

ISSUE 10 | TRINITY 2024 | THE KIRBY LAING CENTRE

ECONOMICS



THE BIG PICTURE

CHRIST PLAYS IN TEN THOUSAND PLACES

1 **From the Director:
David Laing: Mourning our
Loss and Celebrating a Life
Well Lived**

Craig G. Bartholomew

3 **Faith and Business: Mixing
Oil and Water for the Sake
of the Poor**

Peter S. Heslam

5 **Faithful Investing:
Struggling to Invest Like
God Really Does Own it All**

Amy L. Sherman

9 **Calling for a Missionary
Encounter with Modern
Capitalism**

Anonymous

12 **Faithful Presences:
Building Kingdom-Shaped
Businesses**

Denise Daniels

16 **The Rise of Processed
Foods and the Fall of
Global Health**

Diana Salgado & Sofia Cortina

17 **What if a Monastery
Became a Tech Firm?
Businesses as Character-
Forming Communities**

Kenman Wong

21 **Looking for Water on the
Moon - Destroying it on
the Earth**

Chris Wright

24 **How Business can Create
Worthwhile Jobs and
Spread God's Love**

Keren Pybus

26 **Preaching the Bible for All
its Worth: Acts**

Steve Walton

28 **A Bigger Vision of
Stewardship**

Jason Myhre

30 **Approaching the Ethics of
Finance through the Story
of Joseph**

Benjamin Nicka

34 **TrueFootprint: A Small
Business Addressing Big
Problems**

Kenneth J. Barnes

37 **Just Helpers: A Cleaning
Company with a Clean
Conscience**

Antoinette Daniel

38 **Business as an Avenue
to Fulfil the Great
Commandments**

Hannah Stolze

40 **The Beauty of Book Club:
*Lord of the Flies***

Jordan Pickering

42 **A Christian Economics?**

Richard Gunton

44 **Poverty and the Gospel**

Andy Hutchinson

46 **A Lament for a Wife: In
loving memory of Carina
Schuurman**

Derek C. Schuurman

48 **From the Mill**

Otto Bam

49 **Home**

Holly Enter

Contents





The Big Picture is produced by the Kirby Laing Centre for Public Theology in Cambridge, a non-profit academic research centre whose vision is to foster Christian scholarship and public theology, rooted in spirituality and practised in community, for the glory of God and the flourishing of the church and world.

We regularly produce publications and various resources, and host webinars and other events, all aimed at exploring answers to the question: How then should we live? For more see our website, kirbylaingcentre.co.uk.

The Big Picture magazine seeks to: (1) Educate, inform and inspire readers about public theology, (2) Ground our work in Scripture, (3) Embody with creativity, through art, poetry, music, the written word, etc., the big picture vision of the gospel, (4) Connect with good practice wherever it is found, and (5) Build community locally and globally with our friends and partners actively represented in the magazine.

EDITORS

CRAIG BARTHOLOMEW, Editor
ISTINE SWART, Associate Editor
CHARLOTTE SINDLE, Assistant Editor
OTTO BAM, Arts Editor
RICARDO CARDENAS, Book Review Editor
C. HUGO HERFST, Spirituality Editor

JORDAN PICKERING, Design Editor
JOSH RODRIGUEZ, Music Editor
DIANA SALGADO, Food Editor
ROBERT TATUM, Economics Editor
EMMA VANHOOZER, Poetry Editor

PUBLISHING PARTNER: *BIBLEMESH*

SUPPORT THE KLC'S WORK

As a not-for-profit organisation we rely on and are deeply grateful for every one of our donors who supports us financially. If you believe in our mission, please consider supporting us with a regular or once-off donation. We are registered recipients with Stewardship and TrustBridge Global. For more on donating to the KLC please see: <https://kirbylaingcentre.co.uk/donate/>.

GIVING IN THE UK

You can support us by making gifts to Stewardship for our fund. Where applicable, the value of your gifts may be increased by the use of Gift Aid (worth 25% if you are a UK taxpayer). Please find our KLC Stewardship page at: <https://www.give.net/20351560>.

GIVING IN AMERICA & GLOBALLY

You can support us by making gifts to TrustBridge Global for our fund. TrustBridge provides tax receipts. Please find more details for our TrustBridge Global page at: <https://kirbylaingcentre.co.uk/donate/>.

For **DIRECT INTERNET TRANSFERS** to our account, please use: Sort Code: 08-92-99, Account Number: 67261976.

COVER ARTWORK

Christ Washing the Disciples' Feet, Rembrandt van Rijn, c. 1640 (reed pen and brown ink), Rijksmuseum, Netherlands. We have chosen this simple and expressive drawing for our economics issue, because in John's Gospel, Jesus performs a slave's task as a practical demonstration of how his own death might be appropriated by his followers. In this issue we explore the many ways in which our own work, whether majestic or menial, might similarly be Christ-shaped.

©The Kirby Laing Centre for Public Theology in Cambridge (KLC).

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher.

KLC, The New Mill House, Unit 1, Chesterton Mill, French's Road, Cambridge, CB4 3NP.

The Kirby Laing Centre for Public Theology in Cambridge is a Charity registered in England and Wales.

Charity number: 1191741.



FROM THE DIRECTOR

DAVID LAING

Mourning our Loss and
Celebrating a Life Well Lived

CRAIG G. BARTHOLOMEW

We at the KLC were sad to announce the death of Mr David Laing CBE on 3 March 2024. At the same time we are glad to celebrate a life well lived.

David was one of three sons of Sir Kirby Laing (1916–2009), after whom the Kirby Laing Centre (KLC) is named. Sir Kirby Laing was in turn the son of Sir John Laing (1879–1978), a major figure in UK industry and in twentieth-century UK Christianity. At Sir Kirby's memorial service at St Margaret's Church, Westminster Abbey, on 1 September 2009, the bidding was as follows:

We stand before God to give thanks for the life of Kirby Laing, undoubtedly one of the great industrialists and philanthropists of twentieth-century Britain. Together with his younger brother Maurice, Kirby led a relatively small Carlisle-based building company to become a household name and a major international construction and property company. This in itself might have seemed enough for one man's lifetime, but alongside this Kirby established The Kirby Laing Foundation, endowing important academic posts, particularly in the fields of religion and of medicine, and generously supporting music and young disadvantaged people.

The significant legacy of this family continues and for years David was the chairman of the Kirby Laing Foundation (KLF), a friend and significant supporter of KLICE and then the KLC. My own post-doctoral work at the University of Gloucestershire was generously funded by the KLF, and years later, when I returned from Canada to take over from Jonathan Chaplin as Director of KLICE, I recall how good it was to meet up again with Elizabeth Harley (Administrator, KLF) and Simon Webley (Trustee, KLF) at the event in London marking Jonathan's work. When the KLC became an independent charity, it was once again the very generous support of the KLF, with David as chair, that

made this possible. In our work in public theology and ethics we proudly bear the name of Sir Kirby Laing.

David was born in Devon in 1945. He trained as an architect, became Master of the Worshipful Company of Paviers (see <https://www.paviers.org.uk/>) in 2006, served as High Sheriff of Northamptonshire in 2010–2011, Lord-Lieutenant of the county from 2014–2020 and was the first Pro-Chancellor of the University of Northampton from 2015–2024. He was actively involved with numerous local (first in Hertfordshire, then in Northamptonshire) and national charities, supporting them through his own foundation, the David Laing Foundation, and the Laing Family Trusts. He had a keen interest in literature, music, the wider arts and sport, and his charitable giving reflected this, along with a passion for historic buildings and encouraging the preservation of heritage crafts and skills ... and his Christian faith. He was awarded a CBE (Commander of the Order of the British Empire) in the 2024 New Year's Honours list for services to charity and philanthropy.

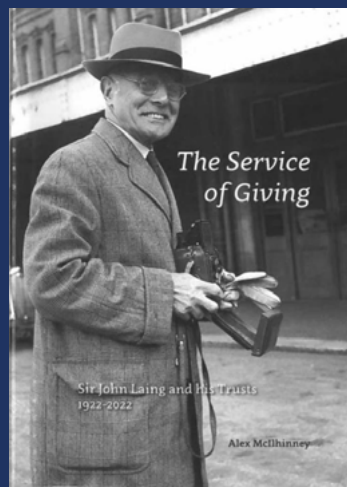
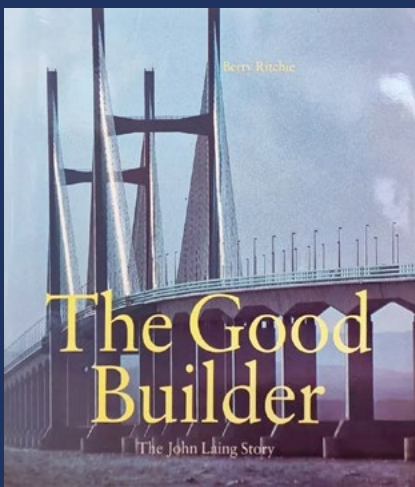
David became the chair of the Kirby Laing Foundation, and in my role as Director of KLICE and then of the KLC, I met David on a number of occasions. My sense was of a generous, thoughtful, compassionate man who listened carefully. He embodied a consultative style of leadership among his trustees. The KLC is a research centre and one should not underestimate the role the KLF has played in promoting Christian scholarship at the highest levels in the UK. There are now multiple chairs at British Universities endowed by the KLF, securing their continuity. KLF Chairs or Senior Lectureships exist at five UK universities: Cambridge, Oxford, Aberdeen, Gloucestershire and Edinburgh. Three of these have an explicit focus on the New Testament, one on the Old Testament (Oxford), and one on Reformation history (Edinburgh).

David and his trustees, I have learned, consulted with leading Christian scholars about how best to contribute to Christian scholarship in the UK, and these endowments and many other initiatives are the result, largely under David's leadership. There are many of us academics out there who owe, at least in part, our academic careers to the KLF under David's leadership.

David is survived by his wife Mary, his five children and eleven grandchildren, and will be especially missed by them, by his friends, by the KLC, and the many others to whom he made a real difference through his kindness, support and numerous charitable activities. Our thoughts and prayers are with his wife, children and wider family.

A FORTHCOMING KLC PROJECT

A BIOGRAPHY OF SIR KIRBY LAING



Alas, all of these books, apart from *The Service of Giving*, are no longer in print or readily available. The KLC hopes to find a way to reprint some of them so that they are available for future generations. However, there is much more of great value to unearth about the Laing story, there are new books that wait to be written, and we are delighted that with the full support of the KLF and the Laing family, Dr Ian Randall, the Cambridge church historian and a Senior Research Fellow of the KLC, has just begun work on a biography of Sir Kirby Laing. We keenly

anticipate what his research will unearth and look forward to launching this new biography in about three years' time.

The story of John Laing and his descendants needs to be told afresh today. A number of books are in existence. There are, for example:

- Roy Coad, *Laing: The Biography of Sir John W. Laing, C.B.E. (1879–1978)* (London: Hodder & Stoughton, 1979).
- Godfrey Harrison, *Life and Belief in the Experience of John W. Laing, C.B.E.* (London: Hodder and Stoughton, 1954).
- Berry Ritchie, *The Good Builder: The John Laing Story* (London: James & James, 1997). This is a marvellous, rich, coffee-table type book replete with photographs and illustrations.
- Two short, accessible books by Deborah Helme: *Sir Maurice Laing: A Life in Profile* (2005) and *Building to Share: The Story of John Laing* (London: Religious and Moral Education Press, 1998). What intrigued me about the latter was how soon major characters like Martyn Lloyd-Jones and Fred Catherwood – heroes of mine – enter the narrative.
- Alex McIlhinney, *The Service of Giving: Sir John Laing and his Trusts 1922–2022* (Darvel: Opal, 2022).¹

anticipate what his research will unearth and look forward to launching this new biography in about three years' time.

Dr Ian Randall writes: A biography of Sir Kirby Laing will require research in several different areas since his involvements were varied. At the heart of everything he did was his Christian faith and I aim to bring that out in what I write. I am excited to be commissioned by the KLC to write about such an important figure, one who has not previously been the subject of a biography. The book will help to answer a question sometimes asked: Why the name Kirby Laing for the Centre? At the KLC we are grateful for the support of the KLF and the Laing family for this project. Although a certain amount of material on Sir Kirby is in the public domain – such as newspaper reports – there is much that will need to be discovered from other sources, for example, from those who knew Sir Kirby. Having written books of this kind before, I look forward to treasures I anticipate will be mined. If anyone reading this has memories of Sir Kirby or can direct me to where I might find material, I would be very grateful.

¹ For a picture archive charting the Laing legacy, see also <https://johnlaingcharitabletrust.com/legacy-archive/>.

Contact Ian at ian.m.randall@gmail.com.

Faith and Business

Mixing Oil and Water for the Sake of the Poor



PETER S. HESLAM

Business has become one of the most significant and influential institutions of society. There are three key reasons for this. First, business is how most people experience scientific and technological innovation, which has intensified in recent decades and has dramatically affected the way people live. Second, business is becoming a global form of culture in which millions of people across the world daily interact with each other. There has never been a time when so many people across the world have belonged to the same community of work. Third, global business enterprise demonstrates an ability to help lift people out of poverty by virtue of their own honest endeavour. These three factors alone are sufficient to indicate that, despite all manner of failings, business is vested with unprecedented opportunities to be an agent of positive social, material and spiritual transformation in the contemporary world. No account of contemporary culture, theological or otherwise, is adequate, therefore, if it fails to understand the purpose, potential and constraints of the commercial sphere.

An important reason why theology needs to engage with business is because, from a biblical perspective, poverty is not part of the divine plan for human beings. Made in the image of God, humans are destined for *shalom*, a form of well-being that is as much physical as spiritual. Because poverty scars that image, it must be overcome. God has, therefore, a “bias to the poor,” which is embodied in the life, death and resurrection of Jesus, whose message to the poor is one of good news. For this reason, material poverty is a theological as well as a socio-economic scandal.

Business is the primary means by which, in God’s redemptive purposes, this scandal is addressed. This is because material wealth is the only solution to material poverty, and the only sphere that generates such wealth is business. This ought to mean that being pro-poor (as all Christians must surely be) is tantamount to being pro-business – that to be concerned about poverty is to be enthusiastic about wealth. Yet this is far from the way things are, at least in rich societies. Contrary to popular perception, it is people in poverty in low-income countries (LICs) who are generally most alive to the benefits of, and opportunities for, creating wealth.

The vocation of business to tackle poverty is often overlooked because the focus of the development community is on definitions and causes of poverty. It is questionable how useful this knowledge is compared to answers to the question, “What causes wealth?” While attention is often drawn to the fact that around eight percent of the world’s population lives on less than US\$2.15 per day, the question of what happened to the other 92 percent is rarely asked. But to address poverty effectively, a solutions-oriented approach is necessary. Within this approach, wealth creation needs to be central because business is indispensable to the very goals that it is often assumed are achievable only through public and charitable initiatives. An approach to development is needed, therefore, that recognizes the vast numbers of poor people who are dignified, resilient and creative entrepreneurs and value-conscious consumers who are more interested in a hand-up, rather than a hand-out. Aid should therefore be

targeted at catalysing enterprise development in low-income countries; small and medium-sized companies (SMEs) are the world's foremost creators not only of jobs and material wealth but also of recycling and low-carbon technologies.

Business alone is not enough, of course, to overcome poverty. This requires two particularly important factors that are frequently overlooked: first, the social institutions that characterise all free societies, such as property rights, the rule of law, an independent judiciary and a free press; and secondly, the cultivation and exercise of virtue beyond the requirements of the law. These elements have strong biblical foundations, and provide the context in which business can flourish. But basic conditions such as these aside, why is it so often ignored or denied (not only in development circles but also in the media, academia and civil society) that it is impossible to banish poverty without the vigorous growth of enterprise?

One reason is the way faith and business are so often regarded as oil and water in the churches, which have played a key role in highlighting the plight of the world's poor. Inasmuch as Western culture has been radically influenced by Christianity over the past 2,000 years, this negative attitude can also be found in wider culture, although the traffic in attitudes flows in both directions – there is good evidence that the church's attitude grew out of its wider cultural context during the early centuries of its history. But insofar as the contemporary blind spot towards the potential of business is attributable to Christian teaching, the church urgently needs to develop a theology and practical engagement with business that is based on the paradigm of transformation. For, the critical question is not whether contemporary global business is good or bad, but “what *kind* of global business is good?” Whether global business is good or bad depends, at least to some extent, on how radically and creatively people with business skills follow Christ in the marketplace, seeking to pervade commercial activity with the transformative power of his truth, liberty and justice.

For the call to seek first the kingdom of God (Matt 6:33) is not just for ministers and professional missionaries, leaving business people merely to support them financially. Rather, in the twenty-first century, business holds a vital key to unlock societies to the freedoms and joys of the kingdom of God. Countries that have closed the door to traditional missionaries are competing to attract professional entrepreneurs who can help grow their economies. Taking the opportunities for Christian witness that are naturally available in commerce is a vital and strategic means of cooperating in God's mission to the world.

This mission involves bringing salvation, healing and *shalom* to every sphere of society. The impact of the fall is waiting to be undone. Because of the cross and resurrection, exploitation and the scourge of poverty can be addressed and overturned. History is replete with examples of how Christians inspired by this vision have used their business skills to challenge oppressive socio-economic structures, such as those associated with slavery and colonialism.

The critical question is not whether contemporary global business is good or bad, but “what kind of global business is good?”

Christian business people working in today's global economy are similarly well placed to bring transformation to the circumstances of the world's poor and oppressed. As they do so, they are helping to ensure that

the global economy works as a blessing, rather than as a curse. They are increasing its potential to bring social upliftment, serve the common good and protect the environment. Without a rigorous and theologically balanced engagement with the transformative role of business in today's world, it is not obvious that the church will have a sufficiently compelling vision to allow it to “make a difference” in contemporary culture. For a reconstruction of its theology will require a major shift in orientation and tone. But such a reconstruction is an important first step in making poverty history.

Dr Peter S. Heslam is the Director of Faith in Business in Cambridge, a Research Associate of the Cambridge Centre for Christianity Worldwide, a Fellow of the Kirby Laing Centre and of the Mockler Center, Gordon-Conwell Theological Seminary.



Faithful Investing

[Struggling to Invest Like God Really Does Own it All]

AMY L. SHERMAN

Numerous commentators have noted that the Bible contains over 2,000 verses about money. The Gospels reveal Jesus talking about money often. Scripture's extensive coverage of the topic can be overwhelming. But as Philip Yancey has helpfully noted,¹ its teaching on money really boils down to three basic questions for the Christ-follower:



Christians engage in four main economic activities: producing, consuming, giving and investing. In 2022, I conducted a study examining what Christian stewardship organizations and media say about this. I found that a few address believers as producers and almost none say anything about disciples' responsibility as investors. Instead,

they focus on giving, implying that this is the Christ-follower's most important economic activity, that this is what *really* matters.

Undoubtedly, generosity is a vital virtue, a means for accomplishing much kingdom good, and a powerful antidote to greed. But munificence, flourishing and spiritual growth can also be

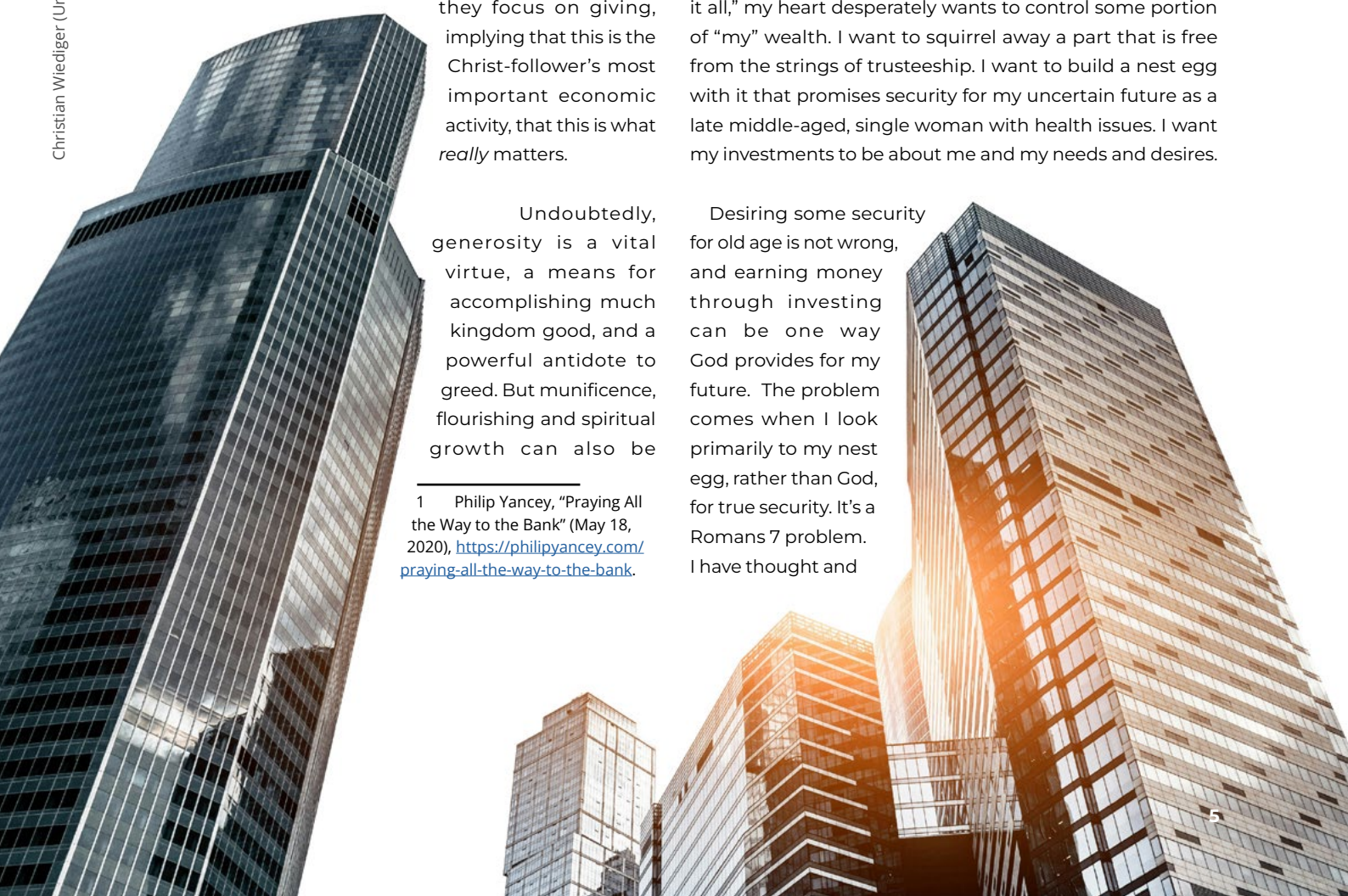
¹ Philip Yancey, "Praying All the Way to the Bank" (May 18, 2020), <https://philipyancey.com/praying-all-the-way-to-the-bank>.

experienced through wise investing, not solely through charitable giving. Indeed, the world's greatest problems – problems that shalom-seekers know must be addressed as part of what it means to be faithful participants in Christ's mission to renew all things – cannot be addressed effectively by charity alone.

Moreover, the disproportionate focus on charitable giving further cements the unhealthy "two-pocket mentality." This is the view that investment dollars are simply vehicles to earn one a good financial return, while charity defines what promotes the kingdom and the common good. Many Christians with this perspective treat the investment pocket as though it is outside of Christ's lordship. The mantra of "God owns it all" is loudly proclaimed in the Christian stewardship world. But its lack of attention to believers' investing behaviour runs the danger of communicating, functionally, that "God owns some of it."

I have struggled with the two-pocket mentality for three decades. While I give lip-service to the truth that "God owns it all," my heart desperately wants to control some portion of "my" wealth. I want to squirrel away a part that is free from the strings of trusteeship. I want to build a nest egg with it that promises security for my uncertain future as a late middle-aged, single woman with health issues. I want my investments to be about me and my needs and desires.

Desiring some security for old age is not wrong, and earning money through investing can be one way God provides for my future. The problem comes when I look primarily to my nest egg, rather than God, for true security. It's a Romans 7 problem. I have thought and



taught about financial stewardship for years and gained a solid biblical understanding after much study. I have clear ideas about what investing is supposed to be about, from God's perspective. I know the good I should do. But I don't always do it.

Lord, have mercy.

Investing From God's Perspective

My friend, Jay Hein, from [Commonwealth Impact Investing](#) offers a slogan for faithful investing that connects Abraham Kuyper's memorable watchwords about God's kingdom mission involving "every square inch" of the earth with a much-needed conviction by Jesus' followers (i.e., me) that "every single dollar" belongs to the King and is meant to be deployed for his purposes of *shalom*.

Investing is about supplying capital to business enterprises to empower their work of providing the goods and services needed for human flourishing. It is an other-centred endeavour that plays a vital role in the *missio Dei*, God's work to renew all things in all places.

When applied to investing, the first half of the motto, "Every single dollar for every square inch," helps me turn from two-pocket thinking. *Every* dollar, including those I invest, ultimately belongs to God, and must be deployed in ways that honour God. Meanwhile, the second half of the slogan draws my attention to the broad horizon of possibilities for advancing flourishing through my investment practice, not just through my charity. It reminds me that investing is not primarily about pursuing my own personal enrichment – though it is legitimate for me to hope to earn something (and to acknowledge that as a means of God's provision). Rather, investing is primarily about supplying capital to business enterprises to empower their work of providing the goods and services needed for human flourishing. It is an other-centred endeavour that plays a vital role in the *missio Dei*, God's work to renew all things in all places.

Investment Gains: Where From?

God cares how we earn our money, including the earnings on our investments. The Bible condemns gains achieved

through theft, fraud or oppressing others (see Ex 20:15; Lev 19:13; Prov 10:2; 14:31; 22:16–17). Again, it is not wrong for me to desire a financial return on investment (ROI). But treating "my" money as if it really is God's means I must care about how the firms I support are making their profits. Profits are not neutral. As Jason Myhre from the [Eventide Center for Faith and Investing](#) says, "profits have moral attachments." Profits that emerge from products, services or practices not in keeping with the beauty, justice and goodness of God's creation are not good profits.

Investing in businesses is one critical way Christ-followers participate in the "working" and "keeping" of the cultural mandate of Genesis 2:15. Our investment dollars help firms develop the raw materials of creation, adding value to them. They support entrepreneurs who discover new ways to combine elements and fresh ways of extending the creation's goodness. Through this process, human needs – and quite a variety of human wants – are met. Jobs are created. New wealth is produced; wealth can lift people from poverty and spur improvements in the quality of life.

Honouring the "keeping" part of the cultural mandate, though, means recognizing that not every product is truly good, and that some ways of making things are unjust. Businesses that "keep" do not engage in practices that plunder God's world or fashion products that distort God's good gifts.

This is why faithful investing requires intentionality. As Christ's disciple, I need to pay attention to what my investments are fuelling. One way to express my solidarity with God's heart when investing is to avoid supplying capital to corporations that profit from human addictions. Investing in companies engaged with pornography, gambling or tobacco might well boost my bank account. (A study by a scholar from the University of St Thomas found that such "sin stocks" had outperformed the Standard and Poor's 500 by an average of 2.5 percent per year.)² But how grievous if I respond to the compassion of God towards me by seeking to

² Daniel Perez-Liston, "Dynamic Analysis Between Sin Stocks and Investor Sentiment," (August 30, 2017), https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3029522.

Profits
have moral
attachments.

benefit financially from other image-bearers' self-destructive addictions.

Avoiding ill-gotten gain means not only eschewing firms producing harmful products, but also those engaged in injurious practices. These include exploiting workers, polluting God's good creation, treating residents unjustly in the localities where the firm's products are sourced or made and lying to customers or shareholders.

What Should We Do With Our Investment Dollars?

Avoiding the bad is only part of the equation of faithful investing. God is sovereign over every square inch of the cosmos, facilitates the common good through his common grace, and is actively working through Christ to renew all things. Truly, *all* things: every sphere of society and geography, every occupational sector and economy.

This comprehensiveness makes participating in God's mission through investing a potential exercise in joyful creativity. "Potential," because conventional wisdom around investing erects a barrier to this. Our sinful hearts and fallen culture urge us to focus solely on financial ROI through prudent diversification and risk management. And because Mammon is shrewd, this narrow, me-focused approach often provides a feeling of well-being – as long as my portfolio is growing. It embarrasses me to admit it, but the truth is that I've gotten pleasure from counting "my" money ever since I was a fourth grader with coins earned from a newspaper route. The same urge still tempts me now, expressing itself as immoderate attentiveness to my account balances. This is my all-too-human frailty regarding the high calling of investing. To paraphrase C. S. Lewis, my balance sheet gains provide the fleeting happiness of mud pie-making; joining in the *missio Dei* through creative, strategic investing offers the joy of a seaside holiday. I need the Spirit's help to desire, and choose, the latter.

Thankfully, the Spirit has aided me. Over the years, I have found the questions below helpful in connecting my investing to God's mission:

- Is the Holy Spirit directing me to invest in any particular sectors, industries, geographies or markets?
- How can my vocational expertise and experience illuminate my investment decisions?
- How do the products and services of the companies whose stock I'm considering buying promote the common good?
- How could I align some of my investments with the

causes God has made me passionate about?

- Where are the opportunities for maximizing both social impact and financial return?
- Where might I sacrifice financial ROI in order to support commercial endeavours specifically serving the poor and vulnerable?
- Does my portfolio include at least one significantly "faith-stretching" investment to support a worthy – even restorative – enterprise whose work in the world is much needed but whose risk level has deterred conventional investors?

These queries help me practise the difficult other-centeredness of stewardship. They remind me that investing is not an activity divorced from Jesus' call to love God and neighbour. They urge me to consider investing as a means of worship, an avenue of cultivating creation, and a way of joining Christ's work in pushing back the curse and advancing flourishing.

This vision of faithful investing may sound far too idealistic in our broken world. That's a reasonable critique, in the sense that (a) we will never identify a perfect company in which to invest; (b) the information most of us can glean about investment opportunities will be limited; and (c) our degree of agency over investment decisions will likely vary. When I consider my own investment portfolio, probably half of it falls quite short of this vision because of these reasons. For example, I have had little decision-making power during the past 20+ years over my employer's 401K plan. Its offerings have not included the kinds of mutual funds I am most interested in. Lack of agency with this part of my savings, though, must not stop me from the efforts I *can* take regarding other savings.

I am not a financial professional. And like most people, I have limited time and limited knowledge about the behaviour of the corporations listed on the stock market. But these things cannot excuse me from undertaking due diligence that is plausible. After all, I am going to be called to account by God for how I have used his money.

Here are some doable steps for implementing due diligence:

1. When considering a stock purchase, visit the company's website to learn about the products and/or services it offers. Using the internet, check media coverage of the company (e.g., Has it won awards? Been the subject of lawsuits?). A variety of ratings systems, academic research, and lists of holdings from various "socially

responsible investment” (SRI) and faith-based funds can identify corporations excelling in areas such as positive community impact, transparent governance, environmental stewardship and employee care. I have used resources including the Catholic Values Index, the KLD400, the Eventide Center for Faith & Investing, JUST Capital, the Haas Socially Responsible Investment Fund, US SIF, Everence and MSCI’s ESG ratings in my research.

2. When choosing an investment product, examine the investment strategy for that product and see if it mentions ethical criteria for the selection of companies, and what that entails. A Christian-shaped approach to investing should, at a minimum, seek to avoid investing in companies whose products or practices are at odds with a biblical vision of flourishing. In the US for example, faith-based investing products will generally seek to avoid investments in companies involved in abortion, pornography, gambling, tobacco and alcohol (the latter included because the majority of profits come from those with addictions). Beyond the negatives, is there any evidence that company inclusion in the fund is based on firm practices (e.g., in the area of governance, employee care or environmental sustainability) or the social value of its products? Or does it appear the fund manager’s vetting is based solely on financial factors (e.g., anticipated returns, market conditions, considerations around the size of the firms)?

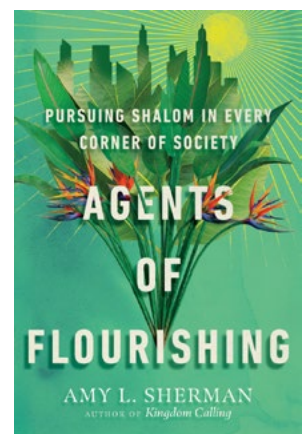
3. If you decide you want to secure a financial advisor, be choosy. Ask prospective candidates about their current capabilities and investments in faith-based investing – and listen for specifics. In the US, the Kingdom Advisors network offers some helpful queries to pose. Does the advisor use faith-based investing with his/her own assets and have formal training to help clients implement the strategy? Have they researched the products available at their firm and are they able to offer a range of diversified solutions in this category?

Investing’s Effects on Our Hearts

The Bible asks not only how we earn our money and what we do with it, but also what it is doing to us. In my struggle to become a faithful steward, I’ve found that the practice of investing can influence my heart for good or ill. For example, when I consume secular (and even some Christian) sources on personal finance too frequently, fear, greed, envy, sorrow or anger sometimes arise in me. It’s not that there is no value in information from these outlets. But all too commonly, the wily voice of Mammon whispers in the background, “Will you have enough?” or sneers, “You are missing out.” That can push me towards self-centeredness.

By contrast, when one of my faith-based mutual funds performs well, my gratitude abounds. I see God’s provision for me through this and take pleasure in how my fund ownership has in a tiny way strengthened the capacities of firms doing good work. When I hear that a company I have invested in has made a breakthrough in a treatment protocol for sick kids, or launched a new line of cybersecurity products, or started hiring adults with disabilities, I feel a deep satisfaction. When I stretch to risk capital to support a social enterprise, my heart gets connected to its mission and leaders in meaningful ways that typically prompt intercessory prayer. And when I lose money in a venture, my disappointment is eased by knowing that I was trying to be faithful with the Master’s money by honouring his priorities. I believe God is using all these scenarios to nurture in me hope, patience, diligence and trust. And that in itself is a good ROI.

Dr Amy L. Sherman is a Senior Fellow at the Sagamore Institute and author, most recently, of Agents of Flourishing: Pursuing Shalom in Every Corner of Society (IVP, 2022). She serves as editor-at-large for [The Journal of Faith & Investing](#) with Jason Myhre and Matt Galyon and is grateful to them for their input on this article.



CALLING FOR A
Missionary Encounter
 WITH **Modern
 Capitalism**

It was 2014, two years into my Master of Divinity and I was studying Matthew's parable of the talents. I heard gentle, fatherly words cut through my mind, "Take responsibility for the 'talents' I've given you, or you're burying my talents." Surprised, I knew God meant the business and wealth of my dad. But I was pursuing a higher, "spiritual" calling. Reflecting on this juxtaposition, I became convinced this word was from the Lord. So, I wrote in my prayer journal, "Yes Lord. But how? Show me." Tucking the encounter away, I returned to my looming exegesis paper. I could not have imagined a decade later I would be stewarding the weight of my family's capital.

After seminary, I was ordained in an American Presbyterian denomination and served as a missions' pastor for a large multi-congregation church. I packaged the highest spiritual endeavour, missions, into religious goods and services for church people – trips, service projects, missionary partners. At best, we provided training wheels for missional discipleship while supporting "professionals" in missions with the margins of church people's time and money. At worst, we reinforced that God's mission is a department – the church literally branded the trips and department as "*missio Dei*." I was disturbed when people returned from a one-week trip believing that was God's mission for their lives. Now only 51 more weeks until you join God again on mission ... but the church considered this a win.

Growing up and leading in the church, I struggled to name my church angst and wrestled with church. I prayed and reflected on my personal encounter with Jesus at age 13, the years of leadership in youth ministry among my church-exiting millennials,

my internship in a Bolivian Christian orphanage in college, my five years in academia pursuing a physics degree, and the evangelistic tutoring ministry I started for Hispanic immigrant youths in a trailer park. My spiritual intuition, reading of Scripture, and insider role told me the Western church was just ... off.

Then God's Word broke through with resounding clarity. I experienced what happens when a people's cultural story is redeemed (not erased) and reframed under the one true story of Christ. At age 28 and thoroughly church-ed, I experienced what Lesslie Newbigin calls a "missionary encounter with the gospel." Have you ever noticed the smell of your own home when you return from a trip? What Newbigin smelled when he returned to the West after forty-plus years as a missionary in India was a Western culture – conservative, liberal and secular – all rooted in the same underlying modern enlightenment story.



He named our distortions of the true Christ story. With these key insights, I reread Scripture and discovered an all-encompassing unfolding story of the world with Jesus and his mission at the centre. It reframed my entire view of history and my (Western) life story.

This gospel couldn't be reconciled with the Western evangelical gospel – a syncretized way to get you and your tribe to heaven, enable materialism, maintain the image of a moralistic high ground and captivate a political voting bloc. Tensions mounted in me. When I was offered the opportunity to church plant, I didn't trust the



Western evangelical complex. Its leaders, metanarrative, institutions, and practices were not designed for what I now wanted to see – God’s people in a genuine missionary encounter with our culture.

I was mowing the lawn listening to my favourite (Christian) rap artists (Lecrae, Flame, Trip Lee, Andy Mineo), and God spoke again, “It’s time.” I went to a God-provisioned mentor in my life. At the same time, a Spirit-prompted, black pastor who didn’t know me approached me and urged me to fast and pray. During those months of prayer, I vividly remembered my encounter with Matthew’s parable four years prior. My entire life story converged on a completely unforeseen calling. I left the church staff to join my dad’s work.

First, I worked in our small family foundation. But a missionary encounter was beginning to happen *inside* my own family business. With a renewed biblical worldview, I no longer viewed “secular” business as merely instrumental to a higher, “sacred” work. Though I was much more comfortable in the philanthropic and missions space, I began to see how the enlightenment’s secular/sacred, public/private dualism mapped onto business/non-profit, investing/giving and how this divorced capitalism from God’s fuller purposes.

So, I took up my capital authority and the quest to become a steward after the image of Christ. I wanted to develop a redemptive vision for my family’s capital. But wealth is like Frodo’s ring; all feel its corruptive temptation. I experienced what many Christian stewards do – Mammon’s whispers and its agents. Western Christians swim in the West’s cultural story, many unaware of its currents. I meet other stewards who long to find God’s way, but we are often divorced from spiritual community, or ours is captive to the currents. We feel battered by the church’s condemnation of wealth, until they want it, and then we feel used; we feel abandoned by the evangelical retreat from the public domain and/or embarrassed by its Christendom-like advance; or we feel all these at the same time. Or some of us are just not willing to surrender storable, liquid autonomy. All this manifests as privatized, individualistic, autonomous, lonely, authority gathered from the free market and emptied of loving devotion to spiritual community, biblical-apostolic authority and to God’s redemptive purposes in history. Eventually, we may come to believe everyone is after the money, even our own family, and that leaves us in our own little hell.

Jesus is King, but in the Western church, Mammon is often getting its way.

“Growth for the sake of growth ... is an exact account of the phenomenon which, when it occurs in the human body, is called cancer.”

– Leslie Newbigin

But I was initially ambivalent to bring my leadership into the business. I felt intimidated and young. God led me to pray like Solomon, who felt like a child wielding authority (1 Kings 3:7). In the first three very trying years, I reluctantly gained influence within my dad’s business and authority over our capital.

I still had questions about a Christian’s relationship to power. Newbigin challenges the notion that Christians should refuse power gained rightly under God’s providence. He asks if, when the Roman Empire was crumbling and turned to the church for societal leadership, should they have refused?¹ Jesus warns us against a specific demonic entity, a principality ruling over the domain of money until Christ returns – Mammon. I was intimidated by Mammon’s stronghold over the land of capitalism. But I believed, like Tolkien’s rings of power, that wealth was created by God for good and distorted by *sin*. In Christ we are redeemed, sin defeated, the evil ring powerless – do not be afraid. The good news of Christ’s kingdom must be authenticated in all of culture, and I saw an opportunity. God spoke again with his charge to Joshua, “Be strong and courageous, for you shall cause this people to inherit the land [of capitalism].”

I’ve felt crushed by the pressures at times. But I have trusted a few communities with my story, questions and tensions. I am encouraged to meet others who sincerely desire to live in Christ’s Word, Spirit and love. Over the last few years, the Kirby Laing Centre has formed a small community of capital stewards and scholars. We hope to serve each other and practise capital stewardship in Christ for our times.

At the end of his life, Newbigin claimed that the most urgent task facing the global church is a missionary encounter with Western culture. He saw Western culture as the *most* powerful global force, with more influence in society than any other; the *most* pervasive, spreading into all cultures and all of society; the *most* dangerous foe the church has ever faced, creating a “doctrine for public life” that drives “religion” into an increasingly irrelevant cultural ghetto; the *most* resistant to the gospel, because it developed defences in its long relationship with Christianity; and finally, he saw the Western church, those best positioned to understand and redeem it, living in an advanced state of syncretism with it, content to live in a “cozy domestication” under it.²

¹ Leslie Newbigin, *Foolishness to the Greeks: The Gospel and Western Culture* (Grand Rapids: Eerdmans, 1986), 99. Subsequent references to Newbigin are from this source.

² Michael W. Goheen, *The Church and its Vocation: Leslie Newbigin’s Missionary Ecclesiology* (Grand Rapids: Baker Academic, 2018), 163–196.

Newbigin reminds us that the early church rejected the Roman offer for “peace” by refusing to become one of its many designated private cults for “the pursuit of a purely personal and spiritual salvation for its members” (99). No, they followed the apostolic claim that Jesus’ kingship over all things meant *all things* – leading to sacrificial collision with Rome.

Western culture is today’s Rome, and its driving force is modern capitalism.

But enterprise is the gift God created for humanity to unite their work to fill up every niche of culture as part of our collective worship in God’s temple of creation. Today, capitalistic ecosystems determine the investing and philanthropic capital that sustains, scales and sends enterprises, manifesting them as businesses, non-profits and hybrids within society; and God has many providential and redemptive purposes for these.

But whose god will define capitalism’s purpose for our culture? Newbigin diagnosed modern capitalism by interacting with Michael Novak’s *The Spirit of Democratic Capitalism*. “The driving power of capitalism,” Novak says, “is the desire of the individual to better his material condition ... Any attempts to subordinate economics to ethics would bring us back to the clerical control from which we had to escape in order to achieve growth.” Newbigin responds, “No one can deny either the reality of the motive force or the magnitude of what it has achieved ... [But] the

shrine [of capitalism] does not remain empty. If the one true image, Jesus Christ, is not there, an idol will take its place. It is not difficult to name the idolatry that controls our culture; Paul has already done so ... *covetousness* [Eph 5:5; Col 3:5; as Paul spoke to the Graeco-Roman root of our own culture] ... ceaseless and limitless growth ... unending possibilities of increased mastery over nature. [But] growth ... for the sake of growth ... not determined by any overarching social purpose ... is an exact account of the phenomenon which, when it occurs in the human body, is called cancer” (109–115).

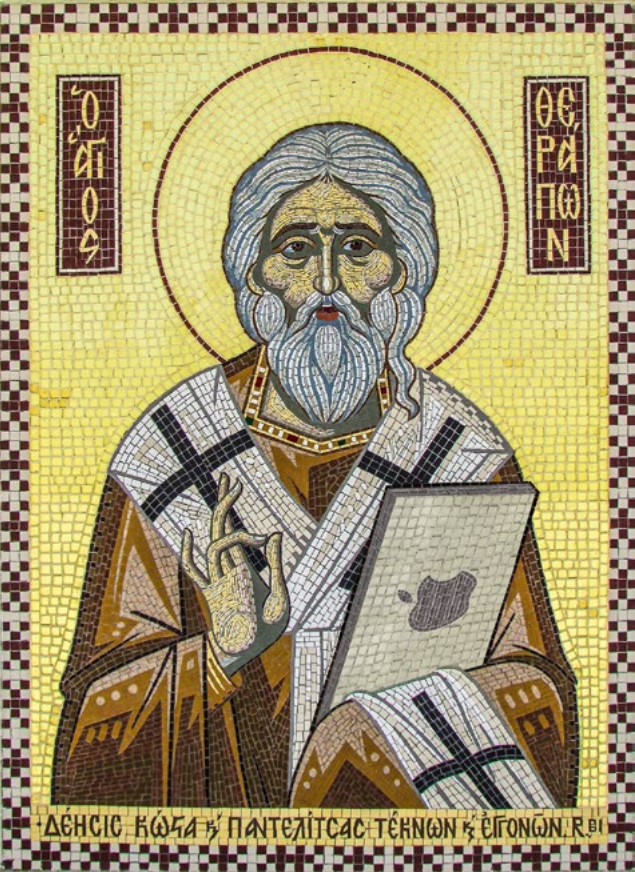
Without Christ, modern capitalism is powerless against worship of Mammon and its cancer of ever-increasing possession, consumption and autonomy. And modern technologies such as the internet, social media and, now, artificial intelligence, are exponentially increasing modern capitalism’s power and reach. Should we leave capitalism and those in its shadow – the poor, vulnerable, and the earth – in the hands of this god?

If we, his people, cannot distinctively wield capitalistic wealth and power lovingly and justly, if we cannot steward the talents of this age in his image, then how can he entrust us in the age to come? There is a growing community of stewards aiming for a missionary encounter with modern capitalism. Come! There remains yet much land to redeem (Josh 13:1).

With the support of KLC and at the request of the author, this article is published anonymously.

Jean-François Millet, *Angelus* (Wikimedia)





FAITHFUL PRESENCES

BUILDING KINGDOM-SHAPED BUSINESSES

DENISE DANIELS

Mosaic of Therapon, Cyprus (Pxhere, edited)

There is reason to think that business could have a significant role in contributing to the kingdom of God in the economic sphere and beyond. Businesses create jobs and account for the economic resources that governments, non-profits, the education system, civic institutions and countless other societal spheres rely on. Business leaders can create changes in their companies that affect their employees, provide benefits to their customers and clients and positively influence the communities in which they operate. A Christian view of the business sector may consider the ways that a given business might operate as a “faithful presence,” demonstrating in small and focused ways what God’s intentions for the larger economy might be.

James Davison Hunter describes faithful presence as using the resources at your disposal, including those in the marketplace, for the good of those around you:

The practice of faithful presence ... generates relationships and institutions that are fundamentally covenantal in character, the ends of which are the fostering of meaning, purpose, truth, beauty, belonging, and fairness – not just for Christians but for everyone.¹

¹ James Davison Hunter, *To Change the World: The Irony, Tragedy, and Possibility of Christianity in the Late Modern World* (Oxford, UK: Oxford University Press, 2010), 263.

He argues that such a paradigm for engaging with the world is both more in line with traditional Christian practice and more likely to be deeply transformational than either more overt (and often political) attempts to change society, or the separatist attempt to withdraw from the structures of the world.

Faithful presence means using the resources at your disposal, including those in the marketplace, for the good of those around you.

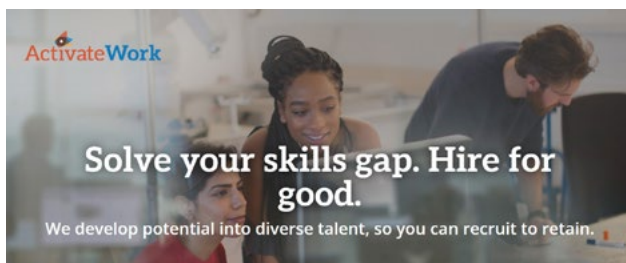
This model of faithful presence may provide a way to understand the call of God on business endeavours. Just as Christians might engage in faithful presence in their personal lives, the business of a Christian entrepreneur or manager could function as a faithful presence in its own sphere of influence. In the following sections I outline three areas in which entrepreneurial businesses are making a difference in their respective communities due to their owners’ Christian convictions, illustrating what faithful presence, as an expression of faithfulness to God’s calling, might mean in the context of business.

Employees as God’s Image Bearers

Scripture tells us that human beings were made in the image of God. What an extraordinary conferral of dignity and worth! How would it look to see employees in this light? For one, God’s image bearers deserve the dignity of a fair wage. Some argue that, at a minimum, dignified work must

yield a living wage. If a job uses all of a worker's productive capacity, it must pay the worker enough to meet his or her family's basic needs. A living wage typically incorporates the cost of a family's likely minimum food, childcare, health insurance, housing, transportation and other basic needs. To pay less than this threatens the worker's self-sufficiency and renders the work undignified. Fair and sustainable pay is one aspect of respecting the dignity of image-bearing employees.

One business that recognizes the importance of living wage for entry-level employees is Activate Workforce Solutions. AWS is a Denver placement firm that was founded by Helen Hayes and designed to unlock the hidden talents of overlooked and undervalued workers trapped in the cycle of poverty.² AWS coaches clients coming out of substance abuse recovery, homelessness, refugee resettlement, and prison re-entry programmes in Denver, and places them into full-time, full-benefit, living-wage jobs that offer long-term career opportunities. According to Hayes, "We are looking to target living wage as a minimum for our placements ... We avoid minimum wage positions because frankly, our placements can't survive on minimum wages." Hayes works to educate employers where AWS places employees to let them know about the costs of turnover associated with low wages. "We gave feedback to one employer in particular whose wages we were not able to recruit into ... [they] increased their wages and suddenly their [staff] turnover problem disappeared."³



Another way of recognizing the image-bearing nature of humans is to respect the dignity of each person engaged in work, independently of what each person contributes to the work. Jobs that value people only for what they do, that treat people as exchangeable parts in a larger system rather than humans made in God's image, are not providing good work. These kinds of jobs discount the worker's dignity because they discount the importance of who the person is outside of the workplace. Ultimately such reductionistic jobs interfere with and compromise other spheres in which each employee may have obligations including the church, family and larger community outside of work. Pope Benedict framed it this way:

2 See the Faith & Co film, *Second Chances*, for more information about AWS and its work with clients, <https://faithandco.spu.edu/film-detail/second-chances>.

3 Helen Young Hayes, "Living Wage," Faith & Co interview, 2021, <https://www.youtube.com/watch?v=sm5jNWTtN2c>.

What is meant by the word "decent" in regard to work? It means work that expresses the essential dignity of every man and woman in the context of their particular society ... [including] work that leaves enough room for rediscovering one's roots at a personal, familial and spiritual level.⁴

Edgerton Gear is a great example of a small business that emphasizes the dignity



EDGERTON GEAR, INC.
Est. 1962

of each person doing the work. Edgerton Gear is a precision machine shop in Edgerton, Wisconsin. The hands-on blue-collar work requires employees to create highly specified gears, that are themselves used in virtually every kind of manufacturing imaginable, from aluminium cans for food, to cardboard boxes, to aeroplane and car parts. But the work of the trades is often overlooked and undervalued in our information age. Many of Edgerton's employees come to the company after being told that they are not "college material."

In response to the need in his community, Edgerton's owner, Dave Hataj, has created a programme for high school students, "Craftsman with Character," designed to develop the skills and values needed for the next generation of machinists. The focus of the programme is on mentoring young men and women with an emphasis on character and relationship. Students are paired with a mentor in the business, and given the opportunity to explore their life goals as well as their unique gifts and talents. Along the way they learn some of the particular skills necessary to become a machinist. But the primary purpose of the programme is to help these students who have often been discounted in their educational experience to recognize their own self-worth. As Hataj puts it:

We need to know we matter. We need to know that in spite of all of our screw-ups and our failures that we're still valuable as people. That we can be part of a loving community ... What more would we want in life than to know that we matter? And that we are serving the greater good and serving God by just making gears or fixing a leaky toilet or whatever. That is powerful stuff. That is the kingdom of God.⁵

In some cases the very character of the work itself can render a job unfit for God's image bearers. Obvious examples include the sex industry or drug trafficking. But less obvious cases abound. Many workers experience drudgery and toil in their work, and too often little is done to ameliorate difficult, dangerous or simply boring working conditions. As noted

4 Pope Benedict XVI, *Caritas in Veritate*, encyclical letter, Vatican website, June 29, 2009, http://www.vatican.va/content/benedict-xvi/en/encyclicals/documents/hf_ben-xvi_enc_20090629_caritas-in-veritate.html.

5 Dave Hataj, "The Plight of the Blue Collar," Faith & Co interview, 2021, https://www.youtube.com/watch?v=mc_w25DmeUg.

above, all businesses are called to provide employees with opportunities to engage in *meaningful* and *creative* work. While work inevitably includes some routine drudgery, it is a rare job that with concerted effort could not be modified to provide a greater sense of meaning and opportunities for more creativity.



Jancoa is a janitorial services company in the Cincinnati region that attends to the importance of meaningful work in an industry that is often thought of as the epitome of drudgery, and where workers are often viewed as extensions of the mop rather than humans with dignity and worth.⁶ Perhaps not surprisingly, the janitorial services industry has an average turnover rate of 400%. In this context, Jancoa's owners, Tony and Mary Miller, decided to care for their transitional workforce by paying attention to the challenges, dreams and desires of their workers. They created the "Dream Manager" programme with a focus on listening to and understanding the goals of their employees in order to help them work toward accomplishing their hopes and dreams for as long as they were working at Jancoa. The immediate dreams of many of the janitors included learning English, buying a car or a house and getting out of debt. Jancoa has worked with their employees to create a path toward achieving these dreams. Along the way many employees have developed the skills to become managers within the company, and others have found employment beyond it. Jancoa's turnover rate is now only a quarter of the industry average, and the company is well known for the way it creates opportunity for its workforce. Tony Miller puts it this way: "We were interested in them as human beings, not just people who went into work ... I get to be part of a company that gets to make a difference in other people's life [sic]."⁷

Customers as Neighbours

A second way that entrepreneurial businesses can engage their particular calling is by treating their customers as neighbours. Jesus told the Pharisees that the greatest commandment was to love God, and the second greatest was to love one's neighbour as oneself. He was questioned

6 See the Faith & Co film, *You Have a People Problem*, for more information about Jancoa and its Dream Manager programme, <https://www.youtube.com/watch?v=AkVw3GjB4dA>.

7 Tony Miller, "Serving by Listening," Faith & Co interview, 2021, <https://www.youtube.com/watch?v=jnd5pDtx3tM>.

on this second point by an expert in the law who asked who should be considered a neighbour. Jesus replied by telling the parable of the good Samaritan, concluding that the one who treated the beaten man kindly was the one who acted as a neighbour (Matt 22:37–40). What might it look like for businesses to be neighbours to their customers? Of course this will be different for various kinds of businesses, and in various settings. But in each case, recognizing the customer as neighbour will lead to a different interaction than one that is simply transactional, premised only on an exchange of money for goods or services.

Don Flow owns and operates Flow Automotive Companies, which consists of 45 franchised auto dealerships located in the Southeastern United States. Flow has been very explicit that he wants his company to view each of the company's customers "like a neighbour or like a guest in my home."⁸ Car dealerships may not be the first business that comes to mind when one thinks of an entrepreneurial calling, yet Flow Automotive is unusual. The company's orientation to customers is premised on the question, "If we have a covenant relationship with this customer, if we are to treat them like a valued friend, what would every interaction look like?"⁹



This question underlies every aspect of practice in the business from how cars are serviced to how they are priced and sold. For example, Flow Automotive will only give one estimate for a car repair. If the repair ends up costing more than the estimate, or if the same problem needs to be fixed a second time, the dealer eats the difference. Prices for new and used vehicles are not subject to negotiation. Flow found that negotiations are most advantageous to customers who are most knowledgeable about cars, and those same customers tend to be more educated and wealthier than less knowledgeable customers. In order to treat all customers as neighbours, prices are established by the dealership and posted on each car or truck. According to Flow, "Your ability to negotiate should not determine the price you pay. It should be the same offer everybody else gets."¹⁰

Environmental Stewardship

A third way in which faithful presence can be lived out as calling for an entrepreneurial business is through the way in which it engages with the natural environment. While some

8 See the Faith & Co film, *Driving Trust*, for more information about Flow Automotive and its approach to customers, <https://www.youtube.com/watch?v=jZVeWi-qsT4&t=96s>.

9 Al Erisman, "Don Flow: Ethics at Flow Automotive," *Ethix* 34 (2004), <https://ethix.org/2004/04/01/ethics-at-flow-automotive>.

10 Faith & Co, *Driving Trust*.

Christians have misinterpreted the cultural mandate to imply support for the exploitation of the natural world for human benefit – an anthropocentric view – a proper reading of Genesis shows that humans are to steward and care for God’s creation – a theocentric approach.¹¹ Yet the environmental impact of many business practices, from manufacturing and transporting goods, to the energy use required by many business services, is increasingly problematic in a world impacted by environmental degradation and climate change.¹² How then can businesses be a faithful presence, providing a positive way forward in an environmentally sustainable way? One possible path is through an insistent focus on recycling and renewable energy resources.



WastePlan is one company that has taken the responsibility for creation care to heart.¹³ Founded in 2004 by Bertie Lourens as a garbage collection company in South Africa, WastePlan today processes 150,000 tons of waste from 100,000 residential and commercial clients each year. Lourens reflected on the approach to collecting garbage when he began the company, as well as his concern about that approach: “The waste industry in South Africa is used to just collect and dump, sending everything to landfill ... but if I look at how we ... pollute the earth, I don’t think

11 See Ken Gnanakan, *Responsible Stewardship of God’s Creation*. 2nd ed. (Bonn: Verlag für Kultur und Wissenschaft, 2014); and E. Calvin Beisner, et al., “A Biblical Perspective on Environmental Stewardship,” in Michael B. Barkey, ed., *Environmental Stewardship in the Judeo-Christian Tradition: Jewish, Catholic, and Protestant Wisdom on the Environment* (Grand Rapids: Acton Institute, 2008).

12 Deloitte 2022 CxO Sustainability Report: The Disconnect Between Ambition and Impact, <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/2022-deloitte-global-cxo-sustainability-report.pdf>.

13 Details in this and subsequent paragraphs about WastePlan are taken from the film and the company website. <https://www.wasteplan.co.za>.

our Father is happy with it.” As a Christian entrepreneur, Lourens says of himself, “I had a very intentional desire to build a business that gives glory to God.”

WastePlan has worked with their industrial and residential customers to separate compostables and recyclables from material that is truly garbage (and designated to landfill). Their goal is to send zero waste to landfill and they work with their clients to help them unlock the value of recyclables, which are effectively appreciating assets when separated. While the average percentage of waste that goes to landfill is 80% in South Africa, WastePlan’s average is below 50%, with some customers who have rates of waste going to landfills as low as 2%–7%. WastePlan is living out its particular calling as a business by focusing on stewarding the environmental resources within its sphere of influence.

Conclusion

It is in the daily and often mundane decisions that God’s kingdom breaks into our world. For the entrepreneur or small business owner who is trying to make ends meet, considering the ways that the calling of the business can be expressed through faithful presence in various activities of the business – staffing, developing a supply chain, cultivating customers, managing cash flow, and so on – could provide a way for a business to have kingdom impact.

In short (and paraphrasing Hunter), through the practice of faithful presence, it is possible, just possible, that the Christian business leader will create an organization that lives into its institutional calling of making the world a little bit better and the workplace a little healthier for the people who work there.¹⁴

Denise Daniels is the Hudson T. Harrison Professor of Entrepreneurship at Wheaton College, USA.

Volkan Olmez (Unsplash)



The Rise of Processed Foods and the Fall of Global Health

DIANA SALGADO & SOFIA CORTINA

In recent years, the number of individuals classified as overweight or obese has rapidly increased worldwide. In Europe, the figure stands at 60%.¹ One of the multiple contributors to this phenomenon is the growing availability of processed food items.

The food processing industry started to grow in the 1980s, with globalization and the development of new technologies. Food processing companies took the opportunity to expand internationally and innovate to the point where many products are now termed “ultra-processed.” However, the majority of these products pose significant health concerns: despite high caloric content, they are low in essential nutrients such as fibre, proteins and various micronutrients. They are typically high in saturated and trans fats which makes them extremely tasty, even addictive. But are these processed foods (sometimes promoted as “good” sources of energy) contributing to unhealthy eating habits and increasing our risk of obesity? We – and many others – think they are!

Recent studies show the correlation between ultra-processed product consumption and obesity prevalence. A study across fourteen countries in the Americas revealed a significant association between obesity prevalence and per capita sales of ultra-processed products. In the same study, when authors took age into account, they found that prevalence of obesity among adults has been on the rise since the 1970s. Half of this rise occurred in twenty-two years between 1980 and 2002 and another half occurred in the seventeen years between 2002 and 2019.² This disturbing escalation correlates with the growing consumption of processed foods with no regulating market rules. However, by 2016, Latin American countries started regulations such as the front-of-pack labelling system known as the “High in...” warning labels on products that exceeded nutrient thresholds.³ Some companies decided to reformulate their products (by reducing sodium or sugar content,

for example) in order to avoid the “High in ...” labels. However, many popular products with “High in ...” labels started to appear in stores and consumers have progressively become more aware of the relationship between health and food. This and environmental reasons are leading to a transformation of consumer preferences. The result is seen in the rise of companies, for example, specializing in plant-based products which are regarded as healthy for humans and the planet. Choices like plant-based milk have challenged traditional processed foods by providing nutritious alternatives. Environmental reasons are also leading to a transformation of consumer preferences. The plant-based movement has grown so much that the global plant-based food market is estimated to be valued at USD 9.4 billion in 2022 and it is projected to reach USD 16.3 billion by 2027.⁴

In conclusion, there seems to be a strong link between the rise of processed foods and global obesity rates. Companies have excelled in preserving and distributing food, yet while some formulate addictive products with low nutritional value, others prioritize health and sustainability. It remains unclear whether obesity will decrease as a result of altering food formulations only. Suggested solutions require efforts in areas such as product regulations, economic growth, consumer education and the promotion of healthier dietary choices. Ultimately our beliefs and worldviews are surely crucial to address the global obesity challenge.

Sofia Cortina (@nutricionbysof) is in her final semester of Nutrition and Health Sciences at the Universidad Iberoamericana, Mexico City (where she was Diana Salgado's student). She is doing her study placement at Hospital Centro Medico ABC.

Diana Salgado is a Research Fellow in Food Safety Risk Assessment at the University of Surrey, UK. Her current research involves food sustainability and allergy in novel proteins.

1 <https://www.who.int/europe/publications/i/item/9789289057738>.

2 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9107388>.

3 <https://doi.org/10.1016/j.appet.2021.105818>.

4 <https://www.marketsandmarkets.com/Market-Reports/plant-based-food-market-128048785.html>.



WHAT IF A
Monastery



BECAME A
Tech Firm?

BUSINESSES AS CHARACTER-FORMING COMMUNITIES

KENMAN WONG

Several years ago, a student of mine, named David, shared a telling story. It illustrates the difficulty of remaining true to one's moral character while pursuing career success. David won an internship at a major international accountancy firm. He sensed a calling to public accounting because of the potential to contribute to society through ensuring the integrity of financial reporting. The internship became a job contest, a key metric in which was efficiency. Interns were to track time spent on tasks and were warned that under-reporting was a fire-able offence. As profits would only ensue from winning competitive bids for contracts, accountants needed to work at speed, to minimize labour costs. But David was the only intern to honestly report his time, as a consequence of which he was passed over for employment.

David's story made me sad and angry. But his telling of it stimulated a lively classroom discussion about the realities of living in a sin-stained world. There was much admiration of his moral courage. Since then, I have often thought about the type of person David would have become if he had put his career above his integrity.

I had also wondered, perhaps as a cloistered academic, if it is possible for a business to nurture character/spiritual formation. But when I began producing a series of short documentary films called *Faith & Co* (www.faithand.co), I was surprised to find a number of businesses that prioritize

employee well-being. One of them is Dayspring Partners, a firm based in San Francisco (USA) that has been described by a long-term employee as "what would happen if a monastery became a tech firm."

We should influence our workplaces, but how do they shape us?

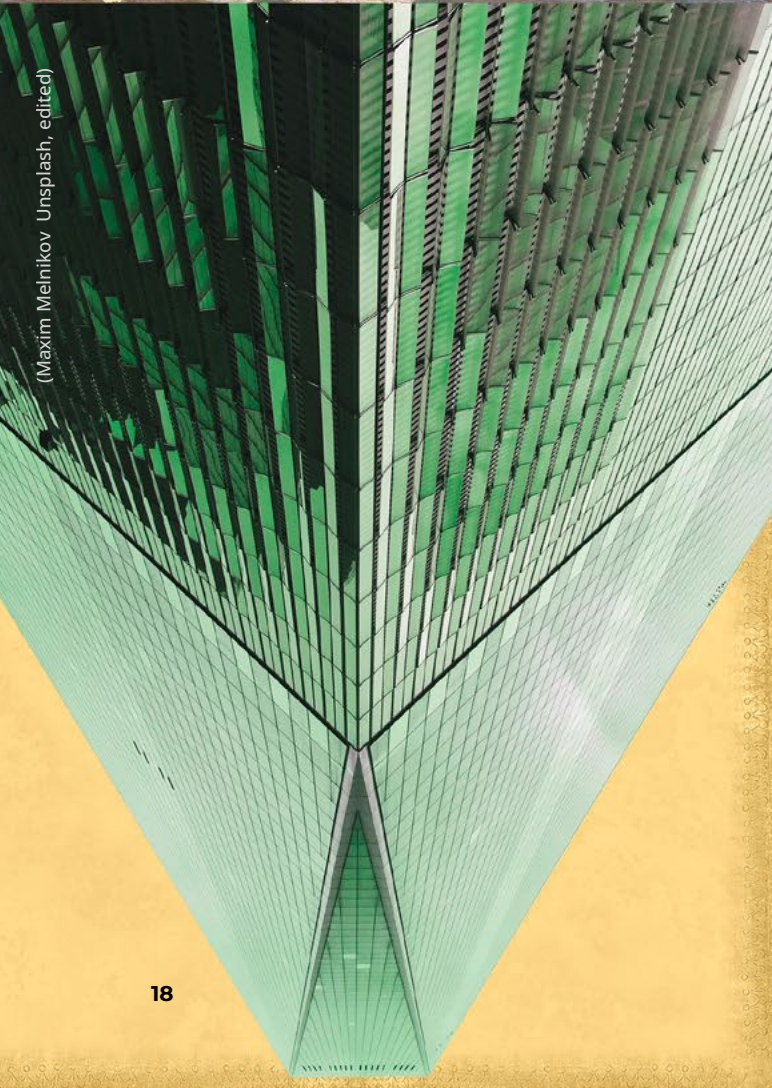
We are constantly being formed, often wittingly, through influences aimed at our affections. As these "cultural liturgies" direct those affections toward specific visions of the good life, they embed us in a lifestyle and shape us as moral and spiritual beings.

The global "faith at work" movement has rightly encouraged us to have a positive influence at work. But we also need to be aware how our employment shapes us. In *Christ Plays in Ten Thousand Places*, Eugene Peterson contends that "the *primary* location for spiritual formation is in the workplace." Given that we devote over 90 thousand hours to it over a lifetime, we need to ask whether we are being nudged toward good or ill. As Robert Mulholland states, "we are either being shaped into the wholeness of Christ or a horribly destructive caricature of that image, destructive not only to ourselves, but also to others."¹

¹ M. Robert Mulholland Jr., *Invitation to a Journey: A Road Map for Spiritual Formation* (Downers Grove, IL: InterVarsity Press, 2016), 28.



Saint Anthony Leaving his Monastery (Wikimedia)



(Maxim Melnikov Unsplash, edited)

James K. A. Smith argues that we are constantly being formed, often wittingly, through influences aimed at our affections. As these “cultural liturgies” direct those affections toward specific visions of the good life, they embed us in a lifestyle and shape us as moral and spiritual beings. This can happen even in seemingly innocuous activities like strolling through a shopping mall, or working on some task.² Whether in our leisure or in our work, we need to take care, therefore, that no harm is done to our souls.

Some have suggested that the best way to do this is through spiritual exercises, like prayer and sabbath keeping. But this may underestimate the power of organizational influences. These can only be addressed if businesses are re-imagined as virtue-sustaining “communities of practice,” to use a term used by the philosopher Alisdair MacIntyre. This would indeed mean they could roughly be reconceived as monasteries. But their tools of formation would be core business operations rather than overtly spiritual activities.

Through their rules of life, regular rhythms, rituals and practices, monasteries re-orient and form the lives of monks toward an alternative kingdom. Thomas Merton describes monasticism as “a protest against the organized and dehumanizing routines of a worldly life built around gain for its own sake.”³ Yet, while many monasteries operate revenue-generating enterprises (such as brewing and book binding), it seems sacrilegious to suggest that a business could be monastic. On the other hand, a monastery is – like all other human institutions – an imperfect expression of the kingdom of God. Addressing the narrowness of monasticism’s goals, Matthew Myer Boulton suggests that it is an attempt to construct “a special spiritual precinct,” rather than “an integral world, in all its variety and ruin, divinely called to both holiness and wholeness.”⁴

What would happen if a monastery became a tech firm?⁵

Dayspring Partners seems to successfully combine Merton’s protest with Boulton’s concern for an integrated world. As noted earlier, one long-term employee has described it as what would happen if you turned a monastery into a tech business. The kind of monastery this employee had in mind not only runs a profitable business,

2 James K. A. Smith, *Desiring the Kingdom: Worship, Worldview and Cultural Formation* (Grand Rapids: Baker Academic, 2013).

3 Thomas Merton, *Contemplation in a World of Action* (Garden City: Doubleday, 1971), 9.

4 Matthew Myer Boulton, *Life in God, John Calvin, Practical Formation and The Future of Protestant Theology* (Grand Rapids: Eerdmans, 2011), 48.

5 This case study was developed from a series of interviews conducted in March and May of 2017 for a film project titled, Faith & Co (Season 1, produced by Kenman Wong): www.faihand.co. Additional facts and quotes (where noted) were retrieved from Dayspring’s website: <https://www.dayspringpartners.com>.

like beer brewing, but is also involved in the every-day life of the wider community.

Dayspring was started in San Francisco in the late 1990s by graduates of the University of California (Berkeley) and Stanford University. They met through IntersVarsity Christian Fellowship and continued their affiliation through a church based in the city's Mission District. From the outset, their aim for their company was for it to participate in God's work of "reconciling all things" by supplying professional services. The vision was that the company would perform high-quality technology consulting work at market-based rates, but that employees would voluntarily accept below-market salaries. This vision was inspired by a theological understanding of justice informed in particular by the book of Amos, which emphasizes the obligations of the rich towards the poor. Consequently, the difference between billing rates and compensation would be used to fund community service and ministry initiatives, the first of which was providing job training for vulnerable young people.

Dayspring has roughly twenty-five employees and is involved in software development, e-commerce consulting, web design and brand design. Dayspring co-principal John Greenhill says:

Dayspring was established with a core set of values: justice, generosity, integrity, mercy, dependence upon God and partnership in the Gospel. Those core values were set out front. Even if these lose us money, even if they cause us to go under, we're going to hold to them.

Unlike companies who seem to proudly display social initiatives and messages as promotional tools, Dayspring's mission and values are binding commitments. Several years ago, the company became registered in California as a social-purpose corporation. This legally solidifies the firm's mission and core values and gives it the legal backing to make decisions that de-prioritize profit maximization.

One of Dayspring's most radical and risky acts was moving its offices from San Francisco's downtown financial district to Bayview-Hunters Point. This is an underserved

neighbourhood with relatively high rates of poverty and unemployment, where neither technology firms nor visitors to the city typically venture. Co-founder Danny Fong says of Bayview, "It's not on any tourist maps of San Francisco. And, as someone growing up here, you were likely to be told not to go there because it was dangerous."

To avoid the harmful presumption that they were moving to Bayview to "save it," Dayspring's founders and employees were clear from the beginning that their intent was to *join in* what God had already been doing there and to participate in the life of the community. Several of the organization's leaders and employees subsequently moved into Bayview and neighbouring communities to deepen relationships with the community.



According to Dayspring's co-founder and principal Chi-Ming Chien, "in order to love a place, you have to know it." During a sabbatical, he spent several days a week walking the streets to meet other "people of peace" and to become acquainted with the existing assets and needs of the community. From the ensuing conversations sprang Neighbor Fund, a lending initiative that makes small (\$3,000–\$10,000) collateral-free loans to small businesses in Bayview. As these loans enable social inclusion on the part of the borrowers,

Yu calls such lending "a practice of peace" that "builds the community up." Loan amounts and interest rates (usually 3–7%) are determined through conversations between borrowers and lenders, preferably over a shared meal. Loan recipients are not selected by credit score but through letters of reference, a review of their financials and their ability to repay.

In addition to focusing on the well-being of its neighbours, Dayspring also has internal policies that are far different from its peers in the Bay Area technology industry. For example, the company employs what it calls its "Isaiah 40 Curve," based on the verse "Every valley shall be raised up, every mountain and hill made low; the rough ground shall become level, the rugged places a plain" (Isa 40:4). To enable its lowest paid employees to afford the exorbitant cost of living in San Francisco, the company has a 3 to 1 pay

ratio between its CEO and its lowest-paid employee. Given the high salaries technology professionals can command in the Bay Area, this scale jeopardizes the ability to recruit suitable candidates for senior positions. Consequently, Dayspring has to appeal to applicants who are attracted to the organization's mission, whether or not they share its Christian foundations. Remarkably, many employees have stayed long-term (10.8 years being the average tenure).

It is perhaps ironic that a technology-based company should be concerned with combatting the disembodied and depersonalizing effects of technology. Since long before the post-pandemic "return to the office" movement, the company has encouraged face-to-face work in the office on three days per week. Friday walks around the neighbourhood with a colleague, to get to know each other and the community better, have formed one of the company's regular rhythms.

Dayspring also tries to support a sabbath lifestyle and discourage employees to over-identify with their work. The company has a maximum working week of 40 hours, which is modelled by the executive team. Client work is sold and delivery dates are promised on the assumption that staff are not available after hours and on weekends. Dayspring will decline work if it would require violating this commitment.

Restricting working hours is also a way the company's leaders seek to put into practice their dependence upon God for an adequate inflow of business. Another such practice, to avoid over accumulation, is keeping only three months of cash flow on hand as a matter of choice, rather than necessity. Chien refers to the biblical concepts of "manna" (Ex 16) and "a soldier's ration" (1 Cor 9:4-11) to illustrate that God provides us with "just enough." Consistent with this theme, Dayspring increased its giving from 10% of net *income* to 5% of *revenue* for five months during the COVID-19 shutdowns, despite business setbacks. This reflected the company's view that the COVID-19 pandemic was a key moment to affirm its purpose.

Dayspring tries to translate its mission and core values not only into its policies but into its products and services. For example, one of the company's products is the popular personal finance app, Good Budget. The product is based upon the classic envelope system of budgeting and was developed to help people align their finances with their core values. It encourages, for instance, financial transparency in relationships, to help break some of the damaging effects of taboos and secrecy.

While Dayspring is solidly values-based, practical wisdom still prevails. Chien is happy to admit that some policies (e.g., the three in-person days per week) are maintained with a



lighter touch than others (e.g., the 40-hour working week). He does not, moreover, see the company as a *definitive model* of a company based on Christian faith but only as an attempt to be a *faithful expression* of that faith within the business sphere.

Dayspring's mission and operational strategies and decisions were not chosen for the sake of the moral formation of its employees. The company's practices were adopted, rather, as ways to express some of the implications of living into the story of God's ongoing work of redemption. But these practices nevertheless function as "cultural liturgies" that form the character of employees, and some are clearly aware of the formative effects – positive and negative – that working in business can have. As Yu puts it:

The notion that business is primarily there for folks to earn as much money as possible, at whatever cost, and then (for the Christian) to give some of it to another mission or ministry, is malforming. I think it's bad for our souls ... My work needs to generate money but also to increase the well-being of a place, of a community. That's going to form me into a certain kind of person, with a certain kind of character, and a certain way of understanding the world.

Dayspring is an outstanding example of a business that operates in ways that promote (as a by-product) character and spiritual formation. It is guided by a different story of what a "good life" or being a "successful business" entails, as its practices and policies are adopted to serve not only its own interest but the interests of others. I only wish David, my former student, could have had an initial experience in business like the one I suspect Dayspring could have provided him. I take solace in knowing that his act of courage has likely served him as his life unfolds, but I wish more business leaders could be attentive to how the pressures they put on their employees have a formative impact. Another word for "dayspring" is "dawn." This company, like the dawn, gives me hope.

Dr Kenman Wong is a Professor at the School of Business, Government & Economics, Seattle Pacific University, USA.

LOOKING FOR WATER ON THE MOON DESTROYING IT ON THE EARTH

CHRIS WRIGHT

On 23rd August 2023, India successfully landed a spacecraft close to the south pole of the moon, to great national acclamation – having won the race with Russia who (to unacknowledged national shame) failed to do the same when their spacecraft crashed on 19th August. The point of landing at the *south* pole of the moon, we are told, is that it seems certain that there is water there, preserved by the icy darkness of that lunar region. And water would be essential if humans were inclined to spend any length of time resident up there. Fresh water for moon-dwellers! Hooray!

Meanwhile back on earth, just two months earlier, on 6 June, Russia (by all plausible accounts it is assumed to have been Russia) destroyed the Kakhovka Dam in Ukraine, with the total wastage of an unimaginable quantity of fresh water for earth-dwellers. That dam, holding some 35% of Ukraine's fresh water, supplied close to one million people with water for drinking and sanitation, and for vital irrigation over a vast and massively productive area. Its destruction has not only devastated the lives and livelihoods of hundreds of thousands of humans, it has caused massive loss of habitat and biodiversity, and serious pollution of the Dnipro River, killing untold quantities of fish and aquatic creatures and other animals. It has caused virtually irreparable degradation of a whole ecosystem. It was a crime against the earth itself: ecocide.

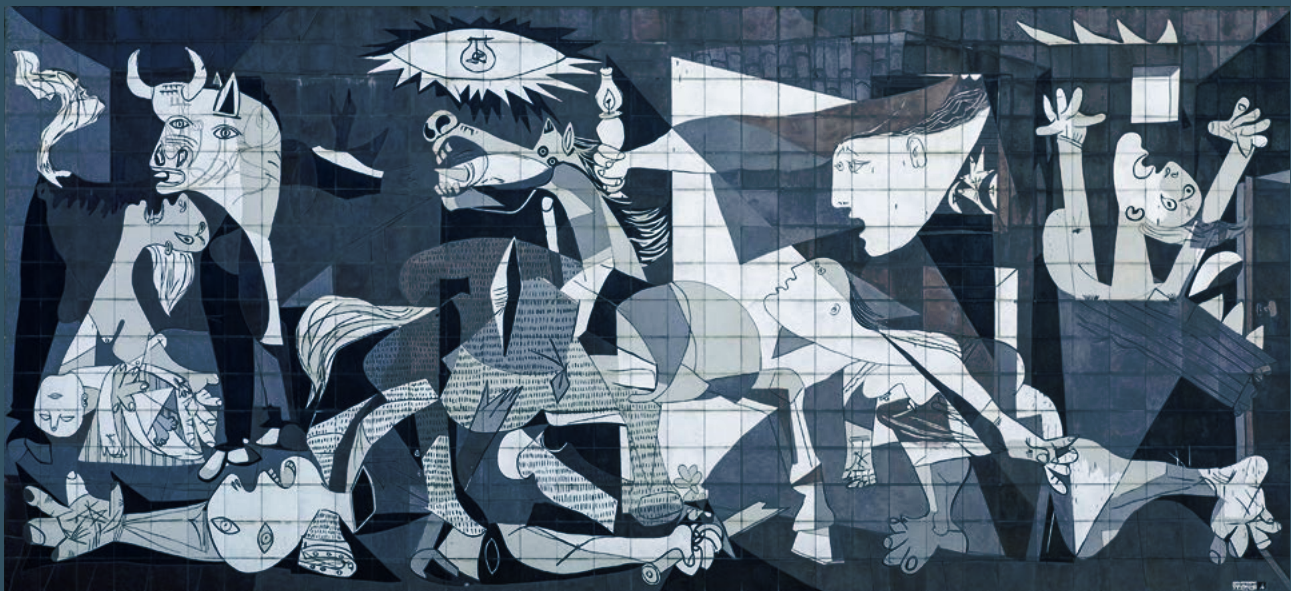
I find it hard to think of a clearer example of the sheer lunacy of human folly than for the same people at almost the same time to be searching for fresh water on the moon (where we might never live), while intentionally destroying

vast quantities of the diminishing store of the precious stuff on the earth (where we actually do live).

And that is just one spectacular act among the myriad ways in which humans are destroying the earth and its precious resources, and paying the cost in the worsening impacts of global heating and climate chaos.

And God is not pleased. In fact, the Bible makes it very clear that God is profoundly angered when humans ruin and ravage the beautiful earth he entrusted to us with its three great creational spaces in Genesis 1 and their respective fillings: the air, the waters and the dry land, all now threatened by our abuse. (And isn't it interesting how the word "biblical" is used to describe anything awesomely vast – like floods and fires). We are not the first destructive generation of humanity, though we are certainly the worst.

In biblical times, as now, war was terribly destructive of the natural environment. Trees were felled in vast quantities for siege engines. Crops, orchards, olive groves and vineyards were systematically destroyed. Sometimes land would be salted to make it infertile. Wells were poisoned, flocks and herds slaughtered. God's anger against such behaviour was particularly targeted at Babylon, so much so that the very word became not only the historical name of the actual enemy of Judah who destroyed their land, city and temple in the 6th century BC, but also a symbol of universal humanity united in enmity against God and his people – and destroying God's earth in the process.



Guernica reproduction in tile (Wikimedia)

DESTROYERS OF THE EARTH

“Babylon,” above all, is the target of God’s judgement, historically and in the eschatological future. And Babylon’s destruction of nature – the earth itself – is spelt out several times among the many dimensions of their arrogance and evil.

Habakkuk lambasts the devastating impact of Nebuchadnezzar’s wars in the region, on forests, animals, people, land and cities. (“Lebanon” stands for the felling of its great cedar trees.)

The violence done to Lebanon will overwhelm you,
as will the *destruction of the beasts* that
terrified them,
for the blood of man and *violence to the earth*,
to cities and all who dwell in them. (Hab 2:17 ESV)

Isaiah pictures the trees themselves rejoicing when the king of Babylon sinks down dead to the underworld. His fall means they will no longer be felled.

All the lands are at rest and at peace;
they break into singing.
Even the *junipers and the cedars of Lebanon*
gloat over you and say,
“Now that you have been laid low,
no one comes to cut us down.” (Isa 14:7–8 NIV)

Jeremiah, in his enormous oracle of condemnation of Babylon, simply calls that evil empire a destroyer of the earth.

“I am against you, you destroying mountain,
you who destroy the whole earth,”
declares the LORD. (Jer 51:25)

John quotes that verse of Jeremiah in his portrayal of God’s ultimate judgement on evil powers that have wreaked not only death on human beings but are indeed “destroyers of the earth.” With the seventh trumpet, the twenty-four elders cry out,

“The time has come for judging the dead ...
and for *destroying those who destroy the earth.*”
(Rev 11:18).

God is not mocked. We reap what we sow, and what a terrifying harvest we are now indeed reaping on the earth we have so vilely abused. For what will it profit the human race to gain all the water on the moon while losing the earth’s own soul – this miraculously watered blue planet? Or on a smaller but still scandalous scale, who profits when those who deliver fresh water to our taps are at the same time poisoning with sewage the very sources of fresh water in our rivers, lakes and aquifers?

THE WATER OF LIFE

Coming back to water itself – H₂O has been described as “the universe’s most miraculous molecule.”¹ It covers 70% of the earth’s surface and constitutes 75% of our bodies. It is almost the only substance known to us that expands (rather than contracts) as it cools from liquid to solid state, so that water freezes from the top downwards, ice floats, and life can go on in the depths beneath. 97% of the earth’s water is in the salty oceans, but the amazing dynamic cycle of evaporation, condensation in clouds, precipitation in rain and snow, gives us the remaining 3% as fresh water that keeps us all alive (as Psalm 104:6–13 observes), though

¹ Richard Gunderman, “The universe’s most miraculous molecule,” *The Conversation*, 8 October 2015, <https://theconversation.com/the-universes-most-miraculous-molecule-48075>.

about 70% of that fresh water is locked up in the polar ice-caps that we are slowly melting back into the oceans ...

No wonder water is a constant image in the Bible for life itself, for salvation, for fruitfulness, for the Lord Jesus Christ and the Holy Spirit. Indeed, it is how God describes himself through Jeremiah:

My people have committed two sins:

They have forsaken me,
the spring of living water,
and have dug their own cisterns,
broken cisterns that cannot hold water.
(Jer 2:13)

I think Jeremiah would have nodded at the similar ironic and futile stupidity of squandering our existing supplies of earth's fresh water while digging for water on the moon, and crashing spaceships in the process ... It's the kind of thing humans do when they collectively abandon the living God and his gifts of grace – in creation and redemption.

No wonder either, then (to conclude with biblical hope), that water features prominently in John's climactic vision of the new creation. Don't be put off by the words "there was no longer any sea" (Rev 21:1). Earlier in Revelation – as also in the Old Testament – the sea has been the symbol of chaotic evil, the place where the dragon stands and from

where one of the "beasts" emerges (Rev 13:1). So those words about the new heaven and new earth imply the ending of all such sources of evil, rebellion and deception, rather than a literal description of new creation geography.

Then comes the beautiful vision of the glory of God in the new creation that draws the whole drama of Scripture to a close. We won't need the light of the sun. And we certainly won't need water from the moon either.

Then the angel showed me the river of the water of life, as clear as crystal, flowing from the throne of God and of the Lamb down the middle of the great street of the city. On each side of the river stood the tree of life, bearing twelve crops of fruit, yielding its fruit every month. And the leaves of the tree are for the healing of the nations. (Rev 22:1–2)

... for the healing not just of the enmities and hostilities of the nations, but also for the healing of their destructive madness and folly.

Amen. Come Lord Jesus!

Rev Dr Chris Wright is Global Ambassador and Ministry Director of Langham Partnership (www.langham.org), the author of many books including commentaries on Exodus, Deuteronomy, Jeremiah, Lamentations and Ezekiel, and is a Senior Research Fellow of the KLC.



Discover God's Story for Investing



Eventide Center
for Faith & Investing

SUBSCRIBE TO OUR JOURNAL

Helping Christians understand and practice
biblically faithful investing

faithandinvesting.com/big-picture-mag



Eventide Center for Faith & Investing is an educational initiative of Eventide Asset Management, LLC®, an investment adviser.

How Business can Create Worthwhile Jobs and Spread God's Love

KEREN PYBUS

I don't come from a family of businesspeople; indeed, I didn't really have a model at all in that area. My grandparents were teachers, factory workers and lay ministers, my parents were teachers and then pastors and my husband is a musician, teacher, vicar and chaplain. At school I struggled academically but I was always passionate about textiles and so I formed a career in merchandising, working for George Clothing (Asda Stores Limited).

From visiting factories all over the world, what most impacted me were the people that made up the supply chain, what the cost levers were and why there were so many people being treated badly. The garment industry employs 60 million people globally, 70% of whom are women, and can very quickly provide a formal job career path. As a Christian, I believe God made everybody unique and special and where you were born, what your situations were when you were growing up and what your education provision was shouldn't mean that you don't get to do a job that's worthwhile. Everyone should be treated with respect and get the opportunity to grow as a person within her or his workplace.

While missionaries and theologians have important parts to play in evangelism, they seldom provide sustainable jobs. I was a small cog in a large business and so it was tough

to make the kind of change I wanted to, at the speed I wanted to. I believe that God can speak directly to me and through two friends I heard God say, "If you want to walk on the water you've got to get out of the boat." Three months later, unexpectedly, I was made redundant. God effectively shoved me out of the boat, and I realised then I needed to walk the talk.

Starting a business from scratch is the most challenging thing I've ever done but it was God's business and he provided me with a great business partner, Paloma Schackert. My background in the industry perfectly complemented her background in research and economic development for women. We met in Ghana at the right time, winning a grant from USAID that kick-started the business. The industry in Ghana is in its infancy but has all the building blocks for rapid growth: a unique Africa-to-USA free-trade agreement; fast shipping times to the US, UK and Europe; a strong agricultural supply chain which keeps the cost of living low; good government labour policies. Therefore, we could create a baseline of ethical manufacturing, developing an industry from scratch that was going to be right from the beginning. This means sharing God's love by not only treating everyone fairly but creating the best workplace and reinvesting profits back into worker empowerment and education.



Workers at Ethical Apparel Africa, Ghana

Over the last eight years we have grown to working with partner factories and owning our own factory, creating 1,000 jobs and shipping \$4 million of core, non-fashion, necessary products such as workwear and underwear. Our vision is to export goods worth \$100 million by 2030 which is equivalent to 10,000 jobs. We have grown with a team of largely Christian investors who share our vision and values. One of those investors said,

I've come to believe that we have a duty to use our wealth to help people. God's given me this capital to manage and as a faithful believer and follower of Jesus I want to do right in the world.

We're not only trying to create those jobs that pay people fairly, provide them with benefits, help them to progress in their lives and their careers, and make them feel a sense of belonging, inclusion and power in the workplace. We're also seeking to measure that and to help to figure out and contribute to the industry's understanding of where those wins are that are both good for people and have a good return on investment from a business standpoint. Businesses work when they make profit but how we steward that profit is what makes us unique.



We feel that the stewardship of the skills that God has given to us is to be used to ensure that everybody that works in the garment industry has a respectable job, a worthwhile job. Business done well can be a blessing and vessel to show God's love.

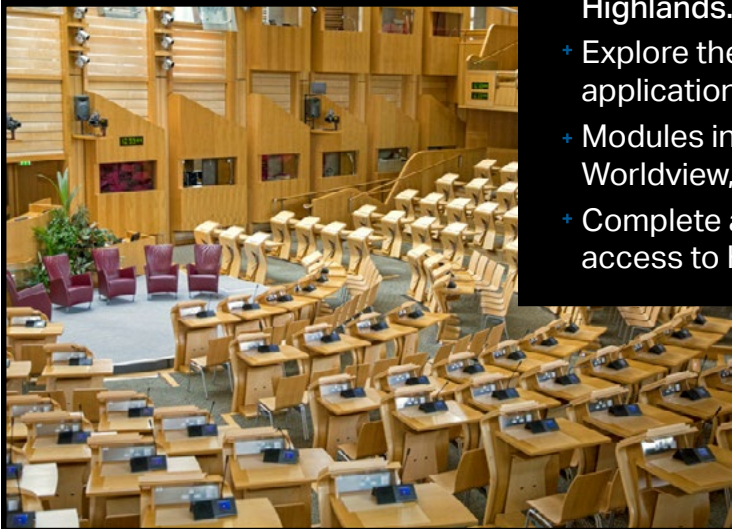
Keren Pybus is the CEO and Co-Founder of Ethical Apparel Africa, a clothing manufacturing and sourcing business based in Ghana delivering cost-competitive, quality products while ensuring workers are respected, empowered and paid living wages. A recent film made by the Seattle Pacific university sums up our vision and journey of EAA: <https://faithandco.spu.edu/film-detail/ethical-apparel-africa/>.



What does faith have to do with vocation?

MLitt: Theology, Worldview and Culture at Highland Theological College

- + A flexible taught masters programme delivered online, with evening seminars and a bi-annual retreat in the Highlands.
- + Explore the theological foundations for the practical application of Christian faith to all of life.
- + Modules include: Doctrine of Creation, Theology and Worldview, the People of God, the Land, and more.
- + Complete a dissertation on a subject of interest, with access to HTC's online and physical resources.



In collaboration with



CHALMERS INSTITUTE

www.htc.uhi.ac.uk/MLitt



PREACHING THE BIBLE FOR ALL ITS WORTH:

Acts

STEVE WALTON

Acts is unique among the books of the New Testament in telling the story of the early church: it is Luke's "volume two" following on from his Gospel. The two books are linked by a common addressee, Theophilus, a Roman official (Luke 1:4; Acts 1:1), and a common aim: to tell the story of Jesus. Acts begins by summarising the Gospel as "all that Jesus *began* to do and teach" (1:1), implying that Acts is the story of what Jesus *continued* to do and teach. This signals a key feature of Acts: Jesus is not an absentee, and nor does the Holy Spirit take over his role (as Superman to Jesus' Clark Kent). Jesus continues to work and act, but now from his place in heaven.

The ascension of Jesus is thus a key moment in Acts, for it establishes that Jesus is now at God's right side, sharing God's rule over the universe. Peter's Pentecost speech explains this and provides scriptural support for this claim from Psalm 110:1, one of the most widely-cited scriptural passages in the New Testament, going back to Jesus' own use of it to identify himself as "great David's greater son," Israel's Messiah (Luke 20:41–44). Not only that, but Jesus' place alongside God means that *Jesus* is now the one who pours out the Spirit (Acts 2:33). This is remarkable, for in the Jewish Scriptures and later writings, it is clear that $\Upsilon\text{H}\omega\text{H}$ and $\Upsilon\text{H}\omega\text{H}$ alone pours out the Spirit (e.g., Joel 2:32, quoted in Acts 2:17; see also Isa 44:3; Ezek 36:26–27). There is thus a christological "big bang," as Jesus is rapidly recognised as standing alongside God, and thus deserving of worship and an appropriate addressee of prayer (e.g., 7:59).

Jesus continues to intervene in earthly events, as ascension geography expands our understanding of space to recognise that Jesus' (re-)entry into the heavenly world means the barrier between earth and heaven is now much more porous. Jesus can appear to Saul of Tarsus (9:3–6). Jesus heals Aeneas (9:34). Jesus' name is powerfully effective in healing and

deliverance (3:6, 16; 4:10, 30; 8:5–7, 12; 16:18), as well as salvation, understood more broadly (4:12). Of course, Jesus pours out the Spirit, at Pentecost (2:33), on the Roman centurion Cornelius' household (10:4–47) and on the twelve disciples of John the baptiser in Ephesus (19:1–7).

Why is this important for preaching? It's easy to fall into the trap of assuming Jesus is absent in Acts, as Hans Conzelmann claimed, and thus to preach either by focusing on the work of the Holy Spirit or by making too much of the work of human leaders of the Jesus movement.



Albrecht Dürer, *Pentecost* (Wikimedia)

The first error leads to neglecting the incipient trinitarian shape of the mission of God in Acts. It would be anachronistic to treat Acts as expounding fourth-century trinitarian theology, but it would be an equal error to fail to recognise that Father, Son and Holy Spirit are the drivers of the mission. For example, in Jesus' response to the disciples' question about the restoration of Israel (1:6), Jesus answers by reference to the Father, who sets times and seasons for events (1:7), to the Holy Spirit, who will come on them to empower them (1:8a), and to himself, for they will testify to Jesus to the end of the earth (1:8b). In preaching, it's crucial to help people see the wholehearted commitment God has to mission, for they then know that they are working with the grain of God's purposes.

The second error leads to thinking it all depends on us and neglecting the divine initiative to which believers respond. It's all too easy for individual Christians, groups of Christians, churches and parachurch organisations to make plans and strategies for their life and work which ironically neglect the triune God who should be their focus. Evangelical Christians are activists, one of David Bebbington's four markers of evangelicalism, but this cannot and should not be at the expense of prayer, worship and spirituality. For sure, Luke tells the progress of the mission without constant reference to these features: it's at crucial turning points that he says more, such as Barnabas and Saul leaving Syrian Antioch at the prompting of the Spirit during a period of fasting and prayer (13:4), and Paul's turn away from Asia, eventually to cross the Aegean Sea to Macedonia in response to a dream-vision (16:6–10). The latter shows the unique feature of the Holy Spirit forbidding and preventing Christians. It was not that God intended them never to go to the province of Asia – Paul's longest settled ministry, over two years, was in Ephesus, the capital of that province (19:1–20:1). Indeed the whole province heard the word in that period (19:10), including those who went home and planted churches in other cities, such as Colossae (Col 1:7; 4:12 names Epaphras). God's purposes included Asia, but *not at this time*.

So good preaching will display Christian spirituality as a key feature of Christian mission from Acts. As we engage with God-in-Jesus by the Spirit in worship, prayer and fasting, we shall be able to discern God's purposes, and be open to God's surprises. I suspect Paul and his companions had no sense of what would happen as they sought a place of prayer by the river in Philippi (16:13), and they discovered, to their delight, that the Lord opened Lydia's heart to the gospel, and she became the host of the mission team (16:14–15). Probably, too, Paul and Silas did not know that they would end up in the inner prison because Paul's deliverance of the slave girl had negative economic effects for her owners (16:16–24) – this was not what they signed up for when they

responded to the dream-vision calling them to Macedonia! Both good things and hard things come as his people engage faithfully in participating in the mission of God.

FURTHER READING

Patrick Schreiner, *The Mission of the Triune God: A Theology of Acts*. NT Theology. (Wheaton, IL: Crossway, 2022), is a fine short overview of Acts which recognises its incipient trinitarianism, and its focus on mission.

Beverly R. Gaventa, *Acts*. Abingdon NT Commentary. (Nashville: Abingdon, 2003) – an excellent commentary which keeps a God-centred focus.

Steve Walton, *Acts 1–9:42*. Word Biblical Commentary. (Grand Rapids: Zondervan, 2024) – the first of a detailed three-volume commentary with a strong focus on God and mission throughout. Read the “Explanation” section on a passage first, and then dive into the detailed “Comment.”

Steve Walton, *Reading Acts Theologically*. Library of NT Studies 661. (London: T&T Clark, 2022; paperback 2024) – a collection of essays reading Acts from a theological perspective, considering how to read theologically, Luke's portrait of the earliest churches and their world, and major themes in Acts.

Rev Prof Steve Walton is Senior Research Fellow in New Testament at Trinity College, Bristol, and is a Senior Research Fellow of the KLC.

[Prof Walton's Acts commentary](#)
is set to be released later this year



A Bigger Vision of Stewardship

JASON MYHRE

Stewardship is the idea that God is the rightful owner of all things. Psalm 24:1 says this very clearly: “The earth is the LORD’s, and everything in it.” This makes sense because God is the creator of all things. Stewardship recognizes that everything in our possession actually belongs to God. All the things we own are really God’s things that he has entrusted to us. We are managers – or stewards – of God’s possessions. This understanding of stewardship helps free us of the selfishness and acquisitiveness that is so endemic to life after the fall. All of us are prone to grasp after things and to hold them tightly. Recognizing our role as God’s trustees can aid us in being content with what he has given us and to share generously with those in need. It can liberate us from the power money exerts in our lives. Living in that freedom offers a powerful witness to the reality of God and his kingdom.

But as big as this vision for stewardship is, it is actually too small.

We tend to approach stewardship by asking: “What has God entrusted to me?” To answer this question, we take stock of our money and possessions: the balance in our bank accounts, our properties, cars, investments, etc. We understand stewardship in terms of the resources God has placed in our immediate possession – and that is valid. God *has* entrusted us with these things. This is what I consider to be stewardship with a lowercase “s.” Biblically, though, there is a much bigger sense of stewardship that we must come to see and understand.

Stewardship with a capital “S” is the astonishing reality that God has entrusted us with stewardship of his entire creation. In Genesis 1, when God creates humanity in his image, he commissions them to be royal stewards over everything he made. Verse 26 says, “let them rule ...” (NASB). The New Living Translation reads, “they will reign” and the ESV says, “let them have dominion.” No matter the translation, this is stewardship language. How do we answer the question of what God has entrusted to us? If we take Genesis 1 seriously, the answer includes far more than our bank accounts, homes, personal property and investments. Also under our trusteeship, in the language of Genesis 1, are “the fish in the sea and the birds in the sky ... the livestock and all the wild animals ... and all the creatures that move along the ground.” In other words, the entire creation! God made all things and then made us to be royal stewards over all those things. That is Stewardship.

If you find this hard to believe, you’re in good company. Even King David, the man said to be “after God’s own heart” (1 Sam 13:14), struggled to comprehend it. In Psalm 8, we read about David trying to wrap his mind around this bigger vision of stewardship: “What is mankind that you are mindful of them, human beings that you care for them? You have made them little lower than the heavenly court and crowned them with glory and honour.” David then uses explicit stewardship language, marvelling: “You made them *rulers over the works of your hands; you put everything under their feet ...*” (vv. 4-6). Psalm 24 proclaims: “The earth is the Lord’s, and everything in it.” Combine that with Psalm 8: *God* owns it all, but God also entrusted it all to *us*, his royal stewards. What an exhilarating and ambitious reality! Commenting on the breadth of our stewardship mandate, R. C. Sproul writes:

At creation, the mandate that God gave to humanity was for people to reflect and mirror God’s stewardship over [the whole earth]. This involves far more than religious enterprises or the church. It has to do with how we engage in scientific endeavors, how we do business, how we treat each other, how we treat animals, and how we treat the environment. That dominion over the earth is not a license to exploit, pillage, consume, or

destroy the earth; it is a responsibility to exercise stewardship over our home by working and keeping it.¹

Stewardship in Investing

Just as there are two levels of stewardship, there are also two levels to investing. One is more familiar: the level of investing that corresponds to small “s” stewardship. Here we recognize that God has put specific dollars into our care and that we are responsible to be wise with his money. Typically, we think that this means we must seek to generate a good financial return on our investments, by practising prudent risk taking.

But there is a second, higher level of investing. It corresponds to the idea of capital “S” stewardship. This involves supplying capital to support businesses. Our capital enlarges the work of these companies, enabling them to amplify their activities in the world. With this larger sense of stewardship, as Christians, we understand that God has put the *entire creation* in our care, and we must be wise with it, as well. Therefore, we aim at enlarging the beauty, goodness, provision and flourishing of creation with the investment decisions we make. At this higher level of stewardship, we are seeking to generate a “good return” on God’s creation such that the world is made even more the place of delight he created it to be. Therefore, we must be attentive to the kinds of companies we’re investing in and the impact of those companies in creation through their products and practices. Looking solely at financial return is inadequate.

The Value of Faith-Based Investing

The good news is that there is an entire industry of

1 <https://www.ligonier.org/learn/articles/what-biblical-stewardship>.

Christian faith-based investments that are seeking to help us pay attention to both levels of stewardship. Faith-based investing seeks to help us grow God’s money by investing it in companies that reflect God’s purposes for how business is meant to operate in his good world.

While the notion of big “S” stewardship is exhilarating, if we’re honest, it’s probably a bit overwhelming, too. It is right for us to feel its weight; certainly, King David did. Investing of this kind is typically framed in the language of responsibility, yet a closer look at Psalm 8 helps us see something David saw. He recognized that the proper motivation animating the big vision of stewardship is not duty, but worship. Remember: David’s reflection on this bigger vision of stewardship in Psalm 8 is *situated within a hymn of praise*. It begins and ends with this worshipful refrain: “O Lord, our Lord, how majestic is your name in all the earth!”

The end of faithful stewardship is not the glory of the steward, nor even the glory of this amazing, sacred trust that our Maker has bestowed upon us. It is the glory of God himself; it is the majesty of the name of the Lord that fuels our stewardship.

As it was for King David, may worship of the Master be the beginning and end of our stewardship, as well.

Jason Myhre, the Executive Director of the Eventide Center for Faith and Investing (ECFI), is a Fellow of the KLC and facilitates its Capital Stewardship Hub.²

Note that all investment carries risk: ECFI does not guarantee secure investment.





2 A version of this article appeared previously in the *Journal for Faith & Investing* (faithandinvesting.com/journal).



Jordan Pickering, *Chernobyl Reclaimed*

Approaching the Ethics of Finance through the Story of Joseph

BENJAMIN NICKA



In Monty Python's Flying Circus, a sketch follows a man looking to purchase a session of argument. The interlocutor in the first room he enters instead unfurls a finely-crafted line of abuse. Startled, he exclaims, "Look, I came here for an argument!" This mirrors a common experience in my life: looking for a collegial, if spirited, argument exploring the ethics of finance within the capacious moral realities of Christ, I often find myself in adversarial, if polite, and muddled conflict. The biggest obstacle to the fruitful argument I seek is a fragmented discourse. Despite the many Christian voices addressing finance and investing, a definite lack of shared theological concepts and moral categories prevails. Without general agreement on finance's purpose and place, the Christian discourse on the ethics of finance seems stuck, unable to move further into God's vision for this important field.

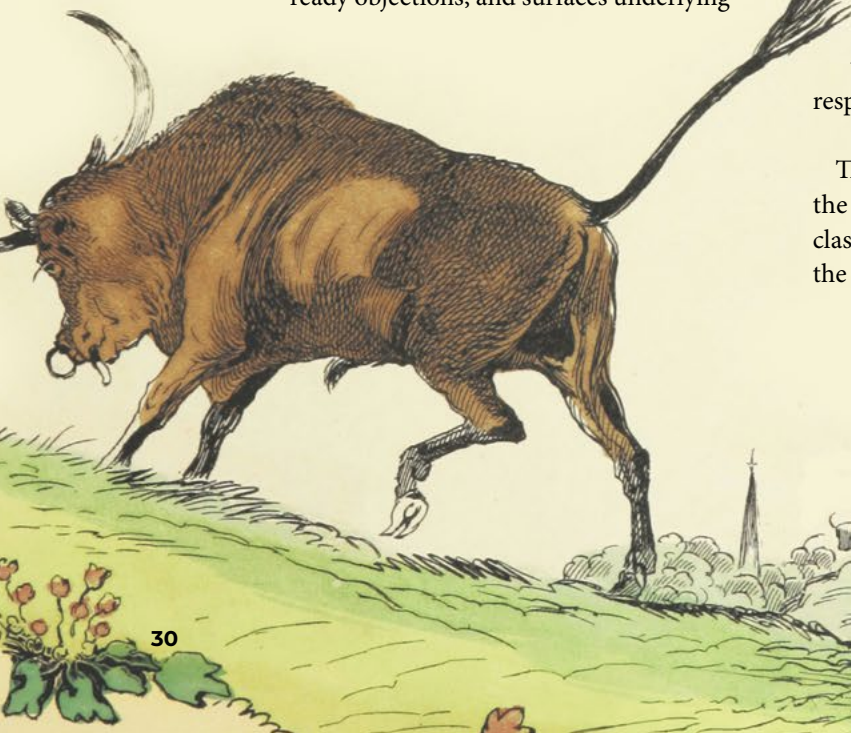
A way out of this conundrum is storytelling. Storytelling facilitates shared exploration, bypasses certain ready objections, and surfaces underlying

agreement. It brings us alongside one another and provides tools to work out ideas in new ways. With this conviction in mind, I'd like to ruminate on Joseph's life as told in Genesis. I'm convinced this story is about finance. Further, I believe it provides powerful theological resources for conceptually provisioning and enriching Christian arguments on the ethics of finance. To start, however, I'll tell how I came to understand finance in light of Joseph.

NYC's Center for Faith & Work and a Curious Acronym

In 2011, I returned to finance after a three-year break to attend seminary in the financial crisis's aftermath. I did not expect my new theological knowledge to impact my work. But this changed one Sunday while attending Tim Keller's Redeemer Presbyterian Church. That night a pew mate told me of a class called "Faith and Finance," aimed at Christian finance professionals, at the church's Center for Faith & Work. Intrigued, I enrolled. The course suggested finance should be uprooted from the economic self-interest and rationality taught in business schools and grounded instead in Christ. In Christ, the foundations of work in finance included: (i) human beings are made in the image of a working God, (ii) the world's ecology has moral realities as beautiful and knowable through wisdom as its physical complexities, and (iii) the world's ultimate story is one of renewal through Jesus Christ. More briefly, the course asserted the *imago Dei*, the *sapientia Dei*, and the *missio Dei* (the image, wisdom and mission of God, respectively) were rich enough to reconceptualize finance.

The following spring, I served a private equity concern, the TZP Group, whose unique name helped connect the class's core tenets to finance. The acronym "TZP" combines the Hebrew letters *TZadeh* and *Peh* and refers to the name



the Pharaoh gave Joseph in Genesis 41:45, *Tzaphenath-peneah*, variously translated as “the revealer of secrets” (in Hebrew) or “God speaks and he lives” (in the Egyptian tongue of the time). TZP views Joseph as a model investor. Indeed, consider how Joseph draws on deep insights and discipline to wisely build and deploy capital (grain) in a manner fitting to time and circumstance and thereby creates tremendous social and financial returns.

Also relevant is his mode of investing, how he partners with the farmers in Genesis 47, sharing in both their successes and risks. Seeing Joseph as an investor converted the abstract principles of the Faith and Finance class into concepts illuminating finance. Here was a financier enacting his identity as an *imago Dei*, drawing upon the *sapientia Dei*, and participating in a partial unveiling of the *missio Dei*, all the while never turning away from the work of finance. The next three sections will explore how these concepts, illuminated through the story of Joseph, can resource the Christian discourse on the ethics of finance.

Joseph and the Potential of Humans Living Into the *Imago Dei*

Joseph portrays the potential of humanity’s given identity as creatures made in the image of God. Genesis, of course, opens with God at work in creation. God fashions humans in the *imago Dei* to localize his beneficent authority on earth and continue his work as vice-regents. Humanity’s royal identity involves serving under and mediating a higher, ultimate authority. It is explained in the commissions God gives in Genesis 1 and 2.

The first commission is the two-fold blessing in Genesis 1:28 for fruitfulness and work. This blessing first envisions a staggering fecundity in bearing offspring and building civilizations (by echoing the blessing given to the fish in verse 22, God indicates that humans will fill the earth like

the fish fill the seas ... imagine!). Next, the language of “subdue [the earth] and have dominion” brings into view non-violent and mutual cultural creation and administration in human work. In this undertaking, humanity is to imitate God’s work as an artisan, developing the world with wisdom and making it a habitable dwelling fit for abundant life for all creatures.¹ The second commission is in Genesis 2:15.

Here, after planting a garden to address the lack of fruitfulness on the earth, God hands the garden to humanity, charging them to “work it and keep it.” This work involves stewarding the garden, protecting and serving the overflow of life it both produces and makes possible. These commissions set forth a model for all human work, including finance.

The closing chapters of Genesis depict Joseph as exhibiting aspects of humanity’s calling as *imago Dei*. First, Joseph’s story opens with two dreams indicating his royal destiny. He will one day reign. Yet Joseph only ever realizes this given purpose as a servant, first in Potiphar’s household, then in prison, and lastly and astonishingly, over all of Egypt. In each of these roles, Joseph acts as one serving under a higher, ultimate authority, as a vice-regent rather than a regent.

Next, as a ruling servant, Joseph mediates God’s presence. Repeatedly, Genesis emphasises that God is with Joseph (Gen 39:2–6, 21–23), but this is never for Joseph’s good only. Rather, through his ruling and administrative work, Joseph mediates the blessing of God to others, including Potiphar’s household, the prison, and all of Egypt and the surrounding nations.

Thirdly, Joseph’s work facilitates fruitfulness. Only under Joseph’s care does Genesis observe that Abraham’s family was “fruitful and multiplied” and exceedingly so (47:27).

¹ J. Richard Middleton, *The Liberating Image: The Imago Dei in Genesis 1* (Grand Rapids: Brazos Press, 2005).

Storytelling facilitates shared exploration, bypasses certain ready objections, and surfaces underlying agreement. It brings us alongside one another and provides tools to work out ideas in new ways.



Garden of Eden tapestry, 16th century (Wikimedia)

Under this ruling servant, this *imago Dei*, God's promise of fruitfulness becomes a reality and while childbirth is especially noted, it is fair to assume that the broader civilizational ordering needed for families and communities to truly thrive is envisioned.

Lastly, Genesis shows Joseph creating and administering structures for abundant cultural life, in both household, institutional, and national economies. Reflecting on this work in Genesis 50:20, Joseph notes that it resulted in many people being kept alive, saved from the famine.

Seeing Genesis depict Joseph as a concrete instance of the *imago Dei* suggests a broad vision for the work of finance. It suggests finance might expand its aims far beyond its present primary concern with return on investment and risk management to also include participation in and facilitation of a world full of the blessing of God through the work of humanity. Investing, cast in this light, is properly oriented first to protecting and serving households and towns full of men, women, and children, cultivating and deploying their giftedness in service of each other and for the goodness of all creaturely existence. Yet Joseph's story does not only suggest a new purpose for finance, it also suggests a new method, namely wisdom.

Joseph and the Potential of Human Embrace of the *Sapientia Dei*

As an *imago Dei*, Joseph primarily mediates the blessings of God through a right fear of the LORD that embraces the *sapientia Dei*. Explicitly, we first hear of Joseph's fear of the LORD in his encounter with Potiphar's wife. There, Joseph characterizes her proposed illicit coupling as primarily a

“sin against God” (39:9). This is a glimpse into Joseph's heart: at his core, he attends first to awe of God. This deep wonder at and awareness of God sounds again when Joseph responds to Pharaoh's flattery with, “It is not in me; God will give Pharaoh a truthful [or favourable] answer” (41:16). While Joseph speaks in Genesis 41 without any intervening dream or vision giving him God's revelation (as occurs in Daniel's interpretation of Nebuchadnezzar's dream, for instance), he conveys his firm conviction that his wisdom is ultimately a faculty of God, a creaturely conduit of the true, good, and beautiful.

Implicitly, the story portrays Joseph as refracting God's wisdom, a pattern found in Proverbs 24:3–4. These verses depict the human coordination of wisdom, understanding and knowledge in fruitful work as drawing upon the modes and means of God by echoing, in structure and vocabulary, a depiction of God at work in creation in Proverbs 3:19–20. Human work done well is rooted in imaging God's wisdom. The *sapientia Dei* is the interpretive frame for understanding Joseph's work. Just as in Genesis 1 God forms and fills the cosmos with life by wisdom, “carefully constructing an artful world according to a well-thought-out plan for the benefit of creatures,” so Joseph in harmony with the *sapientia Dei* designs and executes economic structures for accumulating stores of grain and uses them to preserve life.² These proverbs put forth wisdom as a concrete way of life that inheres in the world, a real and objective moral ecology that gives identity and purpose to things and actions – including finance – and defines and orders their relationships with one another. This reality reverberates down through history and is the backdrop against which all human action sounds in either harmony or discord.

Whereas the *imago Dei* suggests a larger purpose for finance, the *sapientia Dei* suggests Christian thinking has resources sufficient to inform its complexities. The various components of finance, the relationships, trust, risk, value, time, intermediation, etc., that combine in various ways in finance's functions all exist within this wisdom of God that animates creation's objective moral ecology: knowledge of finance's true purposes and possibilities, even in the specifics, is accessible to those fearing the LORD and drawing on God's wisdom. Joseph's reliance on the *sapientia Dei* allows his work to partially unfold the *missio Dei* in his time.

Joseph and the Potential of Human Participation in the *Missio Dei*

Joseph as *imago Dei* mediates God's mercy and justice and so participates in the *missio Dei*, that mission to bless the world through Abraham's family that God first articulates in Genesis 12 and finally fulfils in Jesus. This participation is



Ford Madox Brown, *Jacob and Joseph's Tunic* (Wikimedia)

² Middleton, *Image*, 77.



Taddeo Zuccari, *Joseph and Potiphar's Wife* (Wikimedia)

evident in his treatment of the starving farmers in Genesis 47.³

The arbitrary use of state power is a consistent source of injustice in human history. Land seizure and expropriative tax rates are two tools often wielded in this abuse of power. Scholars suggest tax rates of 50% – 66% on a farm's yield were common in ancient times and that lending seed for planting often bore a 33% charge.⁴ We can also note that property rights are only ever what is granted by the powers that be, such that "owning" one's land is a concept relative to time, place, and policy. It is useful to read Joseph's interaction with the farmers in light of these particular threats to human flourishing.

When the farmers, broke and starving, offer their land and bodies in exchange for food and seed, Joseph accepts the proposal, but in modified form. Instead of an unlimited servitude, Joseph institutes by law that the people will work the land and give 20% of the yield to Pharaoh (47:23–26). This law had the same force as those protecting the allotment of the priests.⁵ In this act, Joseph delimits, in his time and place, the unlimited arbitrary power of the state, the same

³ Some biblical scholars, including Michael Rhodes, read Joseph's work in Genesis 47 as counter to God's wisdom. Space constraints prohibit engagement with this view.

⁴ Kenneth A. Matthews, *Genesis 11:27–50:26* (Nashville: Broadman & Holman, 2005), 860.

⁵ Matthews, *Genesis*, 860.

power by which Joseph's original 20% [additional?] tax on crops was so easily implemented in Genesis 41. This structure of ownership, with its modest yield/taxation dependent on the quality and quantity of each year's crop, means the owner/state is participating in the farmer's work and its risks. Here is an ownership that unifies rather than alienates. This stands in contrast to a fixed yield that leaves all risks with the farmer. It is no wonder that the people gladly accept his terms (47:25).

In this part of Joseph's story, there is a hope that work in finance can participate in the design and implementation of structures for the unfolding of justice and shalom in our time and place, even if these incremental improvements eventually pass away (one notes that Joseph's reforms give way to brutal enslavement of the Hebrews by the opening of Exodus).

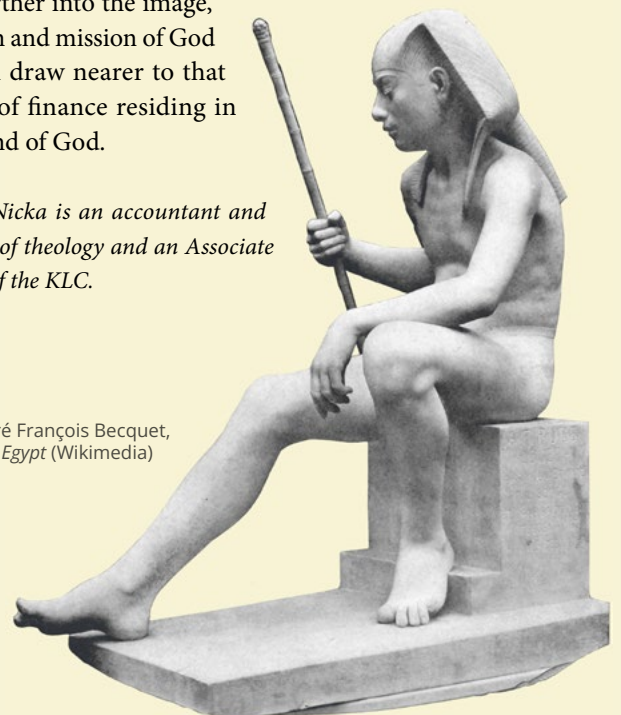
Further Up and Further In

The story of Joseph, read as a story of finance (albeit in ancient form), shows the potential for human work in this field. Finance, expressing the *imago Dei*, can explore an expansive vision of its service and authority and aim to participate in and facilitate human cultivation and deployment of giftedness for the good of all creation. Drawing on the *sapientia Dei*, finance can navigate the moral contours of its complex work. Embracing the *missio Dei*, finance can learn to wield its power with deference and restraint to build societies more resonant with justice.

Storytelling only gets us so far, of course. Yet, the theological tools on display in Joseph's story, if applied to finance expansively, can do the detailed work and forge the requisite common concepts. As we move further up and further into the image, wisdom and mission of God we will draw nearer to that vision of finance residing in the mind of God.

Ben Nicka is an accountant and student of theology and an Associate Fellow of the KLC.

Just André François Becquet, *Joseph in Egypt* (Wikimedia)





A Small Business Addressing Big Problems

KENNETH J. BARNES

Fredrik Galtung is a man who knows all too well the three-headed beast that haunts the world of international development, otherwise known as fraud, corruption and mismanagement. Having spent ten years at the anti-corruption advocacy group, Transparency International, he saw firsthand the pros and cons of trying to address these issues from the top down.

Despite Transparency International producing such useful tools as the Corruptions Perception Index,¹ and working successfully with the United Nations and other intergovernmental bodies to enact binding anti-corruption legislation; the efforts of such organizations are generally limited to policy-level actions that miss the primary source of fraud, corruption and mismanagement, namely bad actors operating at the grass-roots level. “How?” Galtung thought, “can we empower people working on the front lines of development projects, to audit their own activities in a way that would both root out fraud, corruption and mismanagement, and improve the efficiency of their projects in the process?”²

This question led to the creation of a very different kind of advocacy group, one that successfully addresses the problems of fraud, corruption and mismanagement, not from the top down, but from the bottom up, as Galtung had envisioned. Integrity Action, formerly known as Tiri, is a non-profit organization that has successfully monitored over \$1 billion worth of development projects in dozens of countries, by training local monitors to identify and fix problems in real time. Using smartphone technology, and an app known as DevelopmentCheck™ they not only identify problems in the field, they share their findings with local contractors, NGOs, government authorities and other stakeholders, in order to develop cost-effective and timely solutions to those problems.³ To date they have fixed four thousand problems out of seven thousand identified by local monitors (a 57% “fix-rate”),⁴ and are currently working on over five hundred projects across Africa, Asia and the Middle East.

Seeing the effectiveness of this approach, Galtung turned his attention to the more complex problem of sustainability reporting in the corporate world. It is well known among environmental advocacy groups that a company’s actual environmental footprint can only be measured if the impact of its entire supply chain and product life cycles are taken into account. By using the bottom-up approach that he and his partners had developed at Integrity Action, and by redesigning the user-friendly, hand-held technology that had empowered local monitors to audit development projects, Galtung believed that multinational companies could, in fact, capture environmental impact data at their various sources, and TrueFootprint was born. Then came the COVID-19 pandemic.

Despite countless warnings from epidemiologists that such an event was virtually inevitable, the world was caught flat-footed, especially as it related to personal protective equipment (PPE).⁵ In the United States, the first concern was for health-care workers working on the front lines, in hospitals and clinics around the country, who were in desperate need of masks, gloves and shields. Dr Patrice A. Harris, president of the American Medical Association, famously implored the Trump Administration to make PPE a national priority, noting that, “Physicians and front-line health-care workers across the country are pleading for more personal protective equipment, doing everything they can to raise awareness of this crisis. Those on the front lines of the COVID-19 pandemic are concerned that the lack of adequate PPE endangers not only themselves, but their patients and families as well.”⁶

The pleas would generally go unheeded however, as the Administration refused to invoke the Defense Production Act to increase PPE supplies;⁷ and individual States competed with each other, and with the Federal Government itself, to procure whatever PPE they could. The situation

1 <https://www.transparency.org/en/cpi/2020/index/nzl>.

2 The author interviewed TrueFootprint CEO, Frederik Galtung, on January 13, 2021.

3 <https://integrityaction.org/devcheck/about-us>.

4 <https://www.integrityaction.org/what-we-do/impact/>.

5 For a prescient warning, readers are directed to Jonathan Quick, *The End of Epidemics: The Looming Threat to Humanity and How to Stop It* (New York: St. Martin’s Press, 2018).

6 <https://www.ama-assn.org/press-center/ama-statements/ama-urges-critical-steps-protect-frontline-health-care-workers>.

7 The Defense Production Act was used to increase the number of ventilators, respirators and other medical devices, but not PPE.

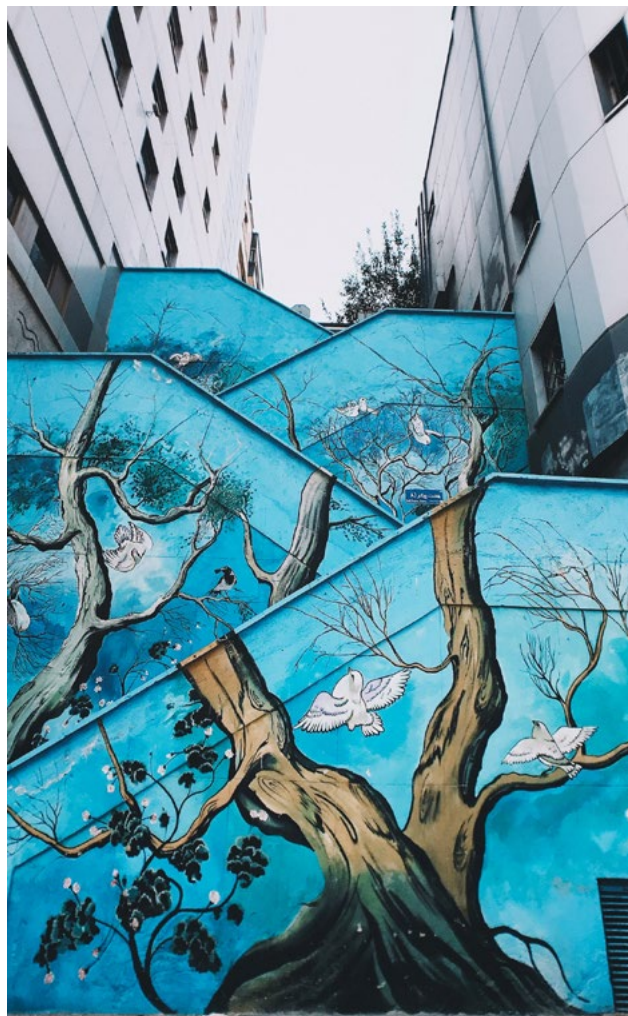
became even more critical as private citizens themselves began to purchase medical-grade masks, and many users resorted to reusing disposable products, and making non-medical-grade products on their own. This was happening in the richest country in the world, and as is often the case, the situation was potentially more dire in the countries of the Majority World, and especially in Sub-Saharan Africa, Southeast Asia and parts of the Middle East.

In a report published in July 2020, titled *Strategies for Managing Acute Shortages of Personal Protective Equipment During COVID-19 Pandemic*,⁸ Africa Centers for Disease Control and Prevention gave specific guidance on the preservation and rationing of PPE, including the decontamination and reuse of masks, the use of face shields when masks aren't available, the use of gloves for direct patient care, and the reuse of disposable gowns. However, little guidance was given on the procurement and effective inventory management of PPE. Shortages, it would seem, were merely assumed and pilferage, no doubt, highly anticipated.

Enter TrueFootprint, Ltd. and the COVID-19 Care Monitoring Coalition (CCMC).

Calling upon his twenty years of experience in the development sector, Fredrik Galtung knew that a huge influx of both governmental and philanthropic money would create

8 <https://africacdc.org/download/strategies-for-managing-acute-shortages-of-personal-protective-equipment-during-covid-19-pandemic/>.



an environment too tempting for the previously described bad actors to ignore. He also knew that the distribution challenges of a multinational effort, conducted in places where infrastructure and other public services are limited, would undoubtedly result in an uneven distribution of resources and unnecessary PPE shortages at the local level. He believed however, that the technology the company possessed could be redesigned once again, and if used properly by health-care workers themselves, help to ensure that those shortages were both minimized, and short-lived.

In order to bring their solution to market as quickly as possible, the company focused on “one key data point,” i.e., “are the health facilities safe: safe for the people who work there ... [and] safe for patients, especially those in high-risk categories?” This one metric drove the entire Care Monitoring Coalition project, with the ultimate aim being to “improve health outcomes ... [and] reduce infection and mortality rates for health workers.”⁹

While the technicians concentrated on the redesign of the TrueFootprint FieldApp (more on that below), Galtung and his team began assembling the networks necessary to establish an effective “coalition” of partners. Drawing on their own vast database of contacts, the company was able to team up with a remarkably diverse group of partners, including several Ministries of Health, well-known NGOs such as the Global Fund,¹⁰ Members of Catalyst 2030¹¹ (an expansive network of social entrepreneurs dedicated to achieving the United Nations’ Sustainable Development Goals by the year 2030) and countless other local partners and health-care providers, who constituted over 90 percent of the CCMC network.

Finding, training and supervising local monitors, however, is no small task and is replete with technical and ethical challenges. To ensure their monitors were neither tempted to operate outside the bounds of both law and ethical custom, nor ill-equipped to do their jobs effectively, the company has established a robust protocol for both digital inclusion and data protection.

Local partners for instance, were required to provide monitors with the telephony and connectivity necessary to carry out their assigned tasks and, in extreme cases, provide manual (i.e., pen and paper) formularies as an alternative. The data protection policy met or exceeded the EU’s General Data Protection Regulation; monitors were eligible for a “certification” process that included advancement to “Advanced Monitor” and “Supermonitor” status, and all

9 This and other elements of the business plan are taken from an unpublished internal company document. For more information on the Care Monitoring Coalition strategy see: <https://www.truefootprint.com>.

10 <https://www.theglobalfund.org/en/covid-19/>.

11 <https://catalyst2030.net>.

monitors were asked to sign a detailed code of conduct. The firm's commitment to the development of local monitors was so central to the ethos of the programme that local partners were asked to commit 7.5 percent of their operating budgets to "Monitoring, Evaluation and Learning."¹²

In order to roll out the programme as quickly as possible, the company concentrated on the delivery of a minimally viable product that could be tested in the field among a handful of partners, establishing "proof of concept" at very little cost. This meant developing a basic Android-use version of the FieldApp, that may be easily adapted for iPhones at a later date if required.¹³ Other attributes of the app and the process connected to it are that it only requires ten minutes of training, can generate reports in a matter of minutes, and may be used offline for audits and online for data sharing.

As demonstrated during a two-week pilot of the programme, users were able to simply tick a few boxes on their hand-held devices, and the information on the ground was captured in "real time," allowing local monitors to react quickly to local shortages. As the data from various locations was automatically collated, patterns across regions and even countries could be identified so that authorities in those

12 See <https://www.truefootprint.com>.

13 Android is by far the most commonly used platform in Africa.

jurisdictions could respond accordingly and quickly.

Unfortunately, a lack of private funding prohibited the company from operating at the scale it originally intended, but it demonstrated both the power of innovation and the potential of small businesses to solve big problems in creative ways. They have shown how small companies with good ideas can have a positive impact, far beyond what either the state or the market might assume. They have proven, once again, that people at the grass-roots level, if properly equipped and empowered, are the ones best suited to identify and find solutions to problems, not to mention rooting out fraud, corruption and mismanagement before they happen.

TrueFootprint is the epitome of how small, privately held companies can positively impact society. It is now up to socially conscious private investors and associated stakeholders to invest in their continued success.

Dr Kenneth J. Barnes is the Mockler-Phillips Professor of Workplace Theology and Business Ethics at Gordon-Conwell Theological Seminary, USA.¹⁴

14 This article is adapted from Kenneth J. Barnes and John Hoffmire, "TrueFootprint, Ltd.: A Case Study in the Use of SME Innovation to Combat the COVID-19 Pandemic," in *Journal of Ethics in Entrepreneurship and Technology* (Emerald Publishing Limited, 2021).



Just Helpers

A Cleaning
Company
with a Clean
Conscience

ANTOINETTE DANIEL

Following ten years of campaigning against modern slavery, I founded Just Helpers (<https://justhelpers.co.uk>). I saw first-hand the exploitation migrant workers experienced. I wanted to offer an alternative – a cleaning business which paid fairly, offered decent working conditions and developed potential in its people.

The intersection of business and ethics has long been a subject of contemplation and debate. Sceptics argue that the pursuit of profit is inherently at odds with ethical principles, giving rise to the notion that, “Good business is an oxymoron.” However, a careful examination of the Bible, such as Proverbs 11:1 (“A false balance is abomination to the LORD, but a just weight is his delight”), reveals a foundation for ethical business practices that align with principles of honesty, fairness, and compassion.

A Clean Conscience?

A 2020 [report](https://www.cleanforgood.co.uk/ethicalsourcing) from Clean for Good (<https://www.cleanforgood.co.uk/ethicalsourcing>), estimated that in 2020, 60% of workers in the cleaning sector earned less than the living wage. The Low Pay Commission estimates that 1 in 5 cleaners in the UK who were entitled to the minimum wage were being paid less. Remember – the minimum wage is a poverty wage. Someone working full time and being paid the minimum wage lives in poverty. The report urges businesses who outsource cleaning to ensure that their cleaning provider shares their values: “Too many employers don’t just outsource a service, they unwittingly outsource their values and responsibilities too.”

We share the vision expressed in the Clean For Good report, and here’s why.

We have witnessed the life-changing impact of a fair wage: colleagues being able to afford fruit, vegetables, and leaner cuts of meat compared to an item from a “Happy Meal” selection; staff being able to afford to return home after several years and be reunited with children they have

been supporting from afar; constant amazement from the team that they are paid the full amount, on time, every time. Experiencing an increase of trust and appreciation as our colleagues are treated with the dignity and respect they deserve. In the last 11 years, we have been able to offer six of our cleaning team administrative and management roles and the training they need to flourish.

Price – The Real Cost of Cleaning

The challenge to pay our Helpers a decent wage, while remaining competitive in a crowded cleaning market, is tough. However, businesses that prioritise the well-being of their employees and customers are in harmony with biblical principles. James 5:4 reminds us: “Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.” This verse underscores the importance of fair wages and treatment for workers, emphasising that God notes how employees are treated. It’s important to remember that the real cost of domestic cleaning is not only a cleaner’s wage, it is also about the cost to their health and well-being. As a Christian first and foremost, I believe we have a mandate to honour others, be good stewards of our resources, and protect the planet. A challenging juggle, but not an optional extra.

Sharing the Challenge

My passion is for people, tackling injustice, and doing the right thing. My mantra is, if *you* are not paying, somebody, somewhere, is. I am proud of what Just Helpers has achieved. But if we are to see meaningful change in the cleaning industry, we need to address the real cost of cleaning. We need to tackle fundamental issues around taxation and employment law, and help people understand the real cost of cleaning, nationally. We can’t do that alone.

Antoinette Daniel is the CEO of [Just Helpers](https://justhelpers.co.uk).

Too many employers don't just outsource a service, they outsource their values too.

BUSINESS

as an Avenue to Fulfill
the Great Commandments

HANNAH STOLZE

I admit that I was sceptical regarding the potential good to be done in business when I embarked on my journey to become a logistics and supply chain professor. However, I landed in my chosen field under the assumption that everyone needs to have products like food, clothing and shelter made available to them in their local markets through some mode of delivery. Maybe I could do some good by teaching good business practices to meet demand in the marketplace with the right supply. Along the way, I'd do the real Christian work as a volunteer with my church or in the community.

I began my research career as a graduate assistant on a project funded by the US government to explore the best practices in green and lean strategies driving the top global supply chains of Fortune 500 companies. As we began talking about lean strategies (a quality management system that originated with Toyota Production), executives discussed the satisfaction that comes from inviting employees, from leaders to frontline shift workers, to have ownership in problem solving. Lean strategies provided a way to humanize work and to invite employees to bring ideas to work that was historically considered unskilled labour. It dignified their work. On the topic of green strategies, executives spoke of utilizing resources to preserve the earth for their children, grandchildren and coming generations. A vocabulary of responsibility and stewardship emerged as the conversations progressed. I was struck that these best practices of leading companies seemed to be driven by ethical and personal convictions, but the impact of the strategies was to reduce cost to increase revenue through customer satisfaction. In fact, they were doing the right thing and it was a blessing ... in business. I was convicted that many of the principles were in fact biblical. God's truths (biblical principles) seemed to bring blessing whether applied by a Christian or an ethical secular leader in business.

Across Christendom, I think we are fairly familiar with the call to love God and to love our neighbour. According

to Jesus, these two commandments sum up all the law and the prophets.¹ The context

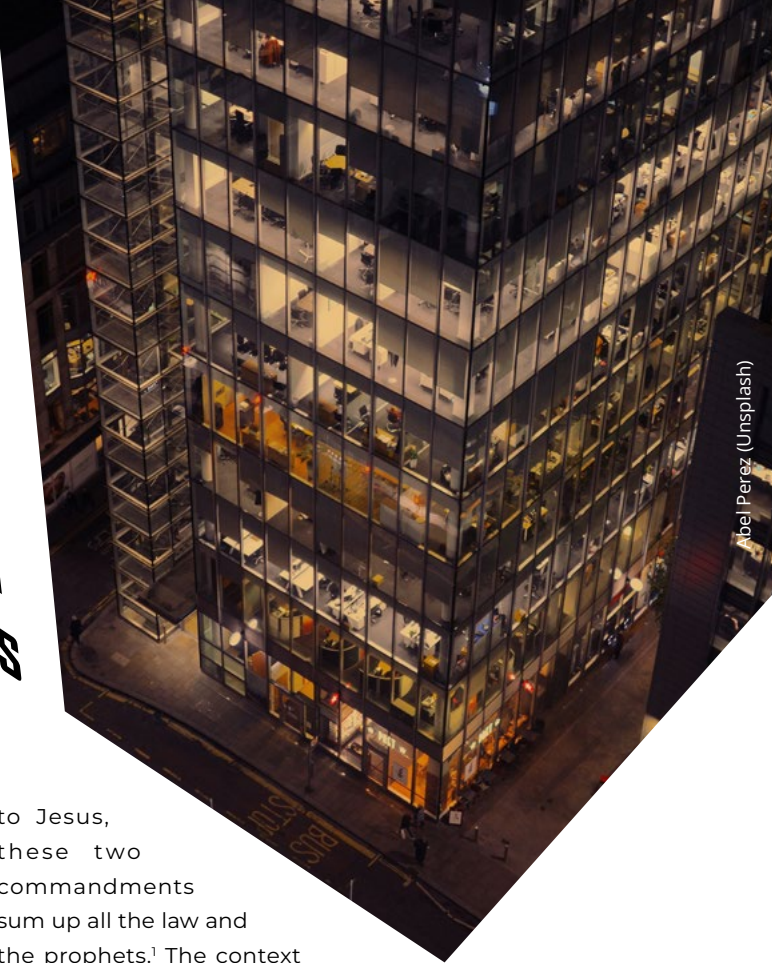
of Leviticus 19 around the call to love our neighbour may be less well known. I think many Christians would agree that this call to love your neighbour means to be kind, compassionate, and generous to others. However, I think this call to love others has adapted to a Western trend to separate public and private life, work and home life, the business arena from the neighbourhood, leaving us with a vague notion on what it means to love our neighbour. Nonetheless, the passage in Leviticus 19 is not a call to love in a society that has separate spheres of work, family and life. The passage is replete with guidance on righteous behaviour in the agrarian

economy of the day including: sharing crops with immigrants and sojourners; when to pay workers their wages; and how to price products fairly. Interestingly, loving our neighbour is a deeper reflection of the call to love God with all of our heart, soul, and strength (literally, resources) in Deuteronomy 6:5.

These best practices of leading companies seemed to be driven by ethical and personal convictions ... Biblical principles seemed to bring blessing whether applied by a Christian or a ... secular leader in business.

While it's easy to skim through the Old Testament books of Deuteronomy and Leviticus, placing them in the distant ancient

¹ Mark 12:30-31, Matthew 22:24-40; Luke 10:25-37.



Abel Perez (Unsplash)

Near East history that lead up to the coming of Jesus, Jesus himself re-emphasized these two calls to love throughout the gospels. In Luke, the good Samaritan exemplifies the person who loves their neighbour by sharing his resources – he shares his donkey, his oil, his time and his finances as he takes time out of his journey to care for a man left robbed and abandoned along the route of his journey. Finally, in Jesus' final teaching to the disciples about the kingdom of God, he teaches them that the kingdom of God is like the vigilant bridesmaids that know how to monitor their supply of oil as they wait for the coming bridegroom; that the faithful servants are those who steward what they are entrusted with, multiplying the return for their master; and finally, that those invited in to the kingdom of heaven are those who care for the least of these. By loving the least of these,² a neighbour who will likely never return the favour, we are expressing love for God himself. Our care for the least of these is explicitly tied to our willingness to share our resources, our clothing, food, water, shelter, time, healthcare and hospitality.

Interestingly, the context for this type of love in the ancient Near East would have been in the agrarian economy of ancient Israel. The book of Ruth demonstrates this love in

² Matthew 25.

action through the occupation of Boaz. His management of his fields allows for him to have overseers and many workers in his fields. He is able to provide shelter during the harvest, food for workers, safety for the sojourners like Ruth who were gleaning in his fields. He spent time riding through the fields, getting to know the workers he hired and the poor (like Ruth) who came to glean the waste of the harvest. His business provided a context to express love to his local neighbours and his national neighbours since travellers could also stop and gather food.

While, I think we can express love to our neighbours in our communities, our nations, and society at large in lots of different ways, the past years' research exploring the impact of faith and ethics in business has taught me that we can endeavour to fulfil the great commandments of Scripture no matter what avenue of work we are called to. I don't believe that Scripture is indicating that business is *the* avenue through which we can love God and neighbours, but it is certainly an avenue through which we can express our care for others. The secular world recognizes many biblical principles that drive profit and business success as best practice; how much more should we as Christians follow the teachings of Scripture motivated by a desire to love God and our neighbour so that all forms of blessing may follow?

Dr. Hannah Stolze is an author, teacher, speaker and academic with a focus on sustainable supply chain management and the intersection of faith and business strategy. She is the inaugural William E. Crenshaw Endowed Chair in Supply Chain Management in the Department of Management in Baylor University's nationally ranked Hankamer School of Business.

Lord of the Flies

THE BEAUTY OF BOOK CLUB

JORDAN PICKERING

V. Srinivasan (Unsplash, edited)

56 In our attention economy, books are the great losers. Even when people do encourage reading through the formation of book clubs, it's taken for granted that the book is a pretence for a bottle of wine and a chat. In a great counter-cultural act, a Presbyterian-minister friend gathers a group of us together every fortnight to discuss great literature, viewing this as a formational and deeply Christian pursuit.

57 Great literature is life-changing – not usually so directly that a reader lets a book fall to their lap knowing that they are no longer who they were when they began. And yet however lightly a book tilts the wheel of one's ship, over the course of life's journey, it is often enough to alter its destination. Literature does so in at least three ways.

58 Ideas are everywhere. We endure thousands of communication attempts every day. Our minds are buried under the rubble of daily noise where even the most precious ideas lie dull and uncut and unnoticed. As readers, we invite an author to open us, to prepare us to receive their most precious gems, polished and powerful. Ideas are everywhere, but reading is one of the rare ways in which ideas are *birthed* in us.

Secondly, reading is an exercise of empathy. In reading we are asked to inhabit the world of the author and to live a story through their characters, to embody the experiences even of people we would prefer to ignore.

Third, reading is discipleship. Tamara Cohn Eskenazi writes that “great literature shapes readers’ morality by complicating their sympathies.”¹ In literature, we are locked in a contest with temptations and troubles that we have not yet faced; we are forced to solve moral equations that life has not yet posed us.

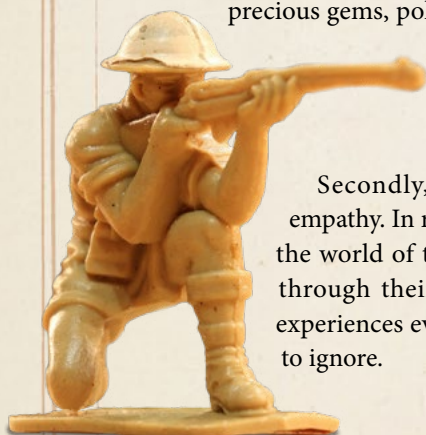
Golding's *Lord of the Flies*

Lord of the Flies celebrates its 70th anniversary this year. It has long been a high-school set-aside, not least because antsy pupils might naturally resonate with its crash-landed schoolboy protagonists gone feral on a pacific island. The plot concerns the formation of a volatile society and a contest for leadership fought over the competing priorities of order, rescue, and *hunting*.

This book is often – I think mistakenly – understood to be the story of what humans are prone to devolve into should the constraints of civilised society be removed. A wonderful Guardian article rebuts Golding's book with a true story of six shipwrecked boys who survived happily and industriously on an island for more than a year.² As wonderful as the triumphant human spirit can be, this story is only superficially related to Golding's.

1 T. C. Eskenazi, “Torah as Narrative and Narrative as Torah,” in *Old Testament interpretation: Past, Present, and Future: Essays in Honour of Gene M. Tucker*. J. L. Mays, D. L. Petersen and K. H. Richards, eds. (Nashville, TN: Abingdon Press, 1995), 28–29.

2 <https://www.theguardian.com/books/2020/may/09/the-real-lord-of-the-flies-what-happened-when-six-boys-were-shipwrecked-for-15-months>.



On the surface of it, Golding's big idea is viscerally unsubtle. It is preached to one of the boys by the bloodied, fly-covered head of a pig – brutalised, disembowelled, decapitated, set on a pike as an offering to the beast of the island. *I am the beast*, mocks the lord of the flies. *I am part of you. Return to your friends on the beach. The beast is there too.*

Lest we missed it, from the foot of the book's last page the narrator wails his lament directly into the reader's face, in one of literature's most beautifully unnecessary lines of exposition: "Ralph wept for the end of innocence, the darkness of man's heart, and the fall through the air of the true, wise friend called Piggy." Golding is capable of exquisite literary craft and the book is full of deft touches that are to be treasured. But perhaps one thing that *Lord of the Flies* wants to say is that some messages are beyond subtlety. Some messages need to be vomited from an impaled pig's head.

It is in empathy and in the complication of our sympathies that *Lord of the Flies* makes deeper demands of its reader. Piggy is a boy who doesn't belong. He is of a lower social class – at the school by special dispensation – overweight, asthmatic, sight-impaired, orphaned. The closest thing he has to a friend, the leader Ralph, disregards his only wish – not to have his demeaning nickname perpetuated in this new society – rescuing him from being mocked as "fatty" only by handing his tormentors the name "Piggy." Simon is another outsider. Choked by social anxiety, psychologically vulnerable, and prone to fits, he is also brave, alone willing to face the monsters that oppress the island, and in his concern to help his friends, he is the first to become a victim of the beast.

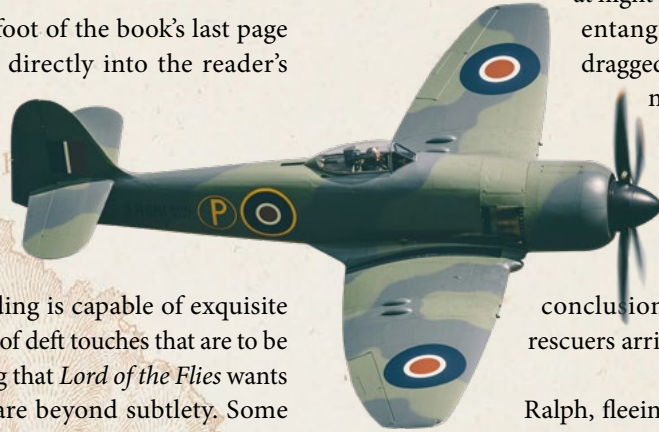
Then there are the "littleuns," the children too small to have a voice in society, too small to have names, too small to be counted. In the excitement of fire discovered and let out of control, one of them simply *disappears* – a loss raised often but never faced. A boy claimed by the island but not given the dignity of a mention in the final body count. These are the three with whom we are most called to empathise and the three who, through nastiness or neglect, are brutalised by this society and swallowed by the sea.

The clearest signal that this is not a book about human *dissolution* into depravity is the setting of this story against the backdrop of war. At its start, their plane is shot down. Piggy mentions the dropping of the atom bomb. Later, when Ralph wishes that something "grown up" would be given to them, as a sign, what arrives is an unseen fighter plane felled at night over the sea. The parachute-entangled corpse of the pilot is dragged into a gloomy cleft of their mountain and becomes a new billowing terror to fuel their nightmares. The boys' own climactic war is staged at a place they name Castle Rock. At the conclusion of the book, even their rescuers arrive dressed for battle.

Ralph, fleeing a wild blaze and a horde of pursuers, falls at the feet of a British naval officer who had spotted their "signal fire" (or in Ralph's telling, "The burning wreckage of the island"). He speaks with cool colonial calm. Finding them mid-battle, the bemused officer asks, "What have you been doing? Having a war or something?" Finding this to be so, he asks the painfully matter-of-fact question, "Nobody killed, I hope? Any dead bodies?" To which comes the reply, "Only two. And they've gone." Learning that the boys had not so much as counted the number of littleuns in their ranks, he remarks that as British boys – "You're all British, aren't you?" – he would have thought they'd "put up a better show than that." As the boys' wailing begins, the officer turns away embarrassed and gives them time to "pull themselves together."

This isn't a book about how, left to our own devices, we'd all fall into savagery. It's a book about how the highest of society is already there. It is the officer, we might say, who is the true target of his critique: the smartly uniformed beast, the purveyor of fine tally-hos and jolly-good-shows, the genteel savage who plays war, who drops atom bombs, and who knows the right time to look the other way.

Dr Jordan Pickering is Director of Media at KLC, an Associate Editor of TBP and an Associate Fellow of the KLC.





A Christian Economics?

RICHARD GUNTON

“If it is to be governed essentially by the ground motive of the Christian religion, a scientific practice of economics should not be limited to the field of so-called economic policy. It needs to start with a reformation of the foundations of economic theory itself.”¹ So began an address to the association for Calvinistic philosophy in 1946 by Herman Dooyeweerd, philosopher and legal scholar at the Free University of Amsterdam. In calling for a “reformation” of economic theory, Dooyeweerd uses a word that intentionally echoes the reformation of the Western church that began in the sixteenth century. What would count as a reformation of economics, and should we even wish for such a development?

Today there is a widespread sense that all is not well in economic practice, from corporate finance to everyday shopping. The concentration of wealth in the pockets of a shrinking minority has been increasing, broadly, for at least 200 years,² a trend that has been given fresh, global impetus³ by such events as the COVID-19 pandemic. Financial depressions and crashes are not new, but discontent was heightened by the financial crisis of 2007–2008. And while inflation is a perennial hardship for many, the current cost-of-living crisis brings renewed frustration. Many people agree that something needs to change in the teaching of economic theory itself.

There is a growing set of initiatives seeking to diversify economics curricula. In 2011, students walked out of a lecture at Harvard protesting that their neoclassical economics course perpetuated unfairness and instability in the outside world, while in 2012, students at the University

of Manchester founded the Post-Crash Economics Society. The demand for “decolonisation” of curricula is also pertinent in the case of economics, where international financial arrangements largely maintain the balance of power established by colonial expansion. Such currents lie behind the formation of the Rethinking Economics network to promote “economic pluralism,” supported by a range of other initiatives. Certainly, there is no shortage of alternative paradigms to set alongside the neoclassical school, including Marxian, Feminist, Behavioural, Ecological, Evolutionary and Institutional schools – each with its own starting point, some more fundamentally reformist than others.⁴ But contemporary demands for curriculum reform seek coherent paradigms that are able to address our current crises, and they suggest that no existing paradigm is fully satisfactory.

A new economics, rooted in the Christian faith, “needs to start with a reformation of the foundations of economic theory itself.”

HERMAN DOOYEWEERD

How about a Christian economic paradigm to throw into the ring? Here the economics student might be forgiven for looking blank. Hardly anyone looks for Christian paradigms these days beyond matters of personal lifestyle, and certainly nothing in the alternative economics literature is branded as such. But there is actually a rich legacy. Contemporary economics – both the

mainstream and the heterodox – owes much to Christian influences, although awareness of this is hampered because the neoclassical school takes an ahistorical approach, pushing courses in “history of economic thought” out of university curricula. The prohibition on charging interest was not only a Mosaic commandment but persisted in Europe among Christians until the 16th century. Various labour reforms and regulations were led by Christian campaigners. And the successful Jubilee Debt Campaign at the turn of this millennium, with its Old Testament imagery, was founded by the Christian academic Martin Dent and gained strong support from Christian groups. Could fresh Christian thinking contribute to reforming economic practices?

1 Herman Dooyeweerd, “The Concept of Law in Economics,” in *Mededelingen van de Vereniging voor Calvinistische Wijsbegeerte*, trans. David Hanson (Association for Calvinistic Philosophy, 1946).

2 International Monetary Fund, “Introduction to Inequality” (2022). Accessed April 2, 2024, www.imf.org/en/Topics/Inequality/introduction-to-inequality.

3 R. Riddell et al., “Inequality Inc.: How Corporate Power Divides our World and the Need for a New Era of Public Action” (Oxfam International, 2024). DOI: 10.21201/2024.000007.

4 See www.exploring-economics.org/en/orientation/#compare for a helpful comparison.

Attempts have been made in recent decades. In the Kuyperian tradition, there are books such as Goudzwaard's *Capitalism and Progress: A Diagnosis of Western Society* (1979), Douglas Vickers' *A Christian Approach to Economics and the Cultural Condition* (1982), and Alan Storkey's *Transforming Economics* (1986).⁵ And Anthony Annett's *Cathonomics* (2022) provides rich insights from Catholic social thought. But a successful Christian approach needs ongoing collaboration, and would point to new research and policy programmes, eventually bearing fruit in public life.

My view is that the time has come for a new attempt at a Christian economics paradigm. The foundational reformation that Dooyeweerd envisaged called for a deep understanding of created reality, in which economic processes, relationships and norms take their place in a comprehensive philosophical and scientific view. Besides such considerations as justice, charity and faith – perennial features of Christian approaches – we must pay close attention to aesthetic, social, linguistic and historical analyses. Far from seeking to deduce economic principles from the Bible, the call for Bible-reading economists is to broaden their engagement and open up their practice empirically. Perhaps new “Christian” paradigms might emerge from this. Or existing paradigms might be built upon, following the “affirm-critique-enrich” approach advocated by Andrew Basden on the model of the biblical motif of creation-fall-redemption. Certainly, the aim is not mere diversity but to enrich curricula, and, in turn, to enrich our economic practices and social life in all their fullness. Surely this is the kind of reformation for which God calls us to work?

It is in this spirit that I'm part of an initiative of the KLC, the Association for Christian Economics and the Thinking Faith Network to bring together a small group of senior Christian scholars working on reforming economics. Each scholar has a distinctive starting point, consonant with the Scriptures and informed by her or his professional experience. And each has a desire to see economies bearing fruit for the many and not just the few, helping the whole creation to flourish. From my own Reformational perspective, and from talking to some of these scholars, I can envisage some principles that might feature in a reformation of economics. First, I would be pleased to see the physical, ecological, psychological and social grounding of economies accounted for: how the global economy sits

within ecosystem dynamics while nurturing the financial activities of businesses, for example. Then, the nature and role of modern money and its associated banking, inflation and interest no doubt need scrutinising with reference to governments' roles, powers and permissions. Productivity, waste and harm will also need considering in the light of critiques of GDP, and the long-established distinction between “normative” and “positive” considerations surely needs shaking up. Finally, the 200-year-old elevation of idealistic mathematical models may need subjugating to more data-driven methodologies.

When scholars seek theoretical inspiration, God's Spirit may move them in unexpected directions. I hope that we'll have encouraging, even surprising, progress to report in a future issue of *The Big Picture*. Meanwhile, perhaps you would join me in praying that progress in economic theory will be to the glory of God and for the inheritance of Jesus Christ.

Richard Gunton is a Senior Lecturer at the University of Winchester, where he is programme leader for the BSc in Economics and Finance. He is an Honorary Senior Research Associate at University College London, Faith-in-Scholarship coordinator at Thinking Faith Network and an Associate Fellow of the KLC.



Roman Kramsztyk, *Man Eating Crayfish* (Wikimedia)

⁵ Another key work is Donald Hay's *Economics Today: A Christian Critique* (IVP, 1989). A bibliography is available at <https://allofiferedeemed.co.uk/economics>.



Poverty and the Gospel

ANDY HUTCHINSON

The first [United Nations Sustainable Development goal](#) is: “End poverty in all of its forms everywhere.” What is the evangelical response to this provocative and compelling goal? I wonder what your reaction is? And if it was anything like mine? Hope, excitement, intrigue, despair, cynicism, dismissal, resistance, prayer, confusion?

I was certainly struck by the magnitude of this goal – “In all forms, everywhere”! It has been demonstrated that the amount of money theoretically needed to eradicate world poverty could be amassed simply if all Americans would tithe,¹ so I suppose it is *possible* – but all forms everywhere? Corbett and Fikkert² showed how poverty takes on many forms, from material poverty to social and relational poverty of community – forms of poverty that are so strikingly evident in the high-income UN countries (HIC’s) setting the goals.

I also reflected just how sparse the evangelical response has been over the years to the issues of poverty, perhaps afraid of a social gospel and still retreating from liberation theology. I attended a recent conference with 1000 evangelical leaders and asked the conference bookstore what books they had on poverty – the answer was, “One.” That’s not to say there is nothing written on the subject of course,³ but many of the best works do lie outside of evangelicalism.

1 C. Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Apollos Books, 1999), 252.

2 S. Corbett and B. Fikkert, *When Helping Hurts* (Moody Publishers, 2012).

3 See, for example, W. Grudem and B. Asmus, *The Poverty of Nations* (Crossway, 2013); J. Thacker, *Global Poverty* (SCM Press, 2017).

As Christians, we agree that poverty has no place in God’s new creation. As an intrusion upon God’s good ideal, Christians could be on the front foot with this question. If we can reframe, “you will always have the poor,” in Mark 14:7 as, “you will always have opportunity to grow in other-centredness and generous giving,” rather than, “you will always have them, so, what’s the point in considering poverty?” then we may be able to explore together the heartbeat of God for the poor. We may also move closer to a cogent biblical response to this global issue, which is under such a striking spotlight at the final judgement (Matt 25:31–46); where true faith doesn’t remain “alone” and compassion for others doesn’t merit salvation but does validate faith as genuine. Grace is not opposed to effort – only merit.

Tim Keller’s excellent article on “The Gospel and the Poor” addresses the primacy of the gospel and the biblical mandate to the poor. He argues that justification by faith alone requires us to be *just* and to fight injustice.

My wife Anne and I spent most of August serving in an extraordinary Christian village, in the heart of West Kalimantan, Borneo. Living Waters Village (<https://www.livingwatersvillage.com>) is quite possibly the most remarkable work of God that I have seen in my thirty years as a believer.



Images courtesy of Living Waters Village

Living Waters Village evolved over twenty years through the ministry of Ronnie and Kay Heyboer who moved from Australia to Borneo in 1995 to help children facing extreme poverty, neglect and cruelty. The village is now home to 850 neglected and orphaned children who are being loved and disciplined in Jesus' name, and it continues to grow. It's a bold, compelling, faith-driven ministry in an area of the world where some locals still practise head-hunting, and where Islam is advancing.

The children at Living Waters Village all rise at 5:30am every morning to pray. Everyone contributes, serves and

with a local tribe – here their only water came directly from the heavens above – and yet there was something about their lives that was so refreshing: their joy in Christ, walking the journey of life together.

Despite the lack of running water and the relentless advance of South Korean palm oil bulldozers cleaning 39% of the indigenous rainforest and dispersing endangered species northwards, there was such peace and community in Christ. They had something I know many of us don't have – a richness of community, a childlike trust in God for survival and barrel loads of joy.

“ Then the communities of Borneo boast an embarrassment of riches and I returned home to the social slums of the UK with much to think through. ”

builds together as one huge family of God. The village has a primary and secondary school, a Bible school and a church; actually, they have planted seventeen other rural churches and plan to send many of the disciplined youngsters out in Jesus' name to plant more churches and reach the hundreds of tribes in remote jungle areas with the gospel. There may be material poverty by Western standards, but the intentionality and depth of community here makes my beautiful home area of Devon feel like a social desert.

In addition to having the great privilege of serving in Living Waters Village, we also visited two Compassion child-development centres, based in local churches. We saw first-hand the outworking of Ephesians 2:8–10 – the gospel working itself out into the hearts, minds and lives of people who often have less than enough to survive the day: a working faith if you like – justice flowing from justified hearts.

At the time of our visit, it hadn't rained for a month. Prayer meetings were held for rain, water tanks were empty and taps were turned off. This was even more pronounced as we ventured on motor bikes into the deep jungle areas to stay

The UN wants poverty eradicated, “in all forms” – we have much to learn in the higher-income countries I feel. Material poverty is the inability to make choices – choices about where to live, what school to attend, when to eat; it is a form of powerlessness. The choices available to these communities are indeed limited. But what if poverty is more than just material? What if it is also about helplessness, anxiety, suffocation, desperation, shame, embarrassment and isolation? A poverty of spirit. Then the communities of Borneo boast an embarrassment of riches and I returned home to the social slums of the UK with much to think through.

To end poverty in all forms, everywhere? That sounds like a challenge that is beyond the UN, beyond humanity even – it sounds very much to me like a mandate that Christ alone can fulfil through his church in his name. Surely, it's something we as evangelicals need to engage with more intentionally?

Dr Andy Hutchinson is an Associate Fellow of the KLC who works for Compassion UK, a child development charity working with 2.3 million children in poverty through 8,500 local churches in 29 countries. You can contact him at andyh@compassionuk.org.



A Lament for a Wife

In loving memory of
Carina Schuurman

DEREK C. SCHUURMAN

We first met when we were both first-year university students. Carina was a fine arts major at the new campus of Redeemer College, and I was an engineering major at a nearby university. I had travelled to Redeemer to visit some friends and I can still picture the spot in the hallway where our eyes first met. Our first date was a barn dance in Blyth, Ontario, and our first kiss was in the living room of Redeemer's dorm 4. Carina later told me she was "smitten" when she first met me; I have no idea what I had to "smite" her with, but I thank God he brought us together. She was the most precious gift he gave me, next to my own life and salvation.

After a few years of dating, we got engaged over a simple yet charming dinner I staged in a grove of trees overlooking a gravel pit near her family farm. I hid the engagement ring in some bread and lit some fireworks after she said "yes." We married while we were both still students in our third year of university, and we essentially grew up together while pursuing our respective callings. Carina discovered a love for children, and her nurturing personality was a gift to our four children and later to many students as a teacher. Her fine arts background complemented my engineering background, and her creative eye found expression in paintings, quilting, gardening and homemaking. I saw in her the "wife of noble character" described in Proverbs 31.

After graduating I worked as an engineer, but I sensed a call to teaching and began to ponder what my faith had to do with my work. Carina encouraged me to read about how a Christian world-and-life view might apply to the world of technology and to pursue further education for teaching. Eventually, I landed in Christian higher education, a calling she had encouraged despite being far less lucrative than an industry position. It also came with upheavals, requiring a move from Redeemer College to Dordt University and later to Calvin University. One of our wedding vows we exchanged was a promise to encourage each other to develop the gifts that God had given us, and this she surely did. She also encouraged me in my weaknesses: one of the last documents she left me was titled "How not to live in chaos and filth," a gesture of love if ever there was one.

SHOCK AND GRIEF

Sadly, Carina was diagnosed with an aggressive lymphoma in early 2023. It came as a shock that she would get sick: she had always been so healthy, while I was the one who did not eat my vegetables. She underwent months of treatments; the cancer raged back with each attempt to put it into remission. On the morning of December 15, 2023, in our home, surrounded by family and with me snuggled next to her, we sang some hymns, read a few Psalms, and shared a few stories. Moments later, my wife of thirty-four years took her last breath and died peacefully right next to me.

It was as if I was suddenly hurtled into a parallel universe of shock and grief. I visited the gravesite the day after the funeral, and it felt stark and lonely. With the X-ray vision of my imagination, I envisioned her below the ground. Where was God? Why were the earnest and widespread prayers for healing not answered the way we had hoped? Our first grandchild was born just over two weeks after she passed. Why couldn't she have lived to hold her grandson? Could the kingdom not accomplish its ends while still allowing her to linger a little longer? When we heard Carina was entering hospice care, we resonated with these words from "A Liturgy for Moments When Dying Feels Unfair" from the book *Every Moment Holy*:

I am like a child, O Lord,
who knows the injustice
of an early bedtime imposed
while the house is full of feasting
and songs and stories and laughter.
I do not want to leave this life.
I do not want to leave this place
and time ...
Can you not call a halt to my
dying
till some time hence when my
race might finally feel complete ...?!

CLINGING TO FAITH

Grief is my new unwelcome companion, punctuated by unpredictable waves of intense tears. C. S. Lewis wrote about the grief of losing his own wife in *A Grief Observed*. His description of grief rings true: he compares grief to a bomber circling around and releasing its dreadful bombs every time

1 From "A Liturgy For Moments When Dying Feels Unfair," *Every Moment Holy* (Rabbit Room Press, 2017), by Douglas Kaine McKelvey. Used here with permission.

it is overhead, and in between everything is covered with a vague but disturbing sense of something amiss.

Why, Lewis asks, is God so very present in our times of prosperity, but so very absent in our times of trouble? During his time of grief, Lewis describes prayer like a door slammed shut in our faces and what's more, there is no luminosity casting its glow from the windows.

The Psalms understand this kind of grief and lament, like Psalm 88, which despairs that God has hidden his face. Yet elsewhere in the Psalms we read "You keep track of all my sorrows, you have collected my tears in your bottle" (Ps 56:8). In one of her last lucid conversations with me, Carina remarked about the importance of faith when facing a crisis and repeated a phrase she had spoken at other times: "knowing God is different than knowing about God." I am clinging to the same faith that Carina professed – sometimes only by my fingernails – and the comfort that "I am not my own, but belong – body and soul, in life and in death – to my faithful Saviour Jesus Christ" (*Heidelberg Catechism* QA 1).

The Bible tells us that "At the resurrection people will neither marry nor be given in marriage" (Matt 22:30), but I would still like to hang out with Carina when I enter the new heavens and earth.

Oh God, I thank you for Carina – and I miss her so very much!

Derek C. Schuurman is Professor of Computer Science at Calvin University in Grand Rapids. He is also an Associate Fellow of the KLC. Originally published in Christian Courier (www.christiancourier.ca).

*Readers may like to know that another profoundly moving book on grief is Jerry Sittser's *A Grace Disguised: How the Soul Grows Through Loss*. For KLC's podcast interview with Jerry see <https://kirbylaingcentre.co.uk/learning-to-carry-our-wounds-with-jerry-sittser/>.*



Left to Right: Derek and Carina in 2022 (Photo: Hannah Oussoren); Carina receiving chemotherapy, May 16, 2023; Becoming an Opa (grandfather) in January 2024

From the Mill

OTTO BAM

If you proceed from the centre of Cambridge, northward, venturing beyond Castle Mound before veering eastwards at the first major intersection, you might stumble across a road called French's. You will know it by the two landmarks on either side of its entrance. On the one side is a pub called the Carpenter's Arms where delicious pizzas are served and where bartenders and chefs lob good-humoured Latinate expletives at one another across the dining area. On the opposite corner of the road is a graveyard. It was designed by a man called John Loudon – a man who made a profession of designing graveyards. It has footpaths around the perimeter and one that runs through its centre. Here, under large trees there are benches where you can enjoy birdsong and contemplate death and life – or nothing at all – in the company of gravestones valiantly guarding death against the patient power of green growing things.

Pass the pub on your right and the graveyard on your left, proceed down French's Road and continue to where it seems to terminate. You will find that it does not terminate after all and suddenly leads into something like a courtyard surrounded by tall chestnuts. Hardly will you have time to note the various modern-looking buildings in the courtyard, because rising up before you, as if out of the earth at the very moment of your wandering into this place, is an old smock mill. Chesterton Mill once belonged to a man called William French who acquired it around 1853. Its sails were taken out of the wind in 1912, and, although today it no longer produces flour for bread, the tradition of local

A working mill, of course, also has sails and so shares something in common with a ship, which must be firm enough to withstand the waves while also yielding to the wind.

industry in the mill continues, as it is now inhabited by an English winemaker (which proves not to be an oxymoron).

It is here that the Kirby Laing Centre has its home – the windows of our office look out onto the mill. KLC was born in the COVID-19 pandemic – which is to say, online. But life cannot be lived on the internet and one needs a place to stand and say: Here we are! We do so from Chesterton Mill.

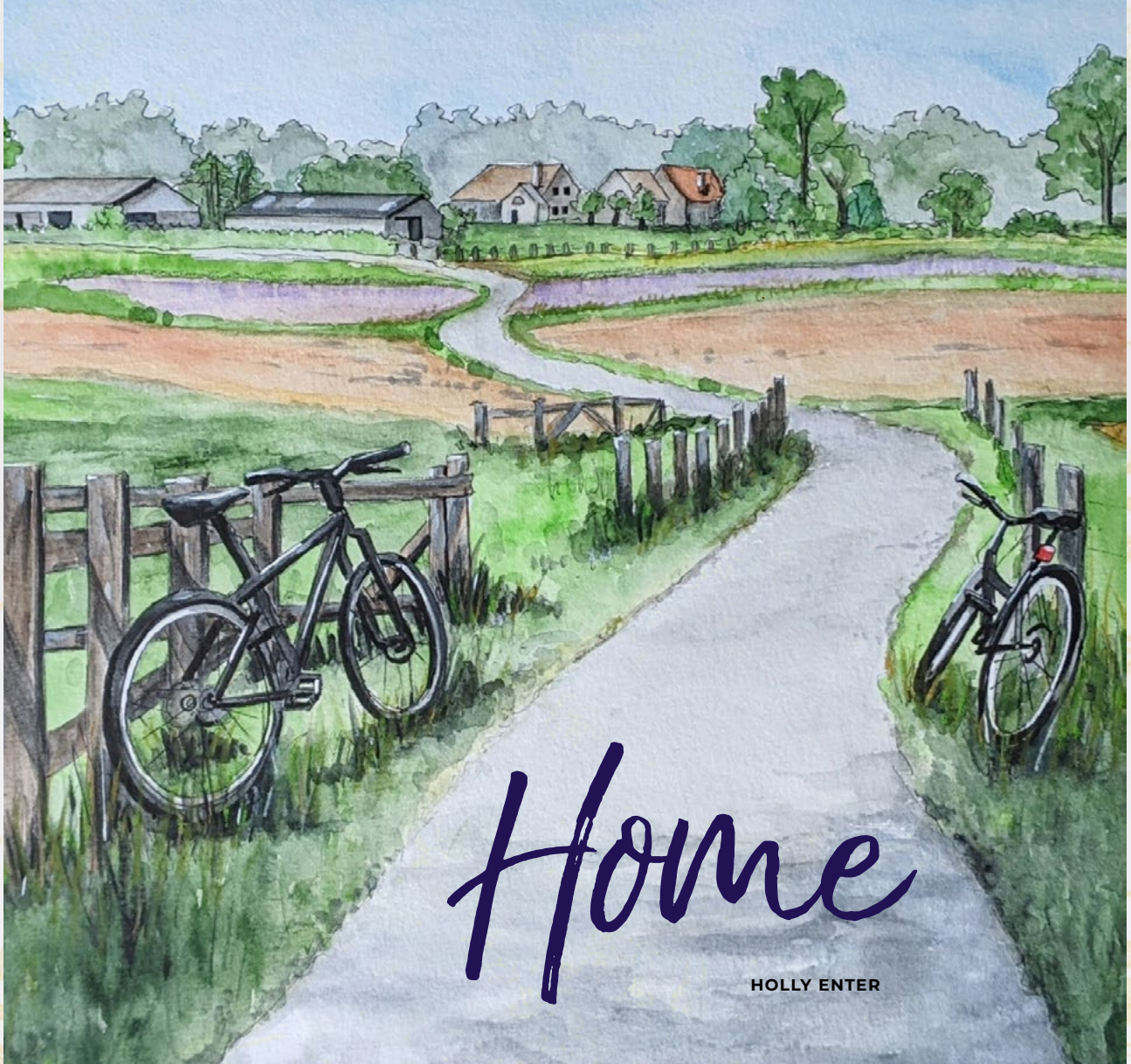
Societies preserve buildings like old mills and churches and regard them with reverence not merely as sites of historical curiosity. These buildings are often uniquely able to welcome a plenitude of meaning that many modern buildings are inhospitable to. A mill houses associations both of stability and adaptability – tradition and technology. Our mill stands on a broad hexagonal base and is built of brick. It seems immovable. But a working mill, of course, also has sails and so shares something in common with a ship, which must be firm enough to withstand the waves while also yielding to the wind. The mill no longer has sails but has proven to be very adaptable indeed – remaining hospitable to twenty-first-century tenants.

We live in a world where categories are blurred and distinctions erased – mostly this generates a sense of absurdity and alienation. But some seeming contradictions ring with a sort of resonance and music – a mill without sails that has produced bread but now produces wine (inviting profound Christian associations) is such a thing of paradoxical resonance. Perhaps a centre for public theology can produce similar resonances among the strands it seeks to pull together and hold in tension – and bring forth something inspired, firmly set on the foundation of Scripture, meekly yielding to the wind of the Spirit.

Otto Bam is the Arts Manager for the KLC, the ArtWay.eu editor and an Associate Fellow of the KLC.



Chesterton Mill



Home

HOLLY ENTER

I've moved only once in my life. I'm not even sure you could call it a move, as it only involved transporting a few boxes of belongings from my childhood home to the house my husband and I bought as newlyweds. My newlywed self would have been amazed to find out that I'd still be in this "starter home" over 20 years and five kids later. My teenage self would probably be amazed that I was even in the same province. Clearly, I underestimated my own deep-seated longing for stability in the form of a place to call home.

This past Christmas, our family watched one of our favourite holiday classics, *It's a Wonderful Life*. When the main character, George, argues with his father that he wants to do something "big and important," rather than carry on the work of the family business, the Bailey Building and Loan, his father replies: "You know, George, I feel that in a small way we are doing something important. Satisfying a fundamental urge. It's deep in the race for a man to want his own roof and walls and fireplace, and we're helping him get those things in our shabby little office." It may be a bit far-fetched to imagine, as the movie would have us do, that not meeting this fundamental urge would lead to a Pottersville

dystopia, replete with bitterness, greed and every kind of vice. But the desire for home deeply resonates, and perhaps this story serves to remind us not to underestimate it either.

This longing for finding home and place has long been the experience of human hearts. It's why Adam and Eve's expulsion from their home in Eden was so painful. Why Cain was agonized by his punishment of having no permanent home. It's why we marvel at Abraham's obedience to leave all he knew. Why Lot needed to be forcibly pulled by the hand from Sodom, though we're told that the evil there tormented his soul. Why the Israelites' forty years of wandering in the desert were particularly difficult. Why the exiled Israelites sat by the rivers of Babylon and wept and wrote songs of their longing for Jerusalem.

It's why my sisters and I will still slowly drive by our childhood home when we happen to be in the area, searching for the familiar amidst the many changes its new owners have made. When my parents moved out of the home we all grew up in, I think we were all a little surprised by our sentimentality over this loss. It was just a house, after all.



But more than just brick and mortar and wood, it was the place of memories that made it more. It was home. It was where our dad woke us up with cheery good mornings or the rustling of newspaper in the woodstove. It's where meals and coffee times were scheduled with extraordinary precision. It's where my four sisters and I put on elaborate theatricals and concerts for our long-suffering parents and neighbours. It's where we cried over break-ups and heartache, and where each of us awoke with joy on the morning of our wedding days. It's where we learned to walk and swim and draw and play piano and to love books and get along, and to be friendly when we were naturally shy because there were always people coming and going. It's where we sat in the window seat of our upstairs bedrooms and agonized over life's huge decisions, like where to go to college, whom to marry, and whether or not to perm our hair. It was the launching point for all our adventures, and the safe landing place to return to when they were over. It was where I brought home stray cats and new friends and they all felt at home too. It's where we learned to make Bible reading a daily habit, and pondered our place in the bigger story it contained.

The house my husband and I bought together was one we considered a starter home; it looked very much like a blue box that had been dumped onto a treeless town lot. In fact, that's exactly what it was. The house had been built in a factory, then transported in two pieces to its current location by truck. The original homeowner left behind grainy VHS video footage of the interesting process for our enjoyment. Kids started to

arrive, and this little blue bungalow filled up quickly. About ten years ago we started the serious process of looking for another home. We looked at many houses, but in the end, none of them seemed better than what we had. It turned out the grass wasn't greener on the other side of the fence after all. (I say this figuratively, certainly not literally, since our attempts to deal with the ubiquitous weeds in our small slice of lawn have felt representative of the constant struggle of humankind against fallen nature. Unfortunately, we have largely given it up, and we can almost hear the groaning of this poor plot of land, in its longing to be set free from its bondage to decay.) I thought I'd be eager to move on from this house, where the ceilings were low, the trim was old, window cranks were broken, and the rooms small. The stains and dents of five kids marked floors and walls, and I was sure we needed a fresh start, and, at the very least, more room.

Or maybe we just needed to see this place with new eyes. Soon after we moved in, we planted a maple tree in our front yard, and we were astonished at how quickly it grew. Its roots, spreading deep and wide in the fertile soil, were a reflection of our own deep and wide roots that grew so quickly in this place. The ceilings are still low, the windows still need to be replaced, many dents and stains remain, but with a little more work – an addition to the house, rooms added to the basement – the house grew with us. Like other special places in my life, it has become like an old friend, worth more in its comfortable familiarity than something new and exciting.

We recently renovated our main bathroom; something on our “to do” list for several years. As we replaced the old linoleum (original to the house) with new tiles, I thought of how even this tiny room felt sacred to me. It was the place where we anxiously awaited pregnancy test results. Where little ones splashed in the bathtub, creating a tsunami of water all over me and the floor. It’s where they screamed in mortal terror when I washed their hair, then snuggled close when they were wrapped up in huge towels. Where I hid from those same sweet angels, the only place I could lock myself away for a few minutes of peace and quiet (if you call

recently purchased due to rising mortgage rates. For many young people, including our own children, the American dream of home ownership begins to feel unattainable. Hard work and careful saving may no longer be enough.

For those who have no place to call home, this longing is real. How well our Saviour understands the deepest desires of our heart, able to sympathize even in this. Jesus’ life of ministry meant leaving the comfort of home; the Son of God tells us he had no place to lay his head. This was also the experience of many heroes of faith, who knew they were

“ They looked for a home not built by human hands, and found the unfathomable reward of an eternal dwelling with their Saviour. ”

pounding on the door peace and quiet). Where a painful miscarriage left me heartbroken and inconsolable. Where many hours were spent potty training reluctant toddlers, surely the greatest achievement of my life. Where cuts and scrapes were bandaged and were made better by magical mommy kisses. Where the mirror reflected changes so slowly, I hardly noticed them until I did.

I’ve never before been so thankful to own this house. The ability to buy it all those years ago was a privilege that we felt at the time was gained through hard work and careful saving, but it turns out that it was also just a matter of fortunate timing. With the cost of real estate exploding in recent years, we’ve been told that the house we found so daunting to pay for back in 2002 would now cost nearly five times what we originally paid. Unfortunately, wage increases, though also growing steadily, have not even come close to catching up with the rising real estate costs in Canada.¹ According to recent data, a Canadian family making the national 2023 median income of \$79,876 could expect to afford a home of \$315,000. But with an average home price in Canada at \$757,600, the problem is clear: the average home costs far more than what the average family can afford.² During a recent conversation with a friend, she lamented the impossibility of getting a home of her own, the uncertainty and loss of stability that comes from being a perpetual renter; I could hear the anguish in her voice. Other families we know agonize over selling the homes they

strangers and pilgrims on the earth. “These declared plainly that they seek a homeland,” the author of Hebrews tells us. This cry of the heart was not met with the earthy comfort of a home, but rather, something more: an eternal home. They had left not only “brothers or sisters or father or mother or children,” but Jesus adds “houses and lands” to this list of painful partings. They looked for a home not built by human hands, and found the unfathomable reward of an eternal dwelling with their Saviour.

For these then – the homeless, the displaced, the uprooted, the pilgrims and strangers – heaven holds the greatest sweetness. It’s what this deep-seated desire for home is really all about. If you’re still looking for a place to call home, perhaps the place you seek awaits. And if we have a little taste of that on earth, it reminds us that the best fulfilment of that desire is still to come.

Holly Enter makes her home in Ontario, Canada.



Backgrounds: Dan Wayman (Unsplash); paintings: Holly Enter

1 Deborah Stokes, “Canada’s Unhinged Housing Market, Captured in One Chart,” *National Post* (November 21, 2021), <https://nationalpost.com/news/canada/canadas-unhinged-housing-market-captured-in-one-chart>.

2 Jordan Fleugel, “Average Home Price 141% Higher than Median-Earning Family Can Afford: Report,” *BNN Bloomberg* (October 26, 2023), <https://www.bnnbloomberg.ca/average-home-price-141-higher-than-median-earning-family-can-afford-report-1.1990007>.

