

God's Economic Stimulus

I have been hearing a lot about God's economy. It seems that we as Christians should be walking in it but few of us have a map on getting that done. Part of my dilemma is that in these days of world recession, few have any real or original ideas about what to do. Maybe that is why the "carrot of God's economy" is hanging in front of us. Our recent presidential election seemed to be about the economy and the idea that we needed to try something new and although we didn't know what that was, the majority voted for change. We have it, "it" being change, and more people are unhappy than ever before.

As for my part in this and as a Christian in retrospect, many of my own financial decisions were not value based on my belief system anchored in Bible truth either. In fact, when I searched the scriptures to see how I am to behave economically, I was shocked at what I found and abhorred by my own behavior. A few years ago, an economist by the name of Dalton Camp proclaimed in a misquote of the scripture that "having lost its value, money may no longer be the root of all evil; credit having taken its place." Certainly easy access to credit was the root cause of what we struggle with now.

The Bible does make it very clear that people are to pay their debts; certainly Jesus reinforced that when he instructed us to render to Caesar what was Caesars. However, balance with this the proposition that creditors are not to take advantage of those temporarily in trouble. In fact, God's idea in this whole thing is to have regular times of debt forgiveness so that all families would have the opportunity reestablish themselves financially and regain promised prosperity. The fact is that sometimes bad things happen to good people and finances get out of control despite how prudent we are.

Here is the instruction from Leviticus 25:35-37 : "If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident so he can continue to live among you. Do not take interest of any kind from him but fear your God, so that your countrymen may continue to live among you. You must not lend him money at interest or sell him food at a profit." (Just a note about these verses, note the warning came twice that interest should not be charged to those in trouble and we are warned not to treat our neighbors worse than we do aliens or immigrants to our land. I shall have more to say about this later.)

There is both Biblical and secular support for regular intervals of debt forgiveness and the redistribution of wealth. Biblically, God appointed every 7th year as a "Jubilee Year" which included not only current debt forgiveness itself but required all of a families lands to be returned to them even if the property had been sold to pay a debt. Additionally, there was a provision in the law that you had a year to buy back any property you were forced to sell. You can read about this in the earlier verses of Leviticus 25. Congruent is the secular support is from the US Constitution that instructs Congress to enact uniform laws allowing businesses and consumers to cancel and to restructure debt obligations (known commonly as "bankruptcy").

Even though the repayment of debt is important throughout the scripture, the preservation of the family unit and economic justice with compassionate treatment of the poor supersedes that obligation. Deuteronomy 15 further elaborates on the issue; "At the end of every seven years you must cancel

debts. This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the Lord's time for canceling debts has been proclaimed. You may require payment from a foreigner but you must cancel any debt your brother owes you. However, there should be no poor among you; for in the land your God is giving you to possess as your inheritance, he will richly bless you if only you fully obey the Lord your God and are careful to follow all the commands..." You can read the rest for yourselves; included is recourse to the Lord if a creditor refuses to honor a Jubilee or sabbatical year and also enough provision on the part of a creditor to release of ample supply of livestock, clothes, etc. to be given to a debtor to ensure that he will be successful as he starts again building his wealth.

Following closely on the heels of the question of forgiveness of debt comes the issue of "usury" or as we know it today as "interest." Few of us would quarrel with the notion that a creditor had the right to charge us interest on money we borrow however we all should rebel at the morality of profiting from taking advantage of the poor. There is a quote from the Talmud that says that "it is better to sell your daughter into slavery than to borrow money on interest." Could this ancient rabbi have foreseen the interest of "pay day" loan companies whose interest can exceed 2000% annually? Or could he foresee that the largest of our world's banks after receiving bail-out money to keep them in business turn around in their gratitude to increase the interest on money already owed by their customers on credit cards up to 200%? Or all the "bottom feeders" out there seeking to profit from someone else's misery promising you get something for nothing if you just give them something? What is wrong with this picture?

Finally, throughout the Old Testament there is an admonition to be particularly compassionate to three particular groups of people: the widows, the orphans, and the alien in the land. All were to have opportunity to be placed economically on a level playing field and could expect a hand's up if they found themselves in trouble. Exemplar of this was Ruth who was lifted to a place of prominence after being reduced to gleaning the leftovers from the fields. By law, sufficient grain was left in the fields to feed anyone who had need of it; no need to beg or even ask. David said that he had never seen the righteous forsaken or their seed begging for bread and this is why. Built into God's economy was a safety net that picked up those who were temporarily down. There was no need to humiliate or embarrass anyone. As I said before, the scripture is replete with examples to of God's economy at work; severe judgment came from God when these laws were ignored. God is very serious about equal opportunity for all.

How many Americans have fallen victim to the money changers who shamelessly continue to extract from the poor and defenseless. How many of us are victims of corporate leadership that is only interested in protecting themselves and their agenda rather than caring for people? We are like the farmers who complained to Nehemiah that, "We have had to borrow money to pay the king's tax on our fields and vineyards. Although we are of the same flesh and blood as our countrymen and though our sons are as good as theirs, yet have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved but we are powerless, because our fields and our vineyards belong to others." 5. 1-5 So, it just gets worse. Regardless of what you think about the stimulus of Nehemiah's answer, it was in keeping with God's rule. "Give back to them immediately their fields,

vineyards, olive groves and houses, and also the usury you are charging them.” Verse 11. In the case of Nehemiah, the creditors responded by saying, “We will do it” and that was the end of it. That is a far cry from those who say “We will do it” and then turn around and line their pockets with our money and continue to gouge those who have lost the power to fight back.

Maybe we have come too far to turn back now. Surely, adoption of God’s economy would see the collapse of the entire world financial system. Then again, just maybe the Lord is raising up an alternate money system that is independent of what the world does. I remember as a young man hearing about the end times when one would have to receive a mark in order to buy or sell. The idea greatly disturbed me because it painted a picture for me that was not in keeping with my value in my Father. Shortly after, I read the story of how the Jewish economy actually grew while the Jews were confined to the ghettos of Eastern Europe during World War II. It was community policy to only spend Jewish money with fellow Jews. No money was to be spent outside the walls of the ghetto. At the same time, the Germans were buying goods from the Jews. With nothing going out and more coming in, the Jewish economy grew. The Germans needed the Jews more than the Jews needed them.

They say that history is destined to repeat itself and there is a lesson to be learned here. Maybe it is time for Christians to understand that God really might know what He is talking about. Maybe it is time to incorporate some new rules about our behavior and put some integrity with our faith and see what God just might do.

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