

AN ANABAPTIST CONVERSATION ON ECONOMICS

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January, 2016

In January, 2016, Faith Builders Training Institute offered a two-week course on Christian Economics. The intentions were to articulate a theological base for how to use money and transact business, to apply biblical principles and values to the modern economic scene, and to develop a working statement that would anchor future classes on economics offered at FB.

In structuring such a course, we took a number of factors into consideration. First, this is a controversial subject with ideas and practices held deeply, so although we desired to arrive at a clear and definitive statement, we recognized our need to respect differences. Second, Anabaptists have a long tradition of values and practices such as brotherhood sharing, financial integrity, and hard work. We desired to honor these values and also observe how they are being jeopardized in the modern economic scene. And third, Anabaptists value the voice of community, especially in controversial matters, and it seemed unwise to make this the work of one person.

With these considerations, we structured the course accordingly. We invited three seasoned men to provide the lectures: Wendell Heatwole (pastor and businessman), Merle Burkholder (pastor, missionary, and facilitator of savings groups in impoverished countries), and Gary Miller (pastor, businessman, and author of several books on

finances). Lectures were followed by guided discussions, led by Steven Brubaker and Merle Herr, in which the ideas were honed and some cases reshaped. In addition, we invited a variety of men who have operated businesses to tell their story and share the financial principles and values that have guided them in conducting business. John Coblentz served as a “scribe,” summarizing the conclusions in the statement that follows. This effort truly was a conversation, the work of many.

Although the statement presented here is not exhaustive, we believe it faithfully represents biblical directives and economic ideals for God’s people in the twenty-first century.

We are deeply grateful for all who contributed to this effort, and we offer this statement for others with the prayer that both individuals and groups who study it will be inspired to honor God with their material resources.

OUTLINE OF TOPICS

- I. A Christian Framework for Economics
- II. Christians and Economic Systems
- III. Guiding Values
- IV. A New Testament Perspective on Material Possessions
- V. Biblical Perspectives on Work
- VI. Debt and Usury
- VII. Kingdom-Centered Business
- VIII. Business and Brotherhood

I. A CHRISTIAN FRAMEWORK FOR ECONOMICS
“Then God said, ‘Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all

the earth and over every creeping thing that creeps on the earth.’ So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, ‘Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth’” (Gen. 1:26-28).

“Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age. Amen” (Mt. 28:19, 20).

1. The Christian worldview begins with God. The understanding that He is our loving Creator and that we are made in His image forms the foundation for all that Christians are and do. Everything God made He declared good, and God intended that all creation should display His glory. But He made humans at the apex of creation in His own likeness, intending thus that humans above all else should show forth His glory.

2. The subsequent story of human sin resulting in alienation from God, of God's plan of redemption realized through the death and resurrection of Jesus, of God's intention to reconcile fallen humans to Himself and restore all creation to righteous and harmonious order, and of God's call to all who have faith in Jesus to align themselves with His redemptive purposes—all of this shapes the Christian understanding of history and of the march of world events toward God's restoration.

3. Without this story, work and business and profit become a meaningless pursuit of the wind. Within this story, however, work and business and profit find meaning and purpose. Just as being created in the image of God gives dignity to humans, so the mandate to exercise dominion over and to care for the earth gives dignity to human work.

4. Jesus and the Apostles had much to say about money and values, both by direct teaching and by their lives and ministry. We affirm all of the teaching of the New Testament to be instructive and authoritative for Christian living.

II. CHRISTIANS AND ECONOMIC SYSTEMS

“Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves. For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same. For he is God's minister to you for good. But if you do evil, be afraid; for he does not bear the sword in vain; for he is God's minister, an avenger to execute wrath on him who practices evil. Therefore you must be subject, not only because of wrath but also for conscience' sake. For because of this you also pay taxes, for they are God's ministers attending continually to this very thing. Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor” (Rom. 13:1-7).

1. Economic systems are invariably linked to government, and inasmuch as all earthly governments are imperfect and govern fallen humans, all economic systems in this world are tainted by selfishness and sin.

2. While we do not believe that all economic systems are equal, we do believe that in whatever system Christians find themselves they need to learn how to apply the teachings of Jesus such as generosity, forgiveness, giving, and lending. This approach will embrace the ways an economic system honors God's principles and will intentionally run counter to the ways the system allows or protects habits of selfishness and sin.

3. The teachings of the New Testament call followers of Jesus to operate contrary to economic practices that are oppressive, inequitable, or unethical and to protect, help, and speak up for those who suffer injustice or poverty. We believe that Christians are called to live this way even when it may result in Christians suffering oppression and injustice themselves. We further believe that such living can exert powerful societal influence and that the collective witness of Christians living out New Testament norms is a better way for Christians to create social change than attempting such change through legislation or the coercive arm of government.

4. Christians need to constantly evaluate economic practices and values that feed such sins as pride, greed, and rivalry. But at the same time they need constantly to be involved in carrying forward the intentions of Jesus—to spread the Good News, heal the brokenhearted, and care for the downtrodden— so that they have positive and meaningful purpose for work, business, and profit.

5. Under capitalism, Christians face specific pressure (some of which appear in other systems as well):

- a. Toward greed, accumulation, and materialistic mindset and lifestyles
- b. To trust in human resources rather than in God
- c. To accumulate imprudent levels of debt
- d. To neglect and ignore conditions in the rest of the world
- e. To create comfortable, close-circle communities that have little vision beyond themselves
- f. To separate business practices from New Testament teaching
- g. To operate work and business privately and independently from brotherhood
- h. To engage in get-rich-quick schemes and excessive risk-taking
- i. To live at a frenetic pace that has no time for reflection, for deep relationship, or for God

6. Inasmuch as economic systems are closely tied to government, capitalism as a free enterprise system tends to correspond to governments that favor freedom. We should note that freedom of religion does not automatically translate to healthy Christianity, for the church can thrive even under oppressive systems. Still, Christians living under capitalism should take advantage of the opportunities that free enterprise offers, such as:

- a. Freedom to use the creative and inventive minds God has given us to produce new products and services and improve existing products and services that benefit the community
 - b. Freedom to make choices regarding work, business, and profit according to what is best for Christ's kingdom (This can range anywhere from negative choices—refusing to do a service that compromises one's values—to positive vision, such as profit-sharing with employees.)
 - c. Freedom to structure the workplace according to Christian values
 - d. Freedom to change jobs and pursue careers at almost any age level
 - e. Using new discoveries to make better use of resources not only for local communities but also to improve impoverished communities elsewhere
 - f. Channeling resources, including money, into the work of the kingdom
3. Furthermore, in harmony with the character of God, His people value such qualities in business dealings as honesty, hard work, productivity, fairness, generosity, kindness, and forbearance.
 4. Specifically in the Christian community, needs of one are felt by all, and thus resources are shared with those in need. Giving and receiving are norms in Christian community and are guided by loving commitment to Christ and the good of one another. As people outside of the Christian community are exposed to this practice of love in economic practices, they experience invitation, and indeed from the Christian perspective, Christ's love expressed in economic practices is one way we share the Good News.
 5. Outside of fervent love for God, material things easily become the love of our hearts, an idolatrous misdirection of our love. In loving relationship with God and others, however, we can experience material things as good, not as evil. God's people, in other words, can enjoy the created world appropriately without worshiping it.
 6. The exercise of love, based in redemptive relationship, works against the use of wealth as an exercise of power, as the focus of one's love, or as the measure of one's worth.

III. GUIDING VALUES

“You shall love the Lord your God with all your heart, with all your soul, and with all your mind.’ This is the first and great commandment. And the second is like it: ‘You shall love your neighbor as yourself.’ On these two commandments hang all the Law and the Prophets” (Mt. 22:37-40).

“Therefore, whether you eat or drink, or whatever you do, do all to the glory of God” (1 Cor. 10:31).

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Mt. 6:19-21).

“And though I bestow all my goods to feed the poor, and though I give my body to be burned, but have not love, it profits me nothing” (1 Cor. 13:3).

1. The two greatest commandments—loving God with all our heart, soul, mind, and strength and loving our neighbor as ourselves—provide us with an overarching orientation for all of life, including our work and how we use material things. Our use of all our resources is a purposeful cooperation with the loving and redemptive intentions of God.
2. In the context of love for God and humans, God's people value such activities as giving to human need, relieving human suffering, reconciling lost humanity to God, caring responsibly for the earth, nurturing their families, and enabling people to live in harmony. God's people will be guided by these values in the use of material things.

IV. A NEW TESTAMENT PERSPECTIVE ON MATERIAL POSSESSIONS

“But now no longer having a place in these parts, and having a great desire these many years to come to you, whenever I journey to Spain, I shall come to you. For I hope to see you on my journey, and to be helped on my way there by you, if first I may enjoy your company for a while. But now I am going to Jerusalem to minister to the saints. For it pleased those from Macedonia and Achaia to make a certain contribution for the poor among the saints who are in Jerusalem. It pleased them indeed, and they are their debtors. For if the Gentiles have been partakers of their spiritual things, their duty is also to minister to them in material things. Therefore, when I have performed this and have sealed to them this fruit, I shall go by way of you to Spain” (Rom. 15:23-28; see also Mt. 6:11, 19-20; Acts 2:40-48; 4:32-37; 9:36-39; 11:27-30; 17:25; 2 Cor. 8-9; Gal. 6:10; Eph. 4:28; Phil. 4:10-20; 1 Tim. 5:3-16; 6:17-19; Heb. 13:15-16; Jas. 1:17).

1. Material resources are God's gifts to man for meeting material needs, enriching human experience, and accomplishing spiritual ends.

Particular ways material goods can be used for good:

- a. They can be used to provide for one's family
- b. They can be shared with fellow believers in need
- c. They can be used to support and bless those whose calling is to teach and preach the Gospel
- d. They can be used to fund the outreach of the church

- e. They can be used to enable productive business
- f. They can be used to alleviate human suffering
- g. They can be given to satisfy unjust demands as an expression of suffering love

“Now behold, one came and said to Him, “Good Teacher, what good thing shall I do that I may have eternal life?” So He said to him, “Why do you call Me good? No one is good but One, that is, God. But if you want to enter into life, keep the commandments.” He said to Him, “Which ones?” Jesus said, “‘You shall not murder,’ ‘You shall not commit adultery,’ ‘You shall not steal,’ ‘You shall not bear false witness,’ ‘Honor your father and your mother,’ and, ‘You shall love your neighbor as yourself.’” The young man said to Him, “All these things I have kept from my youth. What do I still lack?” Jesus said to him, “If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me.” But when the young man heard that saying, he went away sorrowful, for he had great possessions” (Mt. 19:16-22; see also Mt. 6:24-34; Lu. 12:13-21; Jn. 12:1-6; 1 Tim. 3:2-3, 8; 6:6-10, 17; Tit. 1:7; Jas. 1:10-11, 5:1-6; Rev. 3:14-19).

2. Wealth tends to be spiritually corrosive, relationally destructive, and personally enslaving; furthermore, the greater the wealth, the greater the dangers associated with it.

Specific dangers of material wealth:

- a. It can draw our hearts away from God
- b. It is the cause of all sorts of evil when we love it
- c. It can lead people to have misplaced values and make unwise, unethical, and irrational decisions
- d. It can bring about misplaced trust in itself, rather than in God, for meaning, fulfillment, and security in life
- e. It can dull spiritual sensitivity and promote spiritual complacency
- f. It breeds arrogance and can promote false identity and status
- g. It can feed independence, working against the interdependence of Christian community

“Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world—the lust of the flesh, the lust of the eyes, and the pride of life—is not of the Father but is of the world. And the world is passing away, and the lust of it; but he who does the will of God abides forever” (1 Joh. 2:15-17; see also Mt. 6:19-34).

3. Material things should move the believer’s heart to humility and worship of God, but they likewise have the potential to compete for the affection of man’s heart and must be consciously and consistently renounced as the focus of life.

“And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches” (Lk. 16:9-11; see also Mt. 6:19-20; 19:21; Lu. 12:13-15; 16:1-8; 2 Cor. 8:13-15; Acts 17:24; 1 Tim. 16:17-19; Jas. 5:1-5; Heb. 11:13-16, 13:5-6)?

4. Material things should be viewed as belonging to God and entrusted into one’s management to accomplish divine purposes rather than belonging to oneself to use as may be desired. They provide for both present and future needs, but should not be hoarded for aggrandizement and personal indulgence.

“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (1 Tim. 6:17-19; see also Acts 11:27-30; 1 Cor. 16:1-2; Jas. 1:9-10; 2:1-13).

5. Wealth is distributed disproportionately among believers and is not in itself an indicator of spirituality or cause for deference.

- a. Material poverty is a blessing when it enables us to understand our poverty before God and moves us to receive His grace. Those who are materially poor are called to seek godliness and exercise contentment.
- b. Material prosperity is a blessing when it is received and used in the context of fervent love for God and others. Those who are materially rich are called to cultivate contentment and to avoid the dangers of wealth by generous giving and seeking first the kingdom of God.

“For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more” (Lu. 12:48b; see also vv. 18:18-27; Acts 11:29; Rom. 12:6-8; 1 Cor. 16:2; 2 Cor. 8-9).

6. Wealth acquired in increasing amounts brings proportional responsibilities. Some believers have the spiritual gift of giving, enabling them to use material resources for the good of the kingdom, and others may be called to dispossess material wealth for their own good and for the good of the kingdom.

“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you” (Lu. 6:38; see also 2 Cor. 9:6-11; cf. Phil. 4:15-19).

7. Wealth shared liberally tends to have an expanding effect of spiritual and material enrichment enabling greater giving.

“But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (1 Tim. 6:9,10; see also vv. 6:6-8; 2 Tim. 3:1-5; Heb. 13:5).

8. Wealth creation for the purpose of becoming wealthy, whatever the motivation, is a dangerous and unworthy goal in life.

“Then the twelve summoned the multitude of the disciples and said, ‘It is not desirable that we should leave the word of God and serve tables. Therefore, brethren, seek out from among you seven men of good reputation, full of the Holy Spirit and wisdom, whom we may appoint over this business’” (Acts 2:2,3; see also Acts 11:27-30; 1 Cor. 16:1-3; 2 Cor. 8:16-24; 1 Tim. 3:10).

9. Wealth that is collected and entrusted to others for charitable and church purposes demands integrity and accountability.

V. BIBLICAL PERSPECTIVES ON WORK

“Then the Lord God took the man and put him in the garden of Eden to tend and keep it” (Gen. 2:15).

“Then to Adam He said, ‘Because you have heeded the voice of your wife, and have eaten from the tree of which I commanded you, saying, ‘You shall not eat of it’:

Cursed is the ground for your sake;

In toil you shall eat of it

All the days of your life.

Both thorns and thistles it shall bring forth for you,

And you shall eat the herb of the field.

In the sweat of your face you shall eat bread

Till you return to the ground,

For out of it you were taken;

For dust you are,

And to dust you shall return” (Gen. 3:15-19).

“Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need” (Eph. 4:28).

1. Work, which is grounded in God’s creation mandate for man to utilize and care for the earth, was altered by the Fall. Because of moral corruption, man’s work is often tainted by sin. However, the difficulties and disagreeableness brought to bear on work by the curse are designed for man’s spiritual good, and they create within him a desire for that better country which will be realized in God’s restoration of all things.

2. Through regeneration mankind is able to rise above the sins that corrupt his work, such as greed, envy, covetousness, stinginess, sloth, intemperance, and selfish ambition. Nevertheless these sins remain constant snares and call for a close walk with the Lord and a vital relationship with the church.

a. Because our sinfulness pushes us in a variety of directions away from God and His good intentions, different people need to hear different emphases regarding work and economics. Some, for example, need the emphasis that work is good and that their specific work is not to be despised; others need the emphasis that work is not an end in itself and that they need to find the balance of rest, reflective thought, and relationships outside of their work.

b. Furthermore, in a broken world where even redeemed people struggle with particular needs and imperfect understandings, God’s children will live out their beliefs and values in a variety of ways and can experience God’s grace and blessing in different ways, as well. Some may avoid all debt, for example, by personal conviction. Some may experience God’s provision in poverty (either chosen or circumstantial) while others experience the joy of using their abundance to meet the needs (even answer the prayers) of those in need. George Mueller felt called to build and operate orphanages by a policy of taking his needs to God alone in prayer without telling any human what those needs were. He had the joy of many answered prayers; but the generous and sacrificial giving of thousands of God’s people in answer to those prayers is no less an evidence of the grace and goodness of God.

3. While work occupies our days, the essence of life is loving relationship with God. Work is an important means by which we love God by utilizing its activities and productivity for carrying out His good purposes and will. Consequently all work that is legitimate for a child of God is imbued with sacredness and worth, regardless of how lofty or menial it may seem or whether it is performed in a leading or supportive role of making disciples of Jesus. Every believer should be asking how best to use his time, talents, and resources to serve the kingdom of Christ.

a. The believer who is gifted for discipling others should not favor financial security and comfort over the sacrifices the work of discipleship will require.

- b. Conversely, the believer who is gifted for work or business should not forsake work or demean his abilities as a businessman, but rather seek how to utilize them as a ministry for the glory of God.
 - c. The constant need for workers in Christian ministries and the creeping tendency toward cushy lifestyles among western Anabaptists should call us to consider whether we are exercising gifts and callings properly.
4. Some conceptions of retirement subtly portray that the goodness of work has an expiration date. Labor policies, the decline of energy and strength, and the onset of disability and disease have a bearing on the ways the elderly work and contribute. But the goal of retiring from work to finish out one's life in leisure and pleasure demeans the value of work and diverts life's focus from service to self. As we age, we need to accept the limitations of age and the reality of changing roles; these shifts may well be coupled, however, with new opportunities of service and counsel.

VI. DEBT AND USURY

“If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Take no usury or interest from him; but fear your God, that your brother may live with you. You shall not lend him your money for usury, nor lend him your food at a profit” (Lev. 25:35-37).

“But if you love those who love you, what credit is that to you? For even sinners love those who love them. And if you do good to those who do good to you, what credit is that to you? For even sinners do the same. And if you lend to those from whom you hope to receive back, what credit is that to you? For even sinners lend to sinners to receive as much back. But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High. For He is kind to the unthankful and evil. Therefore be merciful, just as your Father also is merciful” (Lu. 6:32-36).

1. Generally, the Scriptures reflect the universal human assumption that it is better to be in a position to lend than in a situation of needing to borrow.
 2. Both Old Testament and New Testament teachings seems to assume that lending and borrowing will occur in human commerce.
 3. God's people with material resources are urged to manage their assets in ways that truly bless others. This includes:
 - a. Giving to those in need
 - b. Generously giving in situations where the opposite party is attempting to cheat or steal (The intention here is to reflect the generous and undeserved love of God poured out on sinners.)
 - c. Lending as a way of enabling the poor to recover from adversity and in a way that truly helps (In some cases, this may mean accompanying a loan with training in such things as management, responsibility, or a biblical work ethic—see Paul's example and teaching in 2 Thessalonians 3:6-12. In economic settings where whole societies are lacking such training, it is less-than-loving to give handouts without the accompanying training in how to manage material resources as God's stewards.)
4. God's people are likewise warned against using their material assets in the following ways:
- a. Using the disadvantage of the poor as a way of increasing the assets of the rich
 - b. Lending that results in additional burden (enabling people to overextend themselves financially, lending for non-essentials—especially consumables, etc.)
 - c. Giving or lending in such ways that actually increase dependency or diminish personal dignity or responsibility
 - d. Lending so as to use financial obligation to control or coerce in other areas
5. The biblical warnings against usury need to be understood in the economic systems in which they were given. When, for example:
- a. The borrower had little protection against economic oppression by the lender
 - b. Usury was unregulated and the rich commonly charged fifty to one hundred percent in repayment (Even today in countries where usury is unregulated, it is common to charge five to ten percent per month—or sixty to one hundred percent per year.)
6. When lending, God's people need to be guided by generosity and commitment to use material resources to benefit others in both immediate needs and long-term good. Lending as a way of helping could include:
- a. Interest-free loans, enabling the poor to recover from adversity or to work their way out of poverty
 - b. Low-interest loans, giving the poor the economic advantage of working capital
 - c. Loans with interest at a rate that compensates for such things as inflation and risk (This seems particularly appropriate for loans that enable a business to make a profit. If it enables the borrower to begin, expand, or run a business, it seems only right for the lender to have some share in the profits.)
7. When borrowing, God's people need to be guided by financial responsibility, honesty, and contentment. Considerations include:
- a. Commitment to live within one's means
 - b. Even with legitimate borrowing, not overextending oneself or becoming so strapped down that more

- important things are sacrificed (such as church responsibilities, family interaction, or relationship with God)
 - c. Resisting societal urge for accumulation and immediate gratification
 - d. Avoiding borrowing for non-essentials
 - e. Avoiding borrowing contrary to counsel from spiritual or financial advisors
8. Legitimate borrowing could include:
- a. Borrowing in times of extremity for essentials—food, clothing, heat, etc.
 - b. Borrowing where the value of what is purchased secures the loan—as in housing
 - c. Borrowing to begin or expand a business, especially where the business is financially sound

VII. KINGDOM-CENTERED BUSINESS

“But seek first the kingdom of God and His righteousness, and all these things shall be added to you” (Mt. 6:33).

“Repay no one evil for evil. Have regard for good things in the sight of all men. If it is possible, as much as depends on you, live peaceably with all men. Beloved, do not avenge yourselves, but rather give place to wrath; for it is written, ‘Vengeance is Mine, I will repay,’ says the Lord. Therefore ‘If your enemy is hungry, feed him; If he is thirsty, give him a drink; For in so doing you will heap coals of fire on his head.’ Do not be overcome by evil, but overcome evil with good” (Rom. 12:17-21).

“You have heard that it was said, ‘An eye for an eye and a tooth for a tooth.’ But I tell you not to resist an evil person. But whoever slaps you on your right cheek, turn the other to him also. If anyone wants to sue you and take away your tunic, let him have your cloak also. And whoever compels you to go one mile, go with him two. Give to him who asks you, and from him who wants to borrow from you do not turn away” (Mt. 5:38-42).

1. The Christian worldview calls for the integration of all of life into loving God with all our hearts and loving our neighbor as ourselves, and this includes business. The Christian businessman must view his interactions in the workplace as opportunities to publicly testify that he looks at these interactions from an eternal perspective and that he is committed to following Jesus rather than the mindset of a materialistic society. He will consider it his calling, for example:
 - a. To conduct his business in such a way that it enhances his Christian testimony
 - b. To conduct his business as a blessing and support to the church and its mission
 - c. To “go the second mile” with difficult customers

- d. To offer goods and/or services that bless the community
- e. To be especially helpful to the poor or destitute
- f. To forgive and forebear with those who take advantage of him in his business, rather than using force or legal means
- g. To value the kingdom of God above personal profit, souls over sales
- h. To avoid driving hard bargains and instead have a testimony of generosity in business

2. In materialistic cultures, believers must resist the pressure to make leisure, recreation, and early retirement the motivations for business, and instead appreciate the innate goodness of productive work that is aligned with the character and intentions of God. On the other hand, believers need to avoid the trap of becoming absorbed in their work as an end in itself.

3. Christian businessmen must avoid using good practices such as giving to the church and funding mission work as justification for using shady, harsh, or coercive methods in business.

4. Christian businessmen should provide a workplace that is relationally, emotionally, physically, financially, and spiritually healthy for their workers.

5. The contribution of the Christian businessmen to the church should be valued and affirmed. Inasmuch as wealth, power, and greed are constant dangers in business, care should be taken for the spiritual welfare of the Christian in business. This care is ideally experienced in the local brotherhood and may include prayer, counsel, instruction, appropriate disclosure, and intentional interaction with other Christians in business.

6. Just as for the individual, the greater the wealth, the greater the danger; so for the business, the larger the business, the more difficult it is to operate by New Testament values and honor New Testament principles. Larger businesses should take precautions by such means as dividing ownership, constantly clarifying their mission, and establishing policies that honor Jesus’ teaching. All Christians in business should consider what their personal limitations are in handling the dangers of business and how those limitations might affect the growth and size of the business.

VIII. BUSINESS AND BROTHERHOOD

“For as the body is one and has many members, but all the members of that one body, being many, are one body, so also is Christ. For by one Spirit we were all baptized into one body—whether Jews or Greeks, whether slaves or free—and have all been made to drink into one Spirit. For in fact the body is not one member but many” (1 Cor. 12:12-14).

1. For business to truly be integrated into the Christian worldview, a close relationship must be forged between Christian businessmen and the local church. In Western capitalist culture, this has typically not been the case, leading to unfortunate results, including:

- a. Business and money matters are largely private. It is fine to ask how many employees one has or what equipment, for example; it is not deemed okay to ask about annual profit.
- b. People sometimes experience the businessman quite differently in the workplace as compared to how they experience him in church.
- c. The businessman often makes major decisions quite alone or by following the advice of business coaches outside of the family of faith.
- d. Businessmen may be given too much influence in church matters, or contrariwise, they may be viewed as unspiritual and their advice is spurned.
- e. Businessmen may become ensnared by the traps of wealth and their potential lost to the glory of God and the good of the church.

2. For businessmen to integrate their business with the kingdom purposes of the church, it is necessary for the church to have clear vision. It is then necessary for the businessman to cultivate openness with his local church. A businessman should be able to receive input from the church on questions such as:

- a. What products and services are good for the community?
- b. What boundaries may be necessary to set in providing a particular service or product (turning down a construction job, for example, because of its intended use)?
- c. Should he expand or limit growth?
- d. Should he or should he not borrow (more) money?
- e. How should he think about personal lifestyle issues made possible by profitable business—houses, vacations, recreation, recreational equipment, etc.?

3. Just as businesses go through life cycles, local churches do as well. Christian businessmen in older, established congregations face different challenges than those in new congregations where vision is fresh. Christian businessmen seeking fresh kingdom vision in church settings where there is little vision beyond maintaining the status quo should have the courage to express their needs and desires, and the patience to let the congregation develop vision. Such businessmen may need to seek out a small group of spiritual brothers to assist him.

4. Opportunities for businesses working in support of the church include:

- a. Providing a good place of employment for young people and intentionally cultivating leadership skills
- b. Setting starting and closing business hours to best accommodate family needs
- c. Funding church projects or activities
- d. Providing entry level jobs for handicapped people or for people who have never developed work skills
- e. Targeting a specific need group such as former inmates, recovering addicts, or physically handicapped people and making the workplace suitable for their abilities and needs (This can be done in tandem with church vision—for example, if the church has a jail ministry.)
- f. Using business expertise and resources to enable others to set up and operate businesses for the good of the kingdom.

An Anabaptist Conversation on Economics is one of a number of resources available for free from Faith Builders. Please visit our website at www.fbep.org/resources for a listing of essays, booklets, and newsletter articles. Hard copies are available on request.

