








ON THE  
**Theology of Money**  
*A Resource for Study and Discussion*

Faith, Worship, and Ministry  
2016

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## HOW TO USE THIS RESOURCE

This booklet is made up of several parts:

1. The essay *Non nobis, Domine* (Not to us, Lord...) sets out a theological reflection on the meaning of money and how it functions in our present world. Bringing together biblical and historical reflections with theological and ethical concerns, the authors hope to stimulate thinking that will help the church to understand the relationship between faith and the monetary systems in which we live our daily lives. The title is taken from the opening of Psalm 115. The psalmist exclaims a core precept of faith: not unto us, O Lord, but to you be the glory. Let us not make idols of anything, and let us keep your sovereignty as Lord over our lives, above anything else that might try to claim to be our ruler. Do not let us be ruled by forces that do not serve your will.
2. **Guides for Group Discussion** offer guidelines and suggestions to help to lay the groundwork for leaders and planners of study sessions or series. These include such things as preparation of the space, process suggestions including provision of preparatory materials, and suggestions for setting group norms and other hints for good facilitation.
3. A series of **Reflections and Questions** are suitable for discussion in groups, or for personal reflection. Such study sessions might involve a parish setting, with a small group, clergy conferences in deaneries or dioceses, ecumenical neighbourhood groups or ministerial associations. Much of the core of the essay and discussion questions can be adapted – with wise and experienced leadership – to share in interfaith dialogue with Jewish and Muslim neighbours. These questions might also provide helpful tools for sermon preparation, and may even lend

themselves to other creative adaptation in drama or narrative writing. They might be used for personal journaling purposes, perhaps at particularly sharp times during the rhythms of the year: when doing personal financial planning or working on the parish budget; in income tax season when we review our incomes and major expenditures and our relationship with government and the sharing of resources. The bottom line is that we are called everywhere and always to the work of discernment regarding our stewardship of all that God provides. What is “enough” for me/for us? That is a question always to be keeping before us.

4. **Musical and Liturgical Resources** to use with group discussions, in planning for Sunday worship and preaching, and in personal devotion.

Once you have used this resource, and if you have found some additional ways of adapting this Resource, please share your ideas with Faith, Worship, and Ministry, by email at [fwm@national.anglican.ca](mailto:fwm@national.anglican.ca)



## INTRODUCTION

In 2011, the Occupy Wall Street movement began to galvanize attention about the 99% of people in the world, and the 1% who hold the vast amount of power to control and, in fact, deny, the access of a huge percentage of the world's population to economic subsistence. For most of us in Canada, we fall within the much-lesser top, without power to control, but with the ability to get by, some even to get by very well, and still we are surrounded on the one hand by devastating poverty, and on the other hand, by those who live in luxury but are very close to poverty by the fact of their indebtedness to financial institutions.

We wonder how real estate markets in Vancouver or Toronto can become inflated beyond what we have always thought of as a middle-class ability to afford. We wonder how access to clean water, adequate health care, environments suitable to educate the young, and care for the elderly can be denied to so many Indigenous communities in Canada.

Christian faith bids us to ponder these realities. I may ask myself whether the ways in which I spend my money or earn my money are just and fair. I may ask myself who has produced the tableware or clothing that I've just purchased, and under what conditions they work and live. When I set up a mortgage or line of credit, I may wonder what good is being made by the profits of the interest rates. When I borrow books from the library, or bake a pie to thank my neighbour for the use of her lawnmower, we might think of these exchanges as saving us money. But there's more going on.

At the root of it is the fundamental question: what is money?

The Faith, Worship, and Ministry committee in the 2010-2013 triennium paid attention to some of the questions that the Occupy movement raised. They suggested that, in the next triennium, a way be found to deepen reflection on that movement and, more specifically, the question of the meaning of money. There is the question of what is money within the present economic systems, and there is the theological question of what is money within God's economy of salvation? Under the leadership of the Reverend Jeffrey Metcalfe, Faith, Worship, and Ministry established a Task Force on the Theology of Money in 2014.

In 2014 and 2015, this Task Force on the Theology of Money met regularly, under its mandate to produce resources to help the church to reflect on the nature of money and the church's relationship with money.

After many discussions, reflections, individual and group work, a document was drafted by the Reverend Maggie Helwig entitled *Non nobis, Domine: A Theology of Money*. Her writing took account of the work in the form of a theological reflection. Drawing on the Bible, patristic sources, contemporary theologians, and political theory, the document is an attempt to map out our current relationship with money through the lens of our faith.

The task force responded to this document with enthusiasm. They felt that the paper was able to identify and communicate the difficult challenges of our situation with a grace that calls us to a place of greater faithfulness in concrete ways.

The task force especially sees *Non nobis, Domine* as an opportunity for the wider church to reflect on its relationship with money.

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**NON NOBIS, DOMINE:  
A THEOLOGY OF MONEY**

**“Not unto us, O Lord, not unto us,  
but to your name give glory”  
(Psalm 115:1)**

In exile in Babylon, the prophet Isaiah spoke of a vision of a people restored – and more than restored, the vision of a human society truly healed.

*“Ho, everyone who thirsts, come to the waters; and you that have no money, come, buy and eat! Come, buy wine and milk without money and without price” (Isaiah 55:1).*

On a hill in Galilee, surrounded by a hungry crowd, the disciples of Jesus suggested, reasonably enough, that he send the people away to buy food for themselves.

No, Jesus responded,

*“you give them something to eat” (Matthew 14:16, Luke 9:13).*

And all of the crowd on that field of green grass was fed; no one turned away hungry.

\* \* \*

In 2011, a movement calling itself Occupy Wall Street moved into Zuccotti Park, in the financial district of New York City. In the days,

weeks, and months that followed, similar encampments were set up in cities around the world, including several in Canadian cities. The movement came together around an awareness of the drastic economic inequalities of modern society, and the number of people unable to live decent lives in our economic system.

Occupy was a diverse and complicated movement. The message was, on the one hand, simple, holding up a mirror to the global economic system, in which wealth is concentrated in the control of a very small number of people. On the other hand, there are great complexities involved in determining what and how things should and can change.

In the traditions of the Abrahamic faiths,<sup>1</sup> the prophetic voice is prepared to speak by, as it were, inhaling its surrounding environment, with a keen attention to the presence of poverty, hunger, and suffering. Exhaling all of these things, the prophetic voice speaks forth a simple, often shocking and yet compelling, reflection of the situation in which we find ourselves. We are challenged to take in everyday events and realities through a different filter, one that, far from overlooking suffering, is trained to pay attention to it.

The Occupy movement was often criticized for failing to offer clear alternatives or a pathway for change. But something was recognized as a breath of truth. People gathered: academics, workers of all classes, students, homeless people, long-time activists, and very many who had never been involved in any sort of demonstration or protest.

Many of these camps provided a glimpse of that same vision we see in Isaiah and in the gospels, as people from very different backgrounds shared living space and resources, and food was served generously to anyone who needed it. Not without flaws, there was something in these gatherings that offered a reflection of the vision of a world in which – as Isaiah puts it – bread and fish, wine and milk, the basic requirements of human thriving, are available to all.

<sup>1</sup> Judaism, Christianity, and Islam.

Sometimes, as in Toronto, Occupy camps were set up in churchyards. The responses of the churches varied, from welcome to wariness to warrants to keep off property. Many in the church leadership immediately recognized that, though many Occupiers were not attached to any particular faith tradition, they and the churches had a common vision, and, to some degree, a common cause – namely, to give life to Isaiah's vision.

It was the experience of Occupy in particular that inspired Faith, Worship, and Ministry to set up a task force to consider the theology of money. In part, this is because the Occupy movement brought to the attention of the developed world just how very far we are from the vision we profess to hold.

There have been many excellent analyses of the staggering levels of existing economic injustice and inequality, both nationally and globally, and it is redundant to go over this ground again here in detail.

But it is necessary to think about the deep systems in which we live, by which we operate, and consider the possibility that we are called to something more than adjustments of detail; whether we are called, by the vision of the prophets and the gospels, to a deeper critique of beliefs and practices in which we are so embedded that we can hardly, anymore, recognize them as our own constructions.

To become controlled, to become possessed, by a human construct is, of course, the precise definition of idolatry. And idolatry was and remains a singularly defining human sin. The writers of our Scriptures had very keen understandings of the dynamics of idolatry. The structuring inspiration for this reflection is Psalm 115, which begins: “Not to us, Lord, but to your name be glory” (Non nobis, Domine). This psalm may prove to have more to say about our contemporary economic system than it might appear at first glance.

<sup>1</sup>Not to us, O Lord, not to us, but to your name give glory; \*  
because of your love and because of your faithfulness.

<sup>2</sup>Why should the heathen say, \*

“Where then is their God?”

<sup>3</sup>Our God is in heaven; \*

whatever God wills to do comes to pass.

<sup>4</sup>Their idols are silver and gold, \*

the work of human hands.

<sup>5</sup>They have mouths, but they cannot speak; \*

eyes have they, but they cannot see;

<sup>6</sup>they have ears, but they cannot hear; \*

noses, but they cannot smell;

<sup>7</sup>they have hands, but they cannot feel; feet, but they cannot walk; \*

they make no sound with their throat.

<sup>8</sup>Those who make them are like them, \*

and so are all who put their trust in them.

<sup>9</sup>O Israel, trust in the Lord, \*

who is your help and your shield.

<sup>10</sup>O house of Aaron, trust in the Lord; \*

who is your help and your shield.

<sup>11</sup>You who fear the Lord, trust in the Lord; \*

who is your help and your shield.

<sup>12</sup>The Lord has been mindful of us and will bless us; \*

blessing the house of Israel and the house of Aaron;

<sup>13</sup>those who fear the Lord will be blessed, \*

both small and great together.

<sup>14</sup>May the Lord increase you more and more, \*

you and your children after you.

<sup>15</sup>May you be blessed by the Lord, \*

the maker of heaven and earth.

<sup>16</sup>The heaven of heavens is the Lord's, \*

but the Lord entrusted the earth to its peoples.

<sup>17</sup>The dead do not praise the Lord, \*

nor all those who go down into silence;

<sup>18</sup>But we will bless the Lord, \*

from this time forth for evermore. Hallelujah!<sup>2</sup>

*God, you delivered Israel from the worship of false gods.*

*Redeem, we pray, your people in every age*

*from the pursuit of all that is worthless and untrue in human life;*

*through Jesus our Saviour, who came to bring us life in all its fullness. Amen.*<sup>3</sup>

### **“Their idols are silver and gold; the work of human hands”**

A money economy barely existed at all in the centuries during which the Hebrew Scriptures were written, and was only beginning to emerge in the early Christian period. We cannot, then, expect much direct guidance from the Bible about how to think about money. However, deeper scriptural principles are available, and they can guide us.

We must begin, however, by defining what it is that we are talking about: what is money?

We have conventionally thought of money as a neutral tool for counting value. Money may be put to good or bad uses. In the earliest development of the money economy, it did perhaps function in this way. As the money economy has developed, however, it has become far more than that. “Money” is now a sort of self-governing construct, largely unrelated to concrete goods, and behaving according to laws of its own. Within these laws, one can detect many highly troubling features, especially when one’s view is shaped by a theological perspective.

These features include:

- the degree to which economic/numerical value exists in a highly

<sup>2</sup> From the *Inclusive Language Liturgical Psalter* as approved for Trial Use by the Council of General Synod, 2015.

<sup>3</sup> Psalm Prayer for Psalm 115, *The Book of Alternative Services*, General Synod of the Anglican Church of Canada, 1985, 864.



abstracted form, lacking any clear connection to material well-being or human flourishing;

- the degree to which this highly abstracted system is self-maintaining and self-defining;
- most importantly, the hegemony – complete domination – which this system exerts, worldwide, upon our lives, and the degree to which we are compelled to live according to its structure of values, rather than those values to which we, as Christians, are vowed;
- finally, we must consider the damage done by this system to those who are marginalized or excluded by it and to the planet itself, and the fact that the system itself depends upon this damage as a necessary part of its operations.

The nearly complete control that the economic system exerts upon us suggests that we are enmeshed, largely beyond our conscious choice, in a system that may be defined as idolatrous, and indeed a system of structural sin.

As Lutheran theologian David Pfrimmer writes,

“economic actors,” with their organizing principle of market competition, have come to colonize – or simply to dominate – the public commons, imposing their economic order and market logic on every person, every community, and every thing, foreclosing all other human choices and possibilities ... to many economists, there are no questions that the market cannot answer ... I chose the term “colonize” because this market logic has become so culturally ingrained, we may not even be aware of how profoundly it alters our worldview and excludes alternative possibilities. It has become a new hermeneutic for offering answers to life questions that are supposed to provide meaning and purpose in the lives of people and communities.<sup>4</sup>

<sup>4</sup> “For the market tells us so ...”, a presentation published by Lutheran University Press in conjunction with the Lutheran Teaching Theologians 2013 Colloquy at Southern Seminary in Columbia, S.C., 7.

### “They have hands and handle not”

Our modern economy has developed far beyond the simple use of money as a token of exchange, based upon actual material goods. Instead, the global economy is built almost entirely upon debt, speculation, and the use of essentially notional value to create more notional value.

Our modern global economy depends absolutely upon the creation of debt, upon systems of borrowing and interest that create more economic “value” divorced from actual goods – and dependent upon constant “growth” in this circularly self-maintaining system. Like a cancer, this system can only grow without limit and cannot operate according to a concept of sufficiency or “enough.”

There is never such a thing as “enough.”

The real value of real goods to real persons is relatively unimportant within the operations of a numerically-driven system, which creates ever-expanding “value” out of ever-expanding debt.

As Philip Goodchild expresses it,

[t]he money economy parasitically inhabits the “real” economy of produced goods, determining its growth and flow ... [m]oney, as the principle of mediation of all demands, ensures that priority is given to the creation, acquisition, maintenance, and investment of money.<sup>5</sup>

The scriptural vision of human life is, precisely, a vision of “enough.”

When God leads the children of Israel out of Egypt, out of the empire of their day, they are also led into a period of formation. During this time, they underwent a reshaping of their desires. Where once they

<sup>5</sup> *Theology of Money*, Duke University Press, 2009, 22-23.

clung to the memory (perhaps false) of the material comfort that was a distinctive feature of their time of slavery (Exodus 16:3, Numbers 11:4-6), they now had to learn something about simply having enough.

The gift of manna was itself a teaching. Manna was a daily good and sufficient nourishment from God's hand. It is available to them in precisely the quantities needed for all on this desert journey to be well-fed, but it cannot be stockpiled or accumulated. Manna cannot become surplus value (Exodus 16:14-31).

Persistent complaints about manna are met with a clear lesson about the virtues of "enough," according to one account, when God delivers quails in such quantity that the Israelites become sickened by them, and some die (Numbers 11:31-34, Psalm 78:27-30). They are to become, not a people of captivity and of material comfort, but a people of freedom and of appropriate desire, adequacy, enough – and these things cannot be separated.

Slavery and material excess are intimately related. It is our desire for more than we need that holds us captive. Material excess is built on slavery, and makes us into slaves. This is an understanding that echoes as well in Revelation 18:11-14, as the long and detailed list of material goods and luxuries of the fallen empire of Babylon climaxes with "slaves, and souls of men."

The vision of "enough," in contrast, is the vision of the prophets – basic food and water available to all, "without money and without price." It is the vision Jesus puts before us of a life in which we do not stockpile excess goods, do not worry about food or clothing, but live with the simplicity of birds (Luke 12:16-31; cf also 1 Timothy 6:8).

This vision recalls also the words of a member of the Aamjiwnaang tribe, speaking about the environmental devastation brought to his community by industrial development, who noted that,

[t]hese plants, these animals, they're still carrying on the way

we're meant to carry on. The laws of creation haven't changed ... but what can you do with your lives? The economy controls everything. You have to pay to live on the earth. Think about that. We're the only species that has to pay to live on the earth.<sup>6</sup>

It is the vision of the earliest Christian community described in Acts 2:44-45, where all goods were held in common and none were in need. Good food, good work, health, and community: these are the things to be desired in this world. They are intrinsic to the life God intends for us and enable us to live a way of life with God's values in anticipation of the reconciliation of all things.

One of the most evocative of the resurrection appearances (John 21:1-14) shows us Jesus frying a simple breakfast of fish on the lakeshore for his disciples. There is more to this image than it might appear. By the time of Jesus, fishing on the lake of Galilee was an industry, primarily dedicated to producing highly fermented fish sauce, a luxury good, for the imperial elite.<sup>7</sup> The breakfast on the shore reclaims basic food for those who produce it, shared in a small, sustainable community, and this is given to us as a vision of resurrection, the restoration of the world in Christ.

This vision of "enough" is not only very different from the ever-spiraling growth of the money economy, it is actually hostile to it. If we are satisfied with simple, basic human lives of good work and mutual care, we will "fail" according to the terms of our economy. Those terms dictate that we are required to consume beyond our means, not only to engage in endless economic growth, but also, and quite necessarily, to place ourselves in debt. Without debt and interest, economic "value" cannot increase.

That this system is built upon the charging of interest and the creation

<sup>6</sup> Kelly Kiyoshk, speaking at the Toxic Tour of Aamjiwnaang, September 5, 2015.

<sup>7</sup> K.C. Hanson, "The Galilean Fishing Economy and the Jesus Tradition," *Biblical Theology Bulletin* 27, 1997, 99-111.

of debt – which are considered sinful by definition throughout our Scriptures – should in itself be enough to give us pause.

While the witness of Scripture may be ambiguous in many areas, usury – the lending of money at interest – is universally and clearly condemned (e.g., Deuteronomy 23:19, Leviticus 25:36-37, Psalm 15:5, Ezekiel 18:8-17, 22, Isaiah 24:2, Nehemiah 5:7-10). Indeed, for many generations Christians were barred from lending at interest.<sup>8</sup> The Hebrew Scriptures demand a regular system of debt forgiveness, so that no one can be locked into a permanent debt cycle (e.g., Deuteronomy 15:1-6). For it is in the system of usury that “money” first begins to escape from being a token of real goods for human thriving, and to become a self-sustaining and self-multiplying autonomous value.

This seductive “value” can entrap human beings, undermine human good, and impose its own rules of value and practice. And yet, in the contemporary world, interest and debt are the absolute basis of our modern economic system, and this is so deeply and thoroughly established that we are hardly aware of its hold upon us, and can barely imagine any other way of organizing an economy.

Further, the inability of the market alone to ensure adequate human lives for the majority of the population is increasingly clear, as the gap between rich and poor, both globally and within nations, increases more and more, with greater and greater material resources concentrated in a tiny percentage of the population, and more and more people unable to meet the basic material needs required for human flourishing.

According to an Oxfam report from 2013:

Over the last 30 years inequality has grown dramatically in many countries. In the U.S. the share of national income going

<sup>8</sup> See Thomas Aquinas, *Summa Theologica*, Question LXXVIII, for a Scholastic formulation of the issue.

to the top 1% has doubled since 1980 from 10 to 20%. For the top 0.01% it has quadrupled to levels never seen before. At a global level, the top 1% (60 million people), and particularly the even more select few in the top 0.01% (600,000 individuals – there are around 1,200 billionaires in the world), the last 30 years has been an incredible feeding frenzy. This is not confined to the U.S., or indeed to rich countries. In the UK inequality is rapidly returning to levels not seen since the time of Charles Dickens. In China the top 10% now take home nearly 60% of the income. Chinese inequality levels are now similar to those in South Africa, which is now the most unequal country on earth and significantly more unequal than at the end of apartheid. Even in many of the poorest countries, inequality has rapidly grown.<sup>9</sup>

To speak of “inequality” alone may hide the real issue. What these statistics mean is that most of the people of the world are unable to live adequately human lives. What these statistics speak of is hunger and malnutrition, children unable to learn because they are inadequately fed, homelessness and housing insecurity, crushing debt levels, inability to access appropriate health care, constant economic anxiety, work that is in some cases literal slavery in sweatshops and coffee plantations (largely producing substandard consumer items for anxious buyers in the developing world), and in some cases precarious employment, often providing those same shoddy products for sale, in retail and service industries. These statistics speak of human lives stripped down to the voracious needs of an economic system’s implacable internal logic.

In the fourth century C.E., Saint Basil the Great, in one of his homilies, spoke to the economic injustice of his day:

<sup>9</sup> “The cost of inequality: How inequality and income extremes hurt us all,” Oxfam Media Briefing, January 18, 2013 at <http://rt.com/news/oxfam-report-global-inequality-357/>.

Tell me, what is your own? What did you bring into this life? From where did you receive it? It is as if someone were to take the first seat in the theater, then bar everyone else from attending, so that one person alone enjoys what is offered for the benefit of all – this is what the rich do. They first take possession of the common property, and then they keep it as their own because they were the first to take it. But if every man took only what sufficed for his own need, and left the rest to the needy, no one would be rich, no one would be poor, no one would be in need ... he who strips a man of his clothes is to be called a thief. Is not he who, when he is able, fails to clothe the naked, worthy of no other title? The bread which you do not use is the bread of the hungry; the garment hanging in your wardrobe is the garment of him who is naked; the shoes that you do not wear are the shoes of the one who is barefoot; the money that you keep locked away is the money of the poor; the acts of charity that you do not perform are so many injustices that you commit.<sup>10</sup>

Basil could scarcely have imagined our contemporary economic situation; and yet his words remain as true now as they were nearly two thousand years ago.

### ***“They that make them are like unto them”***

Market economics depend upon certain assumptions about the human person, and the unavoidable force of market economics serves to shape the human person in the market's own interest. We need to be aware of this, and to be concerned about it, because many of the ways in which we are shaped (usually unconsciously) by the money economy are deeply opposed to the values of the gospel.

<sup>10</sup> Trans. C. Paul Schroeder, *St Basil the Great on Social Justice*, St Vladimir's Seminary Press, 2009, 69.

First, the human person in the money economy is not considered as having intrinsic value of his or her own. Rather than being valued for one's inherent dignity as a creature of God, a person's value is measured according to his or her ability to participate in this economy. Those unable to participate fully, whether due to disability, age, or other conditions, may be partially accommodated, but always suffer some degree of deprivation and exclusion. (It is only necessary to look at the situations of the disabled or the elderly to see this.) Those who may choose not to participate are stigmatized, or diagnosed as in some way pathological. At best, as in the case of the surviving religious orders, or Amish communities, they may be regarded as quaint anachronisms, harmless as long as they remain marginal.

Those who do participate more or less effectively in the market economy will necessarily internalize, at least to some degree, the belief that money is a primary, if not the exclusive, measure and marker of value. Money, and acts of material consumption, can come to represent importance, status, value, safety, and security, even love. Basic human interactions are reduced to exchanges of money and goods, and we can become increasingly unable to engage in, or even represent to ourselves, relationships with other human beings or with God, except through some version of monetary exchange.

Further, under the market system, the human person is assumed to be guided by – and must be shaped to be conformed to – self-interest and competition for limited resources. And at the same time, one is to have a limitless desire for the consumption of goods. The global economic system can only function if persons act according to these principles.

Perhaps most important of all is the principle of limitless consumption, without which the economy could not continue the limitless “growth” upon which it depends. We are formed as consumers relentlessly, through what is now nearly omnipresent advertising, through social expectation, until nearly everyone, from the richest to the poorest, believes that happiness, success, dignity, and even spiritual development are best obtained through purchase. To make

the cycle even more insidious, more and more purchases are made of “disposable” rather than durable goods. The constantly repeated act of consumption then requires that goods be of poor quality and of limited term use. The preponderance of such goods simply completes the turning of the cycle.

As task force member Joshua Paetkau expresses it:

For the world’s wealthy, at least, most material goods are highly expendable, and, indeed, they are made to be so. Cheap goods are produced in faraway places at terrific costs to human life and freedom for someone to consume; consumer desire must constantly be manufactured in order to continue the demand ... we consume the process of commodification itself. If it can be sold then someone will buy it, no matter how useless or even imaginary the item is. Capitalism thrives on this pattern of colonization, repeatedly usurping our desire for the fullness of life by filling the space of our desires with an endless supply of commodities.<sup>11</sup>

This endless, insatiable desire for the act of consumption itself is not a side-effect of market economics, but the absolutely necessary process that sustains the system.

David Pfrimmer points out that market forces, and the political interests supporting them, in fact greatly restrict the agency of persons and societies who may wish to live differently:

Markets foreclose on the choices people are allowed to make in their pursuit of a “better life.” People may want to secure “public goods” – like clean air and water – not available in the market. Communities may want to provide services like universal health or childcare, which are not “cost effective” in a

<sup>11</sup> “Ecclesial Economies: Resurrection and Christian subjectivity,” unpublished thesis, 2009, 53.

market calculation. Others may want to exempt a way of life, a culture, or protect indigenous knowledge from the vicissitudes of supply and demand. The imperial market marginalizes human exigency when people are limited to being merely passive but voracious consumers, rather than being family, neighbours, and citizens with responsibilities for one another, their communities and for Creation itself.<sup>12</sup>

This foreclosure happens not only through the limits on our imaginations and our self-understandings, but also through direct legislative and political controls, mostly imposed through processes in which the ordinary citizen has little or no voice.

And this is crucial to us, as Christians. We seek to be formed by our baptism into the Body of Christ, to be, together, the presence of Christ in the world. And yet the formation to which we are subjected by the market, the constraints that are placed on our imaginations and our choices, whether we are aware of them or not, actually prevent us from living out our baptismal vocation. They prevent us from becoming the people we are meant to be, reborn in the image of Christ.

*Will you continue in the apostles’ teaching and fellowship, in the breaking of bread, and in the prayers?*<sup>13</sup>

The first promise of the baptismal covenant is drawn verbatim from the same story in the Book of Acts, where we are shown the early church holding all things in common and sharing as each had need. Our understanding of what that first promise means should not be detached from that context. It is, implicitly, also a promise to live in a very different kind of economic relationship with each other, and yet one that the money economy today makes essentially impossible.

*Will you seek and serve Christ in all persons...*

<sup>12</sup> Pfrimmer, 10.

<sup>13</sup> The first question in the Baptismal Covenant, *The Book of Alternative Services*.

*...strive for justice and peace among all people...  
...and respect the dignity of every human being?*<sup>14</sup>

The demand of the money economy to measure all persons by their economic productivity, the prioritization of individual self-interest and competition for resources, and the structuring of the economy so that debt and poverty are not only widespread but actually necessary for economic “health.” They all make it impossible for us to live out these promises fully.

*Will you safeguard the integrity of God’s creation, and respect, sustain and renew the life of the earth?*<sup>15</sup>

This recently added Covenant stands with the others that are in direct conflict with the money economy. That system requires the principle of unlimited and constantly growing material consumption, so-called “disposal” and pollution for its operation.

The values of market economics, then, are not simply non-Christian; they are effectively anti-Christian, and the operations of the market economy actively prevent us from living Christian lives with fullness and integrity.

### ***“The dead praise not thee, O Lord”***

We are embedded in a global money economy from which we simply cannot remove ourselves. The options for living outside this system, or even at the margins, are almost non-existent, though some religious communities achieve at least a certain degree of detachment. Nor are we able to create major rapid change to this system. And we lack, at this time, a clear vision for what might replace it. We are shaped – and

<sup>14</sup> From the fourth and fifth questions in the Baptismal Covenant, *The Book of Alternative Services*.

<sup>15</sup> The sixth question in the Baptismal Covenant, added by the General Synod of 2013, from *The Book of Alternative Services*.

distorted – by our unavoidable participation in this system. Insofar as the modern global economy is fundamentally based on sinful values, we are unavoidably participants in sin by virtue of our birth.

Indeed, this may be as close to a direct example of original sin as any we can find.

And yet, we believe that we are saved from this matrix of sin. We believe that we are transformed by an act of free offering on the part of God, an act that entirely defies all the principles underlying the modern economy. We know that this transformation cannot be fully known to us now, and that we live in the hope and expectation of God’s great reconciliation of all things. This is reconciliation beyond our power to achieve: it is God’s work of love. As a people made new in Christ’s death and resurrection, we inhabit this in-between time, in faith. We live within God’s Good News, and within God’s work of transformation, to the best of our abilities, trusting in God’s guidance, mercy, forgiveness, and love.

We cannot attempt to escape this world. We should not attempt to escape this world. And we are called to hold and live according to a very different set of values than those that encircle us even beyond our awareness of their power. The gospel values are profoundly different from, and in fact are contrary to, those of the world as it is. We are called and equipped by God to be witnesses to another way of being. We are called and equipped by God to show forth the shape of God’s kingdom. Where we can, we must make changes that will move the world towards the values of that kingdom.

We may see this calling as made up of two inseparable components: the healing or reordering of desire; and a return to a fuller understanding and practice of “the works of mercy,” as described by theologian Daniel Bell.

The healing of desire involves practices that can free us from the insatiable need to consume, reorient us towards an understanding

of “enough,” and develop what Roman Catholic theologian William Cavanaugh calls

a sacramental view of the world [which] sees all things as part of God’s good creation, potential signs of the glory of God, [but also] ... signs whose meaning is only completely fulfilled if they promote the good of communion with God and with other people.<sup>16</sup>

It has long been known to monastics that the tiny practices of everyday life contain within them theological imperatives. These practices are one of the primary means by which we reshape ourselves into being the children of God as God has intended, rather than being children of money. It may seem undramatic, in the fact of global inequality, to train ourselves in these micro-practices, and yet they are essential.

We engage in a countercultural activity every time we, for example:

- refuse to throw away food
- grow a vegetable garden
- repair a damaged shoe rather than buy a new pair
- make our own clothes or jam or books or music
- use a lending library
- ride a bicycle or take public transit rather than driving a private car
- refrain from consumer activity because we already have enough
- *and on and on ... the small possibilities for big change are unending*

Those of us with some economic privilege may find it hard, even within ourselves, to recognize “enough” and to wean ourselves from the transitory pleasures of purchase, even the purchase of small, shoddy, disposable things.

When we do engage in consumer activity, we can still make choices that lead toward greater spiritual health. Cavanaugh points to the

<sup>16</sup> *Being Consumed*, Eerdmans, 2008, 58.

importance of the fair trade movement in “helping us have a proper relationship with things ... [to] understand where our things come from and how our things are produced.”<sup>17</sup>

Fair trade, then, is not only for the benefit of producers but also of consumers, one small aspect of a reordering of our distorted selves. To make a simple commitment such as refusing to purchase new clothes likely to have been produced through exploitative labour can have far-reaching effects – not so much, perhaps, on our social system in any immediate way, but on ourselves as participants in that system.

Other small but important practices may include such things as:

- declining to participate in interest-based investment profits, or at least investing in credit unions that support community initiatives;
- making direct connections with local producers through institutions like community-supported agriculture programs;
- participating in or purchasing from workers’ cooperatives;
- participating in, and extending the reach of, a variety of social institutions or community activities that are cooperative rather than competitive in their principles.

Not all of these are possible for everyone, and almost all assume some degree of economic privilege.

For the very poor and marginalized, a healing of relationship to the material world is largely about having the opportunity to experience the real goodness of materiality:

- to be warm
- to be dry
- to have nutritious, fresh food
- to be given access to privacy
- to have space for contemplation

<sup>17</sup> *Ibid*, 58.

- to be able to experience beauty
- to have access to and time for the opportunity for creative expression

To the extent that faith communities can make the space and time and support for these experiences and opportunities, we – like the free kitchens and libraries at the Occupy camps – are helping to show forth the shape of the Kingdom.

Faith communities can also serve as a place in which those who are “efficient” economic actors can build relationships with those who cannot participate economically. Coming to a lived understanding of the true value of human persons who are without much economic worth – the very elderly, the severely disabled, the socially marginalized – can change everyone involved in the relationship. Jean Vanier’s L’Arche communities have done some of this work. We can learn very much from those and other radically inclusive communities of care. And we are called, as communities of faith, to do much more.

Cavanaugh also points to worship, and particularly the Eucharist, as a key practice in healing desire:

The very distinction between what is mine and what is yours breaks down in the body of Christ. We are not to consider ourselves as absolute owners of our stuff, who then occasionally graciously bestow charity on the less fortunate. In the body of Christ, your pain is my pain, and my stuff is available to be communicated to you in your need ... [w]e are simultaneously fed and become food for others ... the endless consumption of superficial novelty is broken by the promise of an end, the kingdom towards which history is moving.<sup>18</sup>

This connects with Daniel Bell’s thinking on the “works of mercy,” which he defines far more broadly than most contemporary writers.

18 56.

He calls us to return to the idea of voluntary poverty as a real and meaningful vocation. He upholds the renunciation of material goods as a positive value recommended for all who have more than sufficiency. He advocates an understanding that “charitable practices” are “neither private nor optional but public and expected”; and that these practices involve, “not merely redistributive philanthropy” but active work toward a more just ordering of public life, in areas including taxation, redistributive economic policies, usury, global debt, just wages and fair labour practices.<sup>19</sup>

The works of mercy, then, under this conception, include political and social advocacy. They also include protest against so-called “free trade” multinational agreements. NAFTA and other such agreements have been proven to limit the ability of persons and societies to make choices for the local common good. In contrast, the unjust structures of taxation exempt large corporations from paying their fair share, and rely on usurious business practices and coercive global debt arrangements. The works of mercy involve repudiation of these practices and the courage to undertake advocacy for the sake of all who suffer under the conditions created by these practices. Works of mercy include, as well, all attempts to work in reconciliation and justice in relationships, to build better institutions, better societies, a better human world.

### ***“All the whole heavens are the Lord’s”***

Bell reminds us that,

even as Christians live in accord with the divine economy now, they do not expect that economy to be manifest in its fullness until Christ returns in final victory ... in other words, that the Christian alternative to capitalism is incomplete is not

19 *The Economy of Desire*, Baker Academic, 2012, 201.



indicative of Christianity's failure. [But in this situation, the choice to live mindfully in a] ... diaspora or pilgrim economics ... is a missionary or evangelistic opportunity to redeem the time.<sup>20</sup>

We cannot wrench ourselves out of the global money economy. If we dare enter into the promises that God makes real in our lives by the gift of life itself; if we dare sit with enough humility to receive God's love, mercy, forgiveness, and reconciliation; if we dare live as though what we hear proclaimed in the gospel is real; if we, receiving God's own hope and love for the world right into our hearts and minds, can offer our commitments of prayer and work ... we may be able to live "in the world but not of it" as witnesses and agents of God's economy. It requires a significant reorientation of our values, shaped as we have been by the inescapable order of the world. It is a gospel imperative made possible by what God has already begun in our lives and in the being-redeemed creation and recreation of this world.

<sup>20</sup> 188-189.



## GUIDES FOR GROUP DISCUSSIONS

### Assumptions

The assumptions guiding these discussion questions are:

1. Everyone in the discussion group has read the position paper *Non Nobis, Domine: A Theology of Money*.
2. There are diverse opinions and experiences in the group.
3. Adult Christian formation is most effective when it engages participants'
  - a. questions that come from life experience
  - b. desire to learn and to be continually formed in their faith
  - c. feelings, thinking, emotions, and life experience
  - d. and all of the above brought into conversation with Scripture and Christian tradition.
4. Adult Christian formation is enhanced when groups are rooted in and guided by prayer, opening the Scriptures together, and worship.
5. Depending on the size of the group, most of the questions should be engaged in a "think-pair-share" format, in which each participant takes a moment to reflect on the question on their own, then turns to their neighbour to discuss in pairs or groups of three. Finally, the whole group comes back together for a brief sharing.

Each question has been allocated an estimated minimum duration. Discussion group facilitators are invited to select questions based on their group's interest and the length of time available.

The process for each session makes use of time for private reflection.

We encourage you to observe the process. Some participants will need to have some time to reflect on what they are thinking and feeling before they are able to share this with others. Some participants will only be comfortable sharing with one or two other people, while others will be able to jump right into a whole group discussion.

### ***What is a Facilitator?***

A Facilitator:

- Is responsible for knowing the material of the program;
- Understands group process;
- Enables all who want to speak the opportunity to do so;
- Remembers that the Holy Spirit is always present;
- Enjoys the opportunity of helping a group to listen to one another and, although uncertain of the outcome, trusts that the process will work;
- Is a person who does not attempt to answer all the questions but helps the group to locate appropriate resources, materials, or people when they are needed;
- Values all the people in the group.

As Convenor, the Facilitator will:

- Create a sense of order and process for the session;
- Keep participants and the process on track by involving participants and keeping to the schedule;
- Use whatever resources are needed for clarification;
- Provide the opportunity for everyone to be heard;
- Summarize and/or record group discussions when appropriate.

The Facilitator, as “host,” will:

- Be familiar with the content and process for the session;
- Be responsible for the set-up of the meeting space;
- Be prepared to point out the location of rest rooms and telephones;
- Point out the need for attendance at all sessions;
- Point out the need to begin and end on time;
- Begin and end on time.

The Facilitator, in group process, will:

- Ask for clarification when comments or questions seem unclear;
- Ask for the group to get back on track if the direction of the discussion is unsure;
- Help the group understand that you share responsibility for the session;
- Share leadership with participants by sharing responsibility for opening and closing worship, readings, and refreshments.

What if the group becomes silent?

- Silence is okay – sometimes it takes time to think and respond.
- If the silence goes on for a long time, or people seem restless, you may want to restate the question or ask if the task is clear.

What if someone is dominating the discussion so that you can't move on?

- Create a “parking lot” – a special piece of newsprint or whiteboard where concerns and comments outside the topic can be noted for later conversation.
- Ask the group if they feel that they are off track and need to move on.
- Suggest a break.

What if someone is having trouble getting into the discussion?

- Watch for people who look like they might want to enter the conversation and invite them by name: Jim (for example), would you like to add something? Sue (for example), do you have a question or comment?
- Periodically ask if everyone has had a chance to speak before the group moves on to a new topic.

What if you feel the session could have gone better?

- Take a few minutes at the end of the session to ask the group for help.
- Consider what could I/we have done differently to improve the session?



## QUESTIONS FOR REFLECTION AND DISCUSSION

### Question 1: On the authority of Scripture

- A. What role does Scripture have in your life? Do you try to be guided by Scripture? What does that look like? (Five to 10 minutes; think-pair-share)
- B. Do you agree that “we are called, by the vision of the prophets and the gospels, to a deeper critique of [economic] beliefs and practices”? (Five to 10 minutes; think-pair-share)

### Question 2: On idolatry

The authors define *idolatry* as becoming controlled or possessed by a human construct. They say that this is sinful. Do you think that people are controlled by money? Think of a time in your life when you felt this way. What did it feel like? Do you think the word “sinful” might apply? How? (Five to ten minutes; think-pair-share)

### Question 3: On defining “money”

(Suggested activity, about 15 minutes) Write these definitions in large font, one per page. Post the pages around the room. Invite participants to gather next to the definition that speaks to them. Each group takes five minutes to discuss why that definition resonated. Then, whole group discusses. Discussion facilitator can initiate the whole group discussion with a question such as, “Why did this definition stand out for you?”

Money has been defined many ways. Some of the definitions include:

- An object of exchange
- A neutral tool for counting value
- A self-governing construct unrelated to concrete goods
- Choice, control over your life
- A claim on future good and services; a store of value
- A way to facilitate social mobility; a shift from social hierarchy
- Necessary
- When we possess money, it is the instrument of liberty; when we lack money and seek to possess it, it is the instrument of poverty. (Jean Jacques Rousseau)

Choose one definition that speaks to you. Turn to your neighbour to share why this definition resonates. Follow this with a whole group sharing. (*About 10 minutes*)

#### Question 4: On interest

Lending money for interest is condemned in Scripture. The authors observe that when people lend money for interest, money stops being a simple “token of real good for human thriving” and becomes a “self-sustaining and self-multiplying autonomous value.”

- Can you remember when you first learned about interest? Were you a child opening a bank account? How did you feel? What about your first experience of debt? (Don't forget about playing *Monopoly!*)
- Do you agree that charging interest is always wrong?
- Do you think that it is possible to organize our economy without interest and debt? What would have to change? Even if you think it's impossible, list three things that would have to change.

(*Five to 10 minutes each; think-pair-share*)

#### Question 5: On inequality and consumerism

- The authors cite an Oxfam study that shows that economic inequality is increasing. Have you experienced evidence of this in your extended family, the people in your neighbourhood, or in your church community? Is homelessness an issue in your town? What about 30 years ago?
- Do you feel like you are pulled in the direction of being a consumer rather than a family member, neighbour, or citizen with responsibilities for one another, your community, and Creation? Are there times in your life where you have felt more like one than the other?
- The authors talk about “anxious buyers.” What does that label evoke for you? Can you think of anyone who you would call an anxious buyer? Might you sometimes apply the term to yourself?

(*Five to 10 minutes each; think-pair-share*)

### Question 6: Market values versus gospel values

The authors contrast the values of the market with gospel values:

#### Market Values

- Value people according to their ability to participate in the market
- Marginalize those who cannot participate fully, such as elderly or disabled people
- Money is the primary marker of value
- Basic human interactions are primarily expressed through exchanges of money and goods
- People are assumed to be guided by self-interest, competition for limited resources, unlimited desire for consumer goods

#### Gospel Values

- People have intrinsic value
- Guided by Baptismal Covenant, in this context particularly
  - ✓ Continue in the Apostles' teachings and fellowship, in the breaking of bread and in the prayers
  - ✓ Seek and serve Christ in all persons, loving your neighbour as yourself
  - ✓ Strive for justice and peace among all people, and respect the dignity of every human being
  - ✓ Strive to safeguard the integrity of God's creation, and respect, sustain and renew the life of the Earth

- A. Think of some occasions when you have seen market values at work, in yourself, or in others. Do you know people who have been marginalized by their inability to participate in the market?
- B. Think of some occasions when you have seen gospel values at work, in yourself, or in others. Have you observed people acting according to the Baptismal Covenant when it might have been easier to follow market values?
- C. Do you find yourself caught between these two value systems?

Can you think of specific examples? How do you feel when that happens? *(Five to 10 minutes; think-pair-share)*

### Question 7: Call to action

The authors assert that the market economy is essentially sinful and at the same time, we cannot avoid participating in it. However, in Jesus, God has transformed unjust structures. While this transformation cannot be fully known to us now, we can live within that transformation to the best of our abilities. We live in a compromised world, but are called to live according to different values. The authors offer several ways we can do this.

1. Adopting “micro-practices” such as consuming fair-trade products. This is good for the producers, but also healing for us as we reestablish right relations with producers.
2. Creating access for marginalized people to experience “the real goodness of materiality,” such as warm and dry places, good food, privacy, space for contemplation, beauty, and the opportunity for creative expression.
3. Bringing together “efficient” economic actors with those who are marginalized, as is modelled by Jean Vanier’s L’Arche communities.
4. In worship, intentionally experiencing a moment when “what is mine and what is yours breaks down in the body of Christ.”
5. Practising redistributive philanthropy (acts of charity).
6. Working toward changing structures, including taxation, economic policies, usury (lending money at interest), global debt, just wages, and fair labour practices.

Choose one area of practice. Imagine what it would look like to make this a priority for the parish over the next year. What would have to change? Who would need to be brought into the conversation? Possible format: Form groups of three; each group chooses an area of focus. Then the whole group negotiates a single area of focus. *(Twenty to 30 minutes; think-pair-share)*



## WORSHIP RESOURCES 1: Prayers

### Litany based on Psalm 115

We lift our eyes to you and bless your name.

**Not unto us be praise, nor to the idols of our hearts.**

You are the source of our strength.

**Not unto us be praise, nor to the idols of our hearts.**

You are the source of our joy.

**Not unto us be praise, nor to the idols of our hearts.**

You are the source of our hope.

**Not unto us be praise, nor to the idols of our hearts.**

You are the source of peace.

**We will bless the Lord from this time on and forevermore. Amen.**

*John D. Witvlivet,  
copyright 2011, Creative Commons Attribution Non  
Commercial Share Alike*

### Collects

Almighty God, your Son Jesus Christ dignified our labour by sharing our toil. Guide us with your justice in the workplace, so that we may never value things above people, or surrender honour to love of gain or lust for power. Prosper all efforts to put an end to work that brings no joy, and teach us how to govern the ways of business to the harm of none and for the sake of the common good; through Jesus Christ our Lord. Amen.

*Evangelical Lutheran Worship, p. 78, altered for Canadian spelling  
(in what follows, referred to as ELW alt.)*

God of justice, we remember before you all those who suffer want and anxiety from lack of work. Guide the people of this land so to use our wealth and resources that all people may find suitable and fulfilling employment and receive just payment for their labour; through your Son, Jesus Christ our Lord. Amen.

*ELW alt., p. 79.*

### **Resources from: *The Sanctuary: Where World and Worship Meet*\***

*Use these general and specific issue prayers, individually or together, to help you lift to God issues of economic justice for poor communities. Together, they focus on a number of key themes, including:*

- *praying for poor communities affected by economic injustice, consumer choices, and powerlessness*
- *interceding for the transformation of unjust systems, practices and policies of rich countries and international institutions*
- *praying for God's Spirit of generosity and grace to inform decision making at every level that affects poor communities*
- *helping us to bring our economic choices before God, and to reflect on our hearts' motives as we seek to give, keep, save, spend, invest, and speak out in a way that honours both him and our neighbours.*

*\*The Sanctuary: Where World and Worship Meet, copyright 2011,  
<http://thesanctuarycentre.org/index.html>*

### **For all those trapped in poverty**

Leader: For all those trapped in poverty;

**All: Bring your freedom and fullness of life.**

Leader: For all those with insufficient income;

**All: Bring employment and creative new ways of earning a living.**

Leader: For nations weighed down by unmanageable debt;

**All: Bring release and an end to crippling burdens.**

Leader: For those unable to make a living because of cheap subsidised imports from rich nations;

**All: Bring your justice and restore their market to them so they can trade.**

Leader: For countries and communities desperate for help;

**All: Bring aid and donations with no hidden strings attached.**

Leader: For governments denied their rightful income;

**All: Bring in those just taxes that they are owed, for the common good.**

Leader: And for all of us here, so aware of the problems;

**All: Bring a hunger for change that fuels us to champion your solutions. Amen.**

## For the cancellation of unmanageable debt

Pilgrim Jesus, lead us in your way  
of great power made weak for love.  
For you laid down your riches  
and put aside your majesty  
for the sake of the poor, the lost and the broken.  
You modeled a new way of leading –  
kneeling before dirty feet to wash and bless.

Rabboni Jesus, teach us your definition  
of justice – a jubilee outpouring of grace.  
You cancelled our debts  
and paid everything we owed  
so we could be rich in you, be found in you, and made whole in you.  
You modeled for us a new way of judging  
that steps down from the bench to take the defendant's place.

Lord Jesus, who calls us friends, have your way in us:  
prompt us to pray;  
lead us to give;  
empower us to campaign;  
strengthen our faith for change;  
and inhabit our words and actions with your definition of justice  
until crippling debts are cancelled  
and poor communities walk free into a fair and just future of  
opportunity.

King Jesus, have your way in governments and institutions:  
soften hearts; open hands; transform budgets;  
change minds; and champion your model of leadership.  
Establish men and women who will stand on your foundation.  
May they choose to act justly, love mercy, and walk humbly before you  
until crippling debts are cancelled  
and poor communities walk free into a fair and just future of  
opportunity. Amen.

*The Sanctuary (adapted)*

## For blessing on all fairtrade enterprises

Holy One, bring your blessing today on all who seek,  
and work for fair payment for suppliers;  
good conditions for workers;  
and honest communication to consumers.

Adonai, continue to bring your astonishing growth  
to all fair trade business who strive to provide stable work for the poor;  
include the disabled, despised, disadvantaged or marginalised;  
and encourage consumers to make good choices.

Creator God, continue to use fair trade organisations  
as a prophetic statement to demonstrate  
that change is possible and profitable;  
provoke large companies to true and lasting reform;  
and to challenge consumers to think more deeply  
about what and where they spend.

Holy Trinity, we ask for fairness, justice and righteousness  
to come into our supermarkets, our industries and our hearts,  
for we would worship you as you desire –  
by defending the poor, and giving labourers a fair wage for their work.  
Amen.

*The Sanctuary (adapted)*



### For just trade reform (inspired by Psalm 94)

How long will the powerful be allowed use their power to pursue still more?

How long will the wealthy be permitted to use their wealth to take still more?

How long will rich nations be free to use their status to re-write the laws of trade in their favour? Or oppress the poor in the name of free and 'equal' enterprise?

O Lord our God who promises to defend the poor and honour the righteous, when will you step in and say 'enough' to these unbalanced scales and their clever, crooked measures?

O Lord our God, raise up your people to stand for compassion and empower your prophets to cut through complex economic arguments with your sword-sharp word of truth.

O Lord our God, raise up leaders to stand for justice and empower your pioneers to create new systems full of your wisdom and grace.

The Lord is our fortress – our shield and our strength. Whatever oppression we see, he gives us power to stand against it. However long we have to wait for justice, God gives us perseverance to speak up for it.

No matter how big the powers we approach, God gives us courage to confront them. For great is the love and faithfulness of the Holy One to us, and to the poor communities we seek to serve.

How long O God will you be found faithful to answer? Surely to the end of the age.

How long, O God, will your people be silent?  
O Lord our God, come and equip your people to challenge, change, and overcome unjust systems of trade. Amen.

*The Sanctuary (adapted)*

### For righteousness to inform the decisions of multi-national companies

Radiant God, let your light shine into the corridors of power, through the closed doors of boardrooms and share-holder meetings and into the cozy corners of power lunches.

Radiant God, let your light shine between the lines of company policies, into the heart and motive behind multi-national deals and decisions and throughout the negotiations for acquisitions.

Radiant God, let your light shine revealing the worth of each worker, illuminating the benefits of your good practice, shining the pathway to righteous decisions and prospering all who follow its narrow, and life-giving wisdom. Jesus Christ our Lord. Amen.

*From The Sanctuary (adapted)*

## For executives within companies

Father of all,  
 lead all executives to your way,  
 especially those who do not know what they do.  
 Pour out your beauty, grace and love into their hearts.  
 Let them know they are worthy; let them know they are loved by you.  
 Let them know your graciousness, your mercy, your forgiveness,  
 your kindness, your compassion, your love, your gentleness and your  
 honesty.  
 Let them know everything that comes from you is free and requires no  
 payment  
 – and that this is your heart for them,  
 and every one in their supply chain.  
 Through Jesus our Lord. Amen.

*From The Sanctuary (adapted)*

## For tax reform

Leader: Spirit of conviction, come.  
 Soften, challenge and speak  
 to the hearts of all who don't pay tax where it is due,  
 robbing the poor to increase their riches,  
 whether or not they know just what they do.

**All: Have mercy Lord, challenge and change them  
 to honour what is right, and to protect the needs of the  
 vulnerable.**

Leader: Spirit of truth, come.  
 Soften, challenge and speak  
 to the hearts of all who believe the lies of loopholes,  
 fulfilling the law in its letter  
 but violating its heart,  
 whether or not they know just what they do.

**All: Have mercy Lord, challenge and change them  
 to honour what is right, and to protect the needs of the  
 vulnerable.**

Leader: Spirit of reconciliation, come.  
 Soften, challenge and speak  
 to the hearts of all who are hardened.  
 Loosen their grip on the riches they strive for fairness,  
 that they might prize the greater treasure of people's lives.

**All: Have mercy Lord, challenge and change them  
 to honour what is right, and to protect the needs of the vulnerable.  
 Amen.**

## For ourselves and our choices as consumers

Thank you Lord for the food I eat;  
the clothes I wear; the house I live in;  
everything I own; and the choices I have.

Lord I commit to you the food I eat;  
the clothes I wear; the house I live in;  
everything I own; and the choices I have.

Lord I surrender to you the food I eat;  
the clothes I wear; the house I live in;  
everything I own; and the choices I have.

Lead me and guide me to use everything I own as you direct  
so the hungry are fed; the naked are clothed;  
the homeless are sheltered; and those with no choice are liberated to  
choose. Amen.

Prayer for wisdom in the midst of consumer choices

Holy Spirit, Counselor and Friend,  
grant me the wisdom to choose as you would  
at the supermarket, in the bank, in the travel agents,  
in the mall, on main street and at my computer.

Holy Spirit, Counselor and Friend,  
grant me the wisdom to choose as you lead  
which supermarket, which bank, which investments,  
which, if any holiday, shop, or purchase I make.

Holy Spirit, Counsellor and Friend,  
grant me strength as I wrestle with competing priorities  
– buying fairly priced products;  
spending less so I have more to give;  
reducing my impact on the environment

and remind me that what you ask for is  
a simply a heart that chooses you.

Holy Spirit, Counselor and Friend,  
fill me with your love as I seek to live for you my Lord  
so in all I do, spend, save, give, keep and seek  
I choose out of a heart that prefers my neighbour, and honours my  
Lord. Amen.

## Prayer of resolution

*(inspired by Joshua 24:14-16, Luke 10:26-28 and Amos 5)*

Leader: Choose today whom you will serve

**All: We choose to serve the Lord**

Leader: Choose today whom you will worship

**All: We choose to worship the Lord**

Leader: Choose today whose laws you will follow

**All: We choose to obey the Lord**

Leader: Today we choose to serve you Lord  
with all our hearts, souls, minds, and strength.

**All: We choose to follow your law**

**– and worship you in the way we know you require.**

Leader: We choose to reject the empty religion you despise  
our beautiful words so centred on ourselves,  
at the expense of the marginalized.

We choose to turn our backs on the gods of  
materialism and self-sufficiency.

God of the humble heart, the poor, and the broken,  
it is you, and our neighbours, we choose to serve.

Leader: Choose today whom you will love

**All: We choose to love the Lord, and the neighbours God has given  
us**

Leader: Choose today who rules your decisions

**All: We choose to have no god before you Lord.**

**Come and reign in our hearts, our minds, and over our resources**

Leader: Choose today how you will live

**All: We choose generosity,**

**giving all we have to God and our neighbour**

**for the sake of him who gave himself for us. Amen.**

### Confession

Search me, O God, and know my heart; test me and know my anxious thoughts.

See if there is any offensive way in me, and lead me in the way everlasting.

Search my resources, O God, and know my heart towards them; test me and know my anxieties about security, possessions and provision.

See if I am building my house on the shifting sand of material things And lead me to the rock that is higher than I, and the way that is everlasting.

Search my bank account, O God, and know my heart towards money; test me and reveal where my decisions are determined by fear rather than trust.

See if my balance of spending, saving, keeping and giving carries any trace of offense and teach me to live generously, wisely, and as you lead, so my surrendered resources can bring your life.

Have mercy on me, O God, according to your unfailing love; according to your great compassion blot out my mistakes.

Wash away all my greed and cleanse me from my selfish desires.

Create in me a pure heart, O God, and renew a steadfast spirit within me.

Do not cast me from your presence or take your Holy Spirit from me.

Restore to me the joy of your salvation and grant me a willing spirit, to sustain me.

Then I will teach the truth of your way, and others will turn back to your priorities.

O Lord, open my lips, and my mouth will declare your praise.

You do not delight in sacrifice, or I would give it;

you do not take pleasure in money for money's sake,

offered to buy a way in, secure favour or work for personal gain.

The sacrifices of God are a broken spirit; a broken and contrite heart,

O God, you will not despise.

And so I come, broken, and invite you to search, test, try and lead me

Until all areas of my life - from my devotions as a follower to my decisions as a consumer – Line up with your will.

Your kingdom come, your will be done, in my heart, and in my life, today, and forever more. Amen.

## Meditative psalm asking for God's help in walking the narrow path of generosity

How much Lord?  
How little Lord?  
Who has what?  
And who has enough?  
Who is swamped?  
And who is barren?  
Who takes time to consider?  
Who spends their hours concerned with the multiplication of investments?  
Who lies awake at night frightened and paralysed by thoughts of how to meet basic needs?  
Who considers their own comfort?  
And who cries out for the children?

Shareholder value and executive pay,  
ruling our minds and ruling the day:  
what is my bonus?  
What is my price?  
Where's my reward, Lord, for the use of the skills you have given me?

Come, expose my bank balance,  
expose my cupboards and my wardrobes.  
See the good things God has given  
and see how tightly the cords of possession entwine me.

Father, forgive and transform me.  
Father, for economic generosity and a market of give-away we pray.  
Where dignity allows work to earn a living wage,  
where each has enough to give away.  
Then we can all share in the truth: 'It is more blessed to give than to receive.'  
Through Christ our Light and our Life. Amen.



## WORSHIP RESOURCES II:

### Hymns based on Psalm 115 And Musical Settings of Psalm 115

#### *Not Unto Us, O Lord of Heaven*

Not unto us, O Lord of heaven,  
but unto you be glory given.  
In love and truth you do fulfill  
the counsels of your sovereign will;  
though nations fail your power to own,  
yet you still reign, and you alone.

The idol gods, from mortal plans  
are but the work of human hands;  
they cannot see, they cannot speak,  
their ears are deaf, their hands are weak;  
like them shall be all those who hold  
to gods of silver and of gold.

So let us trust in God alone,  
the Lord, whose grace and power are known;  
and our complete allegiance yield  
to God who is our help and shield.  
Join, heaven and earth, in sweet accord;  
sing "Hallelujah, praise the Lord!"

Tune: *Vater Unser* (text adapted)  
Or any of 888888

*Not to ourselves, who are but dust*

Not to ourselves, who are but dust, not to ourselves is glory due,  
Eternal God, thou only just, Thou only gracious, wise, and true.

Shine forth in all thy dreadful name; why should a heathen's haughty  
tongue  
Insult us, and, to raise our shame, say, "Where's the God you've served  
so long?"

The God we serve maintains his throne above the clouds, beyond the  
skies;  
Through all the earth his will is done; he knows our groans, he hears  
our cries.

But the vain idols they adore are senseless shapes of stone and wood;  
At best a mass of glitt'ring ore, a silver saint or golden god.

[With eyes and ears they carve their head; deaf are their ears, their eyes  
are blind;  
In vain are costly off'rings made, and vows are scattered in the wind.

Their feet were never made to move, nor hands to save when mortals  
pray;  
Mortals that pay them fear or love seem to be blind and deaf as they.]

O Isr'el! make the Lord thy hope, thy help, thy refuge, and thy rest;  
The Lord shall build thy ruins up, and bless the people and the priest.

The dead no more can speak thy praise, they dwell in silence and the  
grave;  
But we shall live to sing thy grace, and tell the world thy power to save.

*The Psalms and Hymns of Dr. Isaac Watts, 1674.*  
Suggested tunes: any 8888



**WORSHIP RESOURCES III:**

**Hymn Suggestions**

Common Praise		Evangelical Lutheran Worship
577	<i>God of Grace and God of Glory</i>	705
575	<i>Let Streams of Living Justice</i>	710
435	<i>Take My Life, That I May Be</i>	583
171	<i>What Does the Lord Require?</i>	
600	<i>You Call Us Out to Praise You</i>	
410	<i>Creating God, Your Fingers Trace</i>	
259	<i>For the Fruit of All Creation</i>	
601	<i>God, Whose Giving Knows No Ending</i>	
576	<i>For the Healing of the Nations</i>	
583	<i>When God Restored our Common Life</i>	
591	<i>Our Cities Cry Out to You, O God.</i>	
	<i>Christ be our Light</i>	715
	<i>Let us Talents and Tongues Employ</i>	674
	<i>Touch the Earth Lightly</i>	739
	<i>We Come to the Hungry Feast</i>	479
	<i>When the Pain of the World Surrounds Us</i>	704
	<i>You Satisfy the Hungry Heart</i>	484
	<i>Lord of Glory, You Have Bought Us</i>	707
	<i>O God of Mercy, God of Light</i>	714
	<i>O Christ, Your Heart, Compassionate</i>	722
	<i>Canticle of the Turning</i>	723

*Not to us be Glory Given*

Timothy Dudley-Smith copyright 1984 Hope Publishing  
Tune: any of 10 10 10 10 (suggested: Toulon – Genevan)

*God in such love for us lent us this planet*

Fred Pratt Green copyright 1973 The Hymn Society (admin. Hope Publishing Co.)

Music: any of 10-11-10-11



## REFERENCES AND SUGGESTED ADDITIONAL RESOURCES

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Cavanugh, William T. *Being Consumed: Economics and Christian Desire*. Eerdmans, 2008.

The Centre for Theology and Community.  
<http://www.theology-centre.org.uk/projects/economic-justice/>

Goodchild, Phillip, *Theology of Money*. Duke University Press, 2009.

Kairos. *A Just Transition to a Life-Sustaining Economy*. Discussion paper.  
<http://www.kairoscanada.org/product/just-transition-life-sustaining-economy>

The Lutheran World Federation, in preparation for the 2017 Commemoration of the 500th year since the beginning of the Reformation. The theme for the 2017 LWF Assembly and for the preparations for the Commemoration, is *Liberated by God's Grace: Salvation Not for Sale; Creation Not for Sale; Human Beings Not for Sale*. A number of resources have been produced for use in study and reflection, and are available on the LWF website. See, in particular:

[http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017\\_Booklet\\_Creation.pdf](http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017_Booklet_Creation.pdf)

[http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017\\_Booklet\\_Human\\_Beings.pdf](http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017_Booklet_Human_Beings.pdf)

[http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017\\_Booklet\\_Salvation.pdf](http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017_Booklet_Salvation.pdf)

[http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017\\_Booklet\\_Liberated\\_by\\_Gods\\_Grace.pdf](http://www.lwfassembly.org/sites/default/files/resources/DTPW-2017_Booklet_Liberated_by_Gods_Grace.pdf)

Pfrimmer, David. "For the market tells us so ...", a presentation published by Lutheran University Press in conjunction with the Lutheran Teaching Theologians 2013 Colloquy at Southern Seminary in Columbia, S.C., 7.

Schroeder, C. Paul. *St Basil the Great on Social Justice*. St Vladimir's Seminary Press, 2009, 69.

Selby, Peter. *Grace and Mortgage: The Language of Faith and the Debt of the World*. Darton, Longman & Todd Ltd, 1997.

### **Worship Resources:**

Conference of Catholic Bishops in the United States.  
<https://educationforjustice.org/liturgical-prayer-resources>

The Sanctuary: Where World and Worship Meet (multidenominational, UK-based co-operative).  
<http://thesanctuarycentre.org/index.html>

KAIROS Canada.  
<http://kairoscanada.org>





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