



Anglicans and Money

DETHRONING MAMMON BY PUTTING
MONEY IN ITS PROPER PLACE

MARCH 1, 2017
BRIAN DIJKEMA, WORK & ECONOMICS
PROGRAM DIRECTOR – CARDUS

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Introduction

The Archbishop of Canterbury, Justin Welby, has written a book on money intended as devotional reading for Anglicans – and other Christians – this Lenten season. The book, which reporters caught the governor of the Bank of England, Mark Carney, reading on the tube is entitled [Dethroning Mammon](#) “explores the tensions that arise in a society dominated by economics and finance, and by the pressures of our culture to conform to Mammon's expectations.”

Alongside this book, the Anglican Church of Canada has just released a small resource on the [Theology of Money](#). The document is “an attempt to map out our current relationship with money through the lens of faith” and an attempt to understand “the meaning of money.”

It is great to see Anglicans paying attention, and working theologically, on a topic that gets disproportionately little attention in theology compared to the attention paid to it in scripture, not to mention the relatively little attention it receives from most economists.

The document below offers a review of the Canadian document, and is intended to serve as a supplementary to the devotional readings offered by the Archbishop which, we hope, will encourage all of us to reflect upon the proper place of money in our lives, and how economic life can be an integral part of Christian discipleship.

The Good

DESIRE, IDOLATRY, SYSTEMS, AND PRACTICE.

The document does a really fine job of recognizing that money is not just an inert thing, but arises out of structures of meaning and that, these structures influence us. There are numerous points in the documents which note that certain views of money “compel us to live according to its structure of values, rather than those values to which we, as Christians, are vowed.” (16) In particular, it notes that we are “enmeshed, largely beyond our conscious choice” in the dominant economic system of the day.

This point cannot be underscored enough. There *are* many assumptions about money in our current day that are simply assumed and not interrogated, and these do shape us. In particular it was gratifying to see the document note the challenges that arise when money, and monetary systems, become “highly abstracted” and “self-maintaining and self-defining.” A whole raft of work has been done—in [academic places](#), in more [popular venues](#) and in places [between](#) -- that shows just how damaging that view can be. And, it is refreshing to see a Christian document say with a bit of reckless abandon that this might be “defined as idolatrous, and indeed a system of structural sin.”

The document also manages to avoid the tendency of placing all responsibility on the “system” without helping specific people and communities understand their responsibility. The document understands that, at heart, the meaning of money is tied up with very real human desires. There are, of course, desires that are healthy, and natural (we need to buy bread!), but there are also desires that tempt us to put idols in place of God. A Christian discussion of money that does not recognize that idolatry, and that “those who make them become like them; so do all who trust in them” isn’t worth its salt. Thankfully, this document spends a great deal of time trying to parse how we can “reshape our desires” to fall in line with the Scriptural vision of money, specifically that vision outlined [in Isaiah 55](#). It is refreshing to see a document that understands that “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.” (25) Below I’ll take on some of the challenges that arise in understanding this by the way the document talks about markets, but for now let me just say a lusty “Amen.”

SIMPLICITY, RESTRAINT, AND THE PRACTICES OF DAILY LIVING

The document does a fine job of showing that, while “living our baptismal vocation” as Christians with regard to money might be difficult, it is really not *that* complicated. The authors note the wisdom drawn from the monastic tradition (and [elsewhere!](#)) that “the tiny practices of everyday life contain within them theological imperatives” and outline a number of what they call “undramatic micro-practices” which can embody a Christian perspective on how we live simply. These run the gamut from a repairing goods over throwing them out, to the intentional development of relationships with people who aren’t economically “useful” to, well, going to church. It’s especially refreshing to see the document point out the way that Christian worship levels the financial distinctions between believers. Quoting William Cavanaugh, the document reminds Christians that “the very distinction between what is mine and what is yours breaks down in the body of Christ.” Why?

Because, the very act of communion clarifies that 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...the endless consumption of superficial novelty is broken down by the promise of an end, the kingdom toward which history is moving. (30)

And it is the realization of these truths that enable and empower Christians to follow another recommendation offered in this document: taking on “voluntary poverty as a real and meaningful vocation.” (31) The idea of intentionally, voluntarily, living below one’s means—either individually or as a family—is something that gets short shrift in our day and age. Even if we altered the vocational call from one of poverty (like celibacy, a vocation of poverty is not required for all in all circumstances) to simplicity we would likely be better off. The document’s emphasis on small ways to practice simplicity is also welcome. We might not all be able to live the life of poverty that Mother Theresa did, but we can certainly try. And starting by restraining yourself in small ways is more likely to help in this regard and, is rightly noted by the authors as an “evangelistic opportunity.”(32) A community of people who simply don’t fret about their next meal, their [threads](#), or the car they drive, is likely to be attractive in a day and age that not only does worry about these things, but feels the [weight](#) that comes from being enslaved by debt.

UNSOLICITED LAY ADVICE FOR IMPROVING OUR THEOLOGY OF MONEY.

I hope that the above is enough heartfelt praise to allow the following critical comments to be seen as constructive and charitable. The criticisms I have to offer can be summed up by a desire to see Christians live their lives not simply in contrast to the evil they see in the world but out of a desire to live their true vocations.

St. Augustine spoke of evil in this world not as a thing in itself but as an absence, a privation of goodness. It can be tempting for Christians to focus so much on the privations that we forget about the goodness. That, in our attempt to contrast the gospel with the “ways of the world,” we forget that the world was created by God—good!—to be a certain way. A Christian account of money that doesn’t provide an account of the way that money and markets seem to manifest something about the way that we were *meant* to live economically, as well as a full picture of what Scriptures seems to imply about these things eschatologically will leave the hungry heart unsatisfied.

If we can rightly call certain habits, structures, desires, and systems “idolatrous” we should then also be able to point to the good that is being warped into an idol. The documents’ theme verse “non nobis, Domine” and the psalm from which it is drawn, in fact point us in the right direction. The problem with worshiping idols of “silver and gold, the work of human hands” is not that silver, gold, and work are somehow fundamentally sinful, but that they are put to the wrong use. Silver and gold—and our work—

are meant to bring glory to God “sed nomini tuo da gloriam.” But it would be wrong—and an affront to their maker – to write gold and work off.

Which is why this statement in the paper is unhelpful:

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. (27)

While it is certainly true that there are deeply embedded sin in our economic life, it is simply not true that our global economy is “fundamentally based on sinful values” and that the global economy is a “direct example of original sin as any we can find.” Certainly it’s true that our global economy has deep and abiding problems and that sin runs rampant through it. But that is true of a host of other institutions as well, including the church. To say that our economy is *fundamentally* sinful neglects the myriad ways in which God’s grace—both common and special—has leavened our economic life. Think, for instance, of buying your groceries – is it fundamentally sinful to buy oranges from Morocco? Is the growing, buying and selling of Andean [quinoa](#) fundamentally sinful? It might be true that a steel maker in Guangdong is caught up in deeply sinful trade, labour, and political systems, but it is also equally plausible that he gains meaning from work, and that he can provide for his family by doing so in ways previously unavailable to him.

This statement is indicative of a larger lacuna in the document – the lack of a robust positive theology of money and, more broadly, of economic life that takes seriously the ways in which work, money, and markets are manifestations of what my friend Vincent Bacote calls the church’s “first great commission.” It seems even to forget, or downplay, the words one of the beautiful prayers for industry (yes, Anglicans have prayers for everything) in the Anglican prayer book:

O LORD Jesus Christ, who in thy earthly life didst share man’s toil, and hallow the labour of his hands: Prosper our brethren who maintain the industries of this land, and give to all who labour pride in their work, a just reward for their labours, and joy both in supplying need and in serving thee;

Note that this is a prayer of petition. It’s not suggesting that all who labour have pride in their work or a just reward for their labour; it’s asking for these things. Which is why it’s strange that the authors of the report, note that “we lack, at this time, a clear vision for what might replace” our economic system.

DRAWING FROM THE WELL OF THE TRADITION

I would suggest that if they are looking for such a vision they have resources both within the Anglican tradition, and within the larger Christian tradition (including among friends in the [Roman Catholic](#) and [Reformed churches](#)) that could supply it. These traditions do the [hard work](#) of outlining a theology of work, finance, and economic institutions in ways that recognize both the sinfulness so the world and the presence of God’s grace as well as a deep conception of work as vocation. And, in the tradition of [Jeremiah 29](#), and the [Letter to Diognetus](#), that vocation is not embodied in a posture of awaiting some revolutionary system replacement (a la Marx), but in daily work which acts as an amelioration of the existing corruption in our economic systems.

What we are awaiting, and what the document does, thankfully, point to, is the coming of the King of Kings who will restore justice and peace. The document opens with a beautiful citation from [Isaiah 55](#) which provides us with a partial glimpse of that coming. The authors chose to focus on the first verse of that prophecy:

Come, everyone who thirsts,
come to the waters;
and he who has no money,
come, buy and eat!
Come, buy wine and milk
without money and without price.

I loved the use of this passage, but wondered why the authors didn't note the explicit reference to the relief of the profoundly economic curse that was placed on us after we first sinned. In what is a particularly beautiful (and botanical) passage, Isaiah says that, in the days of the Lord's return

“you shall go out in joy
and be led forth in peace;
the mountains and the hills before you
shall break forth into singing,
and all the trees of the field shall clap their hands.
Instead of the thorn shall come up the cypress;
instead of the brier shall come up the myrtle;
and it shall make a name for the Lord,
an everlasting sign that shall not be cut off.”

Instead of [thorns](#), we have the [wood that built the temple](#)! I was surprised that the authors simply pulled the one verse without helping the parishioner see the larger picture.

I was also a bit befuddled about the authors' choice to spend a fairly large amount of page real estate pointing to the Occupy movement as an example of the coming kingdom. I think this is wrong not because I have any strong feelings either way about Occupy but because it misses the greater evangelical opportunity: to point people to just how unique and valuable the Christian conception of economic justice is, and how helpful the Christian tradition's notions of work, the purpose of finance, the role of labour, of government, of unions, of banks, of corporations, and the like are for addressing the real challenges of today's economy. Ultimately, it misses an opportunity to point people towards Christ himself.

THE PROPER PLACE AND PURPOSE OF MONEY

Let me offer here, a short version of what I wish the document would have done.

I wish it would have done more to show the reader what is happening in the full chapter of Isaiah 55. If you read the line immediately after the first verse, you see a foreshadowing of Christ himself, and the Eucharistic vision that the document does so well to highlight. The prophet is not saying that the time when the Messiah comes will be one where money doesn't matter, as if somehow homo economicus, will be expunged, but that we will live lives where economics takes its rightful place. This absolutely means that the poor are raised up, and well fed (a constant theme in Isaiah), but I think it is a mistake to suggest that this passage foreshadows an economy without a monetary system, or without markets. The passage hints at something much, much, bigger. The verse immediately after the one cited by the authors helps us interpret the first verse. It asks:

Why do you spend your money for that which is not bread,
and your labor for that which does not satisfy?

Who is that bread of life? Jesus himself. It is notable here that in John, Jesus has some strong things to say about how we should interpret this passage. And, while I believe it absolutely does have implications for our economic life, it also shows how we, as Disciples of Christ, are to approach that economic

life. In John, Jesus tells his disciples the very thing that the prophet tells Israel: “do not work for the food that perishes, but for the food that endures to eternal life.” The Disciples, like us, like the authors of this paper, want a sign. They want a “clear vision” of what this is. They want this incredible economically valuable thing – “Sir, give us this bread always!” But Jesus, like he does in his discussion with the Pharisees [on tax policy](#) (on this, see Oliver O’Donovan *The Desire of Nations*, page 91-95), asks them to pay closer attention to what really matters. Listen to his response:

“I am the bread of life; whoever comes to me shall not hunger, and whoever believes in me shall never thirst. But I said to you that you have seen me and yet do not believe. All that the Father gives me will come to me, and whoever comes to me I will never cast out. For I have come down from heaven, not to do my own will but the will of him who sent me. And this is the will of him who sent me, that I should lose nothing of all that he has given me, but raise it up on the last day. For this is the will of my Father, that everyone who looks on the Son and believes in him should have eternal life, and I will raise him up on the last day.”

So the Jews grumbled about him, because he said, “I am the bread that came down from heaven.” They said, “Is not this Jesus, the son of Joseph, whose father and mother we know? How does he now say, ‘I have come down from heaven?’” Jesus answered them, “Do not grumble among yourselves. No one can come to me unless the Father who sent me draws him. And I will raise him up on the last day. It is written in the Prophets, ‘And they will all be taught by God.’ Everyone who has heard and learned from the Father comes to me— not that anyone has seen the Father except he who is from God; he has seen the Father. Truly, truly, I say to you, whoever believes has eternal life. I am the bread of life. Your fathers ate the manna in the wilderness, and they died. This is the bread that comes down from heaven, so that one may eat of it and not die. I am the living bread that came down from heaven. If anyone eats of this bread, he will live forever. And the bread that I will give for the life of the world is my flesh.”

The beauty of the prophesy in Isaiah is not something that can be found at an Occupy gathering, however lovely that might be. The beauty is to be found in the church, in the lives of its members as they share their food and money with one another, in the lives of its members as they serve the poor and needy in their neighbourhoods and cities, and at the Lord’s Table. Ultimately there can be no full economic justice without the evangelium. I would love for the Anglican Church to own its inheritance in this regard, not out of any sense of hubris, but out of evangelical conviction. Perhaps future editions might capture this?

I’d like to end by pointing to another, beautiful passage, in Isaiah which, I think, gives us a better picture of how we as Christians might think about money, and the way it interacts with our work and economic life. It’s a [passage](#) especially meaningful during this time of Advent waiting. Isaiah 60 opens with words that resound in the [first collect](#) for Advent:

Arise, shine, for your light has come,
and the glory of the Lord has risen upon you.
For behold, darkness shall cover the earth,
and thick darkness the peoples;
but the Lord will arise upon you,
and his glory will be seen upon you.
And nations shall come to your light,
and kings to the brightness of your rising.

And what follows is a picture of economic life that not only affirms money, markets, trade, and work, but shows what can happen when they are put in their proper place:

Lift up your eyes all around, and see;
they all gather together, they come to you;
your sons shall come from afar,
and your daughters shall be carried on the hip.
Then you shall see and be radiant;
your heart shall thrill and exult,[a]
because the abundance of the sea shall be turned to you,
the wealth of the nations shall come to you.
A multitude of camels shall cover you,
the young camels of Midian and Ephah;
all those from Sheba shall come.
They shall bring gold and frankincense,
and shall bring good news, the praises of the Lord.
All the flocks of Kedar shall be gathered to you;
the rams of Nebaioth shall minister to you;
they shall come up with acceptance on my altar,
and I will beautify my beautiful house.

Who are these that fly like a cloud,
and like doves to their windows?
For the coastlands shall hope for me,
the ships of Tarshish first,
to bring your children from afar,
their silver and gold with them,
for the name of the Lord your God,
and for the Holy One of Israel,
because he has made you beautiful.

The [Wealth of Nations](#)! Silver, gold, frankincense, sheep, trading ships, the titans of industry and of state, the lowly shepherds – all run to put their work to the service of the King of Kings! At a time when titans of industry and state – and even we lowly shepherds – seem so intent on putting our work towards ourselves, this too seems like good news worth preaching. And good news doesn't simply negate, but offers not just hope for the future, but a path to follow today. Amen.

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