation for Rebecca and me. For most of the last several years, we have received a significant financial gift. The

first year we got one of these checks (worth about half our annual income at the time), my eyes just kind of glazed over. We felt so grateful for this lavish gift. We were able to use a couple of these checks in subsequent years to purchase and renovate our home in South Memphis, an economically depressed community where banks don't like to lend and where we feel called to be neighbors. It was wonderful.

The next time we got one of those checks, we gave what felt to us like a significant percentage of it away. That also felt great. But then, the next year, we didn't get a check at all.

Now, let me remind you: we did nothing for this money. We did not ask for it and in prior years had never imagined receiving it. And yet in its absence, we felt like we'd somehow been wronged! The following year, when we received yet another check, I personally found it much harder to be as generous as we had been previously. Subtly, my version of stewardship started to sound more like "secure your long-term future at all costs first, then be generous."

The Old Testament mandated a 10 percent tithe, plus significant other gifts and offerings for agrarian peasants living on small, rain-dependent farms. Jesus commanded his followers, poorer by far than any of us today, to "give to everyone who begs from you" (Luke 6:30 ESV). The earliest Christians, living under occupied rulers and oppressed by exorbitant taxes, nevertheless liquidated assets and shared their homes with one another. Paul celebrated the Macedonians for giving out of their Greco-Roman poverty. But today US Christians, the richest people ever to walk the face of planet Earth, give away less than 3 percent of the highest average incomes earned in all of human history.¹⁹ Even when we get financial windfalls—like the big gifts or significant income increases my family has experienced—our first inclination is often to invest in our own security and comfort rather than to spend on behalf of those in need. If the biblical authors thought a peasant's love of money could drag them to hell, what would they have to say to us?

What's the Solution?

The good news is Jesus doesn't just warn us of our idolatry; he gives us a way out of it. By the power of his Spirit, Jesus renews our hearts, rescuing

us from dehumanizing idolatry and restoring us as worshipers of Jesus. When we worship the idol of materialism, we become increasingly less human, but thanks be to God, when we behold the glory of our King Jesus, we find ourselves “being transformed into his image with ever-increasing glory” (2 Cor. 3:18). Worshiping God with every part of our being and with all the saints is the ultimate solution to our idolatry.

This transformation doesn’t just happen in a single moment though. Even with hearts renewed by salvation, we often find ourselves slipping back into our old ways. Thank goodness, then, that Jesus gives us a practical step, an act of obedience, that when we enter into it by his grace, liberates us from the idolatry of money. You see, just before Jesus warned us we can’t serve God and money, he invited us into this powerful practice: “store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matt. 6:20–21 NRSV).

It turns out that our economic practices, so often corrupted by our own idolatry, can play a key role in restoring our hearts to true worship. Jesus clearly said that our decision to give our resources to him, to his work, and to those in need is connected to our hearts. But, as we discussed in the introduction, when most of us hear this very familiar passage, we actually hear Jesus saying, “Where your *heart* is, there your treasure will be also.” We hear Jesus making the (true!) point that what we do with our money and resources indicates where our hearts are. We hear Jesus like a weatherman offering us a barometer that will measure our affections.

That’s not actually what Jesus was saying. In this passage, Jesus doesn’t give us a thermometer to measure the temperature of our hearts but a thermostat to *change* the temperature of our hearts. He stands before us like a doctor offering us a prescription that can help heal our idolatry. According to Jesus, when we invest in the kingdom, our hearts follow our investments. If we invest in earthly treasure, our hearts will be in earthly treasure. We’ll worry about moth and the stock market destroying our savings, about thieves and the government who might break in and steal. We’ll look to the Joneses to see if we measure up rather than to the birds of the air and the lilies of the field (see Matt. 6:26–29). We

will end up worshiping money, and it will take the power over our lives that we offer it.

But, said Jesus, if we invest in the kingdom, our hearts will follow. Giving



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. . . According to Jesus, when we invest in the kingdom, our hearts follow our investments.

jams a spoke in the relentless wheel of our idolatry. Giving casts down money from the throne of our hearts. When we release our grip on our money, we free up our hearts for worship and our hands for work in God's kingdom. When we give, the Spirit inhabits our generosity and works to reshape us in the image of our generous God.

Through giving, God changes our hearts.

And worshiping hearts lead to open eyes. That's why right after Jesus talked about heart-forming investments, he talked about eyes full of light.²⁰ Such eyes can see in the birds of the air and the lilies of the field a testimony to God's faithfulness to his creation and an invitation to live in the following ways:

- Free *from* materialism's toxic anxiety.
- Free *for* lives that honor King Jesus and seek first his kingdom.

Our lack of generosity in the midst of overwhelming affluence is both a *cause of* and a *result of* our idolatry. Little wonder, then, that we've given less as we've earned more. The good news is that giving in the King's economy flows out of hearts renewed by God's grace, moving our hearts away from greedy idolatry and toward worshiping the King.

Becoming generous worshipers of King Jesus is good because generosity is good for us. The verdict among those who engage in concrete practices of generosity is clear: it really is more blessed to give than to receive (see Acts 20:35). Our giving is nothing more than the grace of God abounding in us. His generosity flowing through us enriches us and draws our hearts deep into the joy of our Father, who loves us lavishly (see 2 Cor. 9:8–15). As we'll see in the stories in the next chapter, those who follow Jesus regarding generosity testify that participation in God's kingdom through giving is one of the great joys and blessings of their lives.

Good Giving

On one occasion, Jesus told his disciples he had already taken care of the difficult parts of his mission—and without their help, thank you very much. Pointing to the fields around them, he declared: “Others have done the hard work, and you have reaped the benefits of their labor” (John 4:38). Why? Why does Jesus invite his people into the work of witnessing when he’s already done the hard work and never needed anyone to bear witness about him in the first place (see John 2:25)? The answer, Jesus said, is simple: “So that the one who sows and the one who reaps *can rejoice together*” (John 4:36 NET, emphasis added).

I remember one time taking my then four-year-old son, Isaiah, to help a friend move. Isaiah could not have been less helpful. Not only could he not carry anything by himself, but he insisted on “helping me” carry such big-ticket items as pillows and tablecloths. And I loved every single minute of it. You see, I didn’t invite Isaiah to help me because I needed his little four-year-old frame to help me with the sofa. I invited him so I could see his face light up when I asked him if he wanted to come to work with his daddy. I asked him so I could see the look in his eyes when I put my arm around him at the end of the day and said, “Feels good to help others, doesn’t it, buddy?” I asked him because I love my children so much it hurts, and I know almost no moment is more precious to my children than getting to work alongside me.

That’s why Jesus invites us into his mission. And that’s why giving is so often accompanied by joy. Because when we enter the work of investing in the fields of the Lord, we find Jesus already there, ready to rejoice together with us.

In our day, though, generosity has fallen on hard times. Giving has not only diminished in practice but also developed something of a reputation. And we must admit that some forms of generosity don’t reflect King Jesus. Philanthropy often becomes little more than another way to gain power and prestige. Even the Pharisees knew that (see Matt. 6:1–4).

Furthermore, giving often does nothing to reduce the gap between the giver and the receiver; it perhaps even deepens the divide between them. Indeed, Corbett and Fikkert argue in *When Helping Hurts* that the wrong

type of giving makes the poor feel like nobodies and the rich feel like gods. Such giving *deforms* our hearts.

Finally, sometimes giving becomes so disconnected from the day-to-day of our economic lives that it becomes an act of hypocrisy. Money earned through injustice and oppression can't be sanctified through giving, and we're rightly revolted by stories of oppressive businesses that make a sudden show of generosity. A few years back, the *Chattanooga Times Free Press* shared one such story in which a payday lending company that skirted the law and got rich off a product that enslaved the poor with 400 percent interest rates used some of those profits to invest in schools and fund missionaries.²¹ This sort of giving fails to shape our hearts toward Jesus *and* ends up being false worship. Such giving is like that of the scribes and Pharisees, who tithed their herbs and neglected "justice, mercy and faithfulness" (Matt. 23:23). Jesus pronounced woe on all such giving! Make no mistake: giving a bit off the top of gain unjustly gotten does not please God. Nor can meager economic generosity let us off the hook to live lives essentially oriented toward ourselves.

What kind of giving glorifies God and shapes our hearts for worship? Looking at the Scriptures, we can discern at least four conditions for sharing that shape us for true worship of our King.

1. *Giving shapes our hearts when our gifts are given to God.* We should aim our generosity toward honoring God rather than currying people's favor (see Luke 6:35; Matt. 6:1–4). A gift to the poor is ultimately a loan to God (see Prov. 19:17), and our generosity to the least of these is given to Jesus himself (see Matt. 25:40). Giving in this sense *is* worship: it gives back to God what he has given to us. It is an act of love, trust, and service to the owner of all.

2. *Giving shapes our hearts when our gifts reflect the heart of our King.* Giving must conform to the heart of our King if it's going to form our hearts toward his kingdom.

How are we doing on that? Statistics show that nearly half of church budgets go to staff alone. Certainly many churches do and should pay salaries to their pastors (see 1 Tim. 5:17–18), and some money spent on church programs and buildings is appropriate. Indeed, some churches need to take better care of their leaders and staff. But these same church budget

statistics show that in recent years, evangelical churches gave just 2.6 percent of their annual spending to world missions, 5 percent to domestic mission support, and 7 percent to all other ministry and support expenses.²²

Does this kind of giving reflect the heart of our King? The Bible’s answer is a resounding no. Consider just a few passages on God’s heart for the poor:

Religion that is pure and undefiled before God the Father is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world. (James 1:27 ESV)

Is not this the fast that I choose:

to loose the bonds of wickedness,

to undo the straps of the yoke,

to let the oppressed go free,

and to break every yoke?

Is it not to share your bread with the hungry

and bring the homeless poor into your house;

when you see the naked, to cover him,

and not to hide yourself from your own flesh? (Isa. 58:6–8 ESV)

Be generous to the poor, and everything will be clean for you. (Luke 11:41)

When Jesus heard this, he said to him, “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.” (Luke 18:22 ESV)

These are not isolated passages. The call to share with the poor is one of the Bible’s primary messages. Indeed, Jesus described his gospel as good news for the poor (see Luke 4:18).

While the church often pits social action for the poor against evangelism, Paul’s teaching and example show that such a divide does not do justice to the gospel. Theologian Jason Hood explains that the book of Romans makes clear that Paul delayed his launch of evangelistic ministry to unreached regions in order to deliver the collection for the poor in Jerusalem (see Rom. 15:22–29). “We do not know if Paul achieved this mission [to Spain], but we do know that he delivered the collection. The collection

was so vital that its delivery was at that moment a more urgent matter for Paul than his desire to evangelize and plant churches on the missionary frontier among those who were 'without hope and without God in the world.'"²³ At the same time, scholars also believe Romans was, in many ways, a fundraising tract for the apostle, a call to the church in Rome to invest in Paul's efforts on that Spanish missionary frontier. Mission and social action cannot be separated.

In short, giving that reflects God's heart will make care for the marginalized and investment in mission top priorities. Giving that creates more menu items for members in our church programs at the expense of spiritually and economically needy neighbors will not.

The good news is that when we give in line with God's priorities, we experience the reality that it is better to give than to receive (see Acts 20:35). Our hearts become captivated by Christ's kingdom. Through our giving, we can be part of Christ's work of liberating sex slaves in India, bringing clean water to villages in Ethiopia, translating the Scriptures into the mother tongue of an unreached people group, inviting Muslims and Hindus and agnostics to embrace the love of Jesus, and tutoring youth in failing US schools. And as we share in the work of Christ, our hearts grow more and more like the heart of Christ.

3. *Giving shapes our hearts when it builds community.* One of the most damning criticisms against charity is that it increases the distance between the haves and have-nots. But it does not have to be this way! The early church's radical generosity formed a community in which "all who believed were *together*" (Acts 2:44 ESV, emphasis added). As we shall see in later chapters, the generosity demanded by Old Testament law was designed to ensure every family unit could fully participate in the community.

Jesus himself saw almsgiving and sharing food with the marginalized as ways to create community between the haves and have-nots. Scholars tell us the economy of Jesus's day was embedded in social relationships. A gift given to the needy or a meal shared with the marginalized established an economic *and* social relationship between the giver and the receiver.²⁴ Who one gave to and who one ate with created what scholars sometimes call "fictive kinship" connections. In other words, generosity created family.

In an economic world in which what group you belonged to mattered far more than how much money you made, Jesus’s teachings about sharing food and money with the marginalized called his disciples to become family with the most vulnerable and needy in society.

And so it should be in our own day. God’s gift of his Son creates fellowship between sinful, impoverished humanity and our King Jesus. If our giving is to reflect the heart of God and form his heart in us, it must create community rather than undermine it.

4. *Giving shapes our hearts when it follows the way of the cross.* In perhaps the most powerful passage on generosity in all of Scripture, Paul called the Corinthian church to give like their King, who “though he was rich, yet for your sake he became poor, so that you through his poverty might become rich” (2 Cor. 8:9). Christ’s willing impoverishment at the incarnation and on the cross calls us to share in the world’s sufferings through radical, sacrificial generosity. Paul told the Corinthians about the Macedonians, whose extreme poverty overflowed in a wealth of generosity. And he invited them to join in the “circulation of grace,”²⁵ the overflowing abundant giving of God, through which they had been blessed in every way so that they might be generous on every occasion.



If our giving is to reflect the heart of God and form his heart in us, it must create community rather than undermine it.

King David once wisely declared he would not offer a gift that cost him nothing (see 2 Sam. 24:24). Too often our own giving costs us so little, a few scraps shoved off tables lavishly filled with an abundant feast to our own desires. But God calls us to follow King Jesus in the way of the cross.

We are often told we ought to be willing and ready to suffer for Jesus’s sake. What we’ve forgotten in the West is that this doesn’t just mean being ready to declare Jesus with our lips if anti-Christian terrorists come charging into our church, AK-47s in hand. It means declaring Jesus with our lives, not least by willingly entering into the suffering of the world’s poor, taking some of their economic burdens onto our own backs. If we want to know Christ and the power of his resurrection, then costly generosity will be one way we share in the fellowship of his and his church’s sufferings. Indeed, in a day when most of us in the United States will never face actual

suffering for our faith, embracing voluntary suffering through sharing may be one of the most Christlike acts we ever commit.

What this means is that, as C. S. Lewis said, our giving ought to affect our lifestyles. If there aren't things we'd like to do and can't because we're so invested in God's work, if we're not giving "more than we can spare," then we cannot claim to have entered fully into the movement of divine generosity. Our generosity will not shape our hearts unless it represents a real investment of our *treasure* in the kingdom of heaven.

Generosity can easily get corrupted. Giving can be used for self-promotion, self-justification, self-preservation. But when our giving is truly given to God, given in line with the heart of God, given to build the community of God, and given in the sacrificial way of God, then it has the power to shape our hearts toward the God who impoverished himself for us.

The Worship Key in Scripture: Summary

The Worship Key opens our eyes to the ways that idolatry is, in part, an economic issue, and names money as one of the primary false gods competing for our trust, allegiance, and worship. When we give in to the temptation to worship money and economic power, idolatry wrecks us, consumes our energy and efforts, and, in the end, remakes us in the image of our idol; those who trust in idols become like them (see Ps. 115:8). "Those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs" (1 Tim. 6:9–10 ESV).

But our generous King has given us an antidote: generosity. When we give back to God from the good gifts he has first given us, we wrench our economic practices away from idols and aim them at worshipping our King. When we give in worship, we experience the joy of loving God and becoming more like him, as the Spirit uses our giving to move our hearts toward Jesus's kingdom. If we want our hearts to reside in God's kingdom rather than in another idolatrous temple, then we must learn to worship our King through giving. "For where your treasure is, there your heart will be also."