A special challenge that is faced by scholars who engage in interdisciplinary dialogue with their colleagues is how to establish, despite major differences in viewpoint, a common ground on which to agree. Alas, given the increasing specialization and polarization that characterizes much of our current intellectual and political discourse, such agreements are notoriously difficult to come by.

Yet, one might reasonably expect an exception in the case of Christian scholars who, after all, are expected to freely share with the world the fruits of their learning. Thus, it is unfortunate that, among myself and Klay and Lunn, an agreement on basic assumptions has yet to be reached. Moreover, Klay and Lunn have suggested (1) that I have overlooked major portions of their argument; (2) that I, like most theologians, view the market only in terms of its shortcomings; and (3) that I ignore any and all advantages that markets can confer upon the multitudes (none of the above being true).

Actually, I compliment them on their research, for they have made me aware of the many ways in which individuals, through market exchange, can engage in mutual service. I only wish that they might have given more consideration to my own position in which I suggest that only by acknowledging the shortcomings of markets can one have any hope of improving them.

Further, I am deeply troubled by the authors’ apparent indifference to the abuses and exploitation that markets tend to promote. Klay and Lunn seem to become either bored or blasé whenever this issue arises, urging us instead to embrace the notion that God guides market exchanges in ways that are
invariably mutually advantageous. Yet, to argue that all economic relationships are always mutually advantageous surely is naïve at best and perverse at worst; it suggests a very limited understanding of the hard choices people are faced with every day. Individuals facing starvation or crippling debt do not have the same freedom as middle-class professors trying to decide what soap to buy. Moreover, on their view, powerful multinational firms that employ impoverished persons (who, collectively, make up two-thirds of the world’s population and typically work eighteen-hour days seven days per week for mere pennies per day) are in fact serving the poor by contributing to the alleviation of global poverty. Yet, how could these practices seriously embody gospel values of unlimited generosity when such service results in corporate profits that consistently exceed the budgets of most impoverished nations?

The authors would have us believe that the very act of employing such persons not only is an act of charity but also reflects the work of divine providence itself!

Let me be clear. I am not denying that some benefits may indeed arise from market relationships. Yet, from a theological point of view, the question is not whether such market relationships are mutually beneficial (however loosely defined) but whether they can be understood as part of God’s providence. To decide on this issue demands more than a theory of economics in which individuals make moral and virtuous decisions according to the price system alone. Given such a view, the hiring of teenage girls by pornographers could also be seen as mutually beneficial and thus part of God’s providence. To avoid such a “leveling down,” we need a better understanding of what we mean when we speak of God’s providence before we can discern how God works in the natural order of economic life.

In this reply, I summarize some of my earlier objections to Klay and Lunn and describe how the market may be understood as one of the ways in which God provides for the world in ways that are faithful both to Scripture and to tradition. It is my hope that Christian economists can learn from theologians and one day develop and implement a specifically Christian model of the marketplace. Such an undertaking need not be utopian or coercive or try to build the kingdom of God through human effort alone. We only need only to work within and through the existing structures to influence faithful Christians to implement gospel values into the secular world of economics.

I began my article with the observation that we cannot assign equal weight to a human theory, on the one hand, and to the notion of God’s providence, on the other. Human theories are ephemeral, fallible, and conditioned by one’s own culture and self-interest, whereas God’s providence is eternal, infallible,
and universal. God’s providence is the dynamic act of God’s being as Father, Son, and Holy Spirit, both in itself (in se) and for others (ad extra). Hence, the nature of God (and indeed the foundation of all truth) is inherently generous and self-giving. God gives of God’s own being to the Son and the Son gives of his whole life to the Father, in the unity of the Holy Spirit. Thus, because God is the basis of all truth and because Christians are to model their being and activity after the nature of that truth, the human economy should only be understood and structured in relationship to the divine economy, and not vice versa. In Christian theology, for example, if we intend to speak in the name of the God who became human and served the poor in order to show us the way to God, then the general understanding of the human economy cannot be understood apart from the particular divine economy of the Trinity.2

I then showed that the traditional doctrine of providence, as understood by the church fathers; Thomas Aquinas; and, more recently, by Karl Barth, does not sanction an understanding of the human economy that is based on self-interest. This is not to deny that certain advantages may result when millions of individuals engage in acts of self-interest or self-preservation. It is only to say that the divine economy is based on a free and unlimited self-giving to the needy. Hence, only those economic relationships that approximate that model can be understood as reflective of God’s providence. All other market motivations, such as those that entail greed and exploitation, not only must be distinguished from God’s providential activity but must be condemned as repugnant to the faith.3

What does it means to structure the economy or one’s business according to unlimited divine self-giving in Jesus Christ. Is this nothing more than a utopian but nonetheless nightmarish scheme to install a big government that imposes its will on the people? Or is another kind of vision possible?

To better understand the impact of such a model on economic theory and contemporary business practice, let us review what it means to speak of the kingdom of God. First, human beings do not build the kingdom, nor should they identify their own social, political, or economic ideology with its coming. Second, because the kingdom of God comes freely into the world by the grace of God, it cannot, even in a democratic society, be forced onto the world through violent or coercive means.4 Rather, the kingdom of God is established through the life, death, and resurrection of Christ and does not depend on human works of social service. Yet, at the same time, the kingdom is also the work of God working in and through the agency of human beings in history and society.
More exactly, the kingdom of God is the work of God’s grace that frees human beings from the fear that they must rely solely on themselves for their daily bread. It is precisely such a lack of faith that drives individuals and institutions to maximize their own market profits by minimizing the advantages of others.

Once freed from the sins of self-reliance, anxiety, and greed, Christians can offer their whole life and work as a sacrifice to God in the service of their neighbor. Moreover, they will not view such service as a burden nor as an unrealistic moral obligation but as a joyful blessing. Such a model need not be self-destructive; it simply acknowledges the important connection between one’s self-care and one’s social responsibility to provide for others.

Moreover, because the gospel is freedom itself, there is no privileged economic and business policy or model that applies to all persons at all times. Indeed, there are numerous ways that individuals and corporations can implement gospel values in the world, such as offering a decent living wage to all employees, making their products or services available to low-income families at a reduced rate, offering debt relief, providing loans either at low or no interest, and setting up college funds for workers and their children. In short, from a theological perspective, the business world offers an outstanding vocation for Christians seeking to practice the virtues of faith, hope, and charity. Businessmen and businesswomen alike not only will learn how to support themselves through service to others but also, as they do so, will learn to abandon themselves more completely to God’s care. Moreover, they will learn to support governments and economic policies that do the same. Such a gospel-oriented model of business, then, would compete not by maximizing personal profit but by maximizing the advantages as they extend their surplus profits to their workers, consumers, and others in need.\(^5\)

Klay and Lunn might admit that such a model is commendable but would argue that it applies only in the personal life of a select few. They might also admit that loving one’s neighbor as oneself or that giving everything to the poor might be an option, \emph{but only if it suits one’s personal preferences}. Of course, it is all too easy to scoff at the application of gospel values to human economics. I am not suggesting that one should maintain business relationships with faulty spark-plug manufacturers any more than a parachute company should employ the services of a company that makes faulty ripcords. The challenge, as I see it, is to discover how Christians can remain faithful to the gospel without losing their souls in a competitive marketplace.

The model I have outlined recognizes the advantages of market systems while acknowledging, at the same time, that not all instances of economic
exchange are of equal value in the eyes of God. Yet, unless we develop a specific norm to assess such practices, there will be no clear way for Christians to distinguish between greed and charity or, for that matter, between exploitation and mutual service. We must therefore learn to coordinate our participation in the market in ways that are faithful to Jesus’ call for service to the poor, renunciation of wealth, and treatment of the very least (Matt. 25) as the basis of God’s judgment and our eternal happiness.

In my view, Klay and Lunn’s economic model reveals an insufficiently radical understanding of the gospel’s demands on business and economics. It is not enough to serve the poor only when there are sufficient financial incentives for doing so. It is also not enough to urge Christians to seek first the kingdom in their private life but then eschew their Christian responsibilities in the public sphere of economics and government. Christians are charged by God to advocate on behalf of the poor; it is therefore unacceptable to support an economic model in which all economic decisions are made on the basis of the price system alone. Klay and Lunn might argue, not unconvincingly, that markets have helped many people pull themselves up from poverty by their bootstraps, but their citing examples does not justify indifference to the impoverished thousands who die every day from hunger, disease, and lack of basic necessities. The authors might also point out, and quite correctly, the enormous challenge of fulfilling the needs of these thousands. Yet, fear or ignorance of the unintended consequences is no excuse for inaction. In other words, letting God be God must not become justification for the kind of moral resignation and economic Darwinism that abandons the poor to the vicissitudes of the marketplace. As Augustine and the church fathers well recognized, all of one’s knowledge and resources must be used to whittle away the kingdom of greed and build up the kingdom of love, and only then to trust all things in God’s able hands. Only by grounding our economic theory on the solid foundation of God will Christians find the strength and assurance to freely implement gospel values in the marketplace for the greater love of God and for the benefit of all God’s creatures.
I would be interested in knowing what shortcomings, if any, Klay and Lunn acknowledge in markets? Would they define labor in Third World sweat shops as exploitation or as an arrangement of mutual service? Moreover, would they even acknowledge that greed and exploitation exist in markets today?

The distinction between general and special providence is crucial for my argument. Following Karl Barth, I maintain that a general understanding of providence be grounded in the special revelation of God in Jesus Christ. Otherwise, because providence is universal, one could simply claim that everything that happens in nature or economics is equally part of God’s providence, for example, slavery, war, and so forth. In addition, one cannot simply compare the natural world to that of the human economy in terms of general providence, for nature operates according to its own laws, while the economy operates according to the collective totality of human decisions within the world of natural forces. Hence, if Christians are to understand how God operates within these decisions, it must be first grounded in the special revelation of Jesus Christ.

In this sense, Klay and Lunn fail to grasp an elementary theological point, namely, that which God has revealed for human salvation in Scripture is the normative foundation of all truth. Any truth in any other science can only be assessed in terms of its coherence with the truth of God disclosed in Jesus Christ. Economics, like any other human science, is a form of wisdom that can only be appropriated and assessed in light of its correspondence to the truth of revelation. Thomas Aquinas puts this well:

This doctrine [theology] is wisdom above all human wisdom, not merely in any one order but absolutely. Because it is the part of a wise man to arrange and to judge, and since lesser matters should be judged in light of some higher principle, he is said to be wise in any one order who considers the highest principle in that order…. But the knowledge proper to this science [theology] comes through revelation, and not through natural reason [which can err]. Therefore it has no concern to prove the principle of other sciences [e.g., economics], but only to judge them. Whatsoever is found in other sciences contrary to any truth of this science, must be condemned as repugnant to the faith.

See *Summa Theologica*, 5 vols. (New York: Benzinger Bros., 1948), I.1.6 (translation mine).

Klay and Lunn seem to believe that any attempt to direct economic forces in pursuit of social objectives is unjust. It is not clear, however, that this is implicit in the economic theories of Adam Smith and Friedrich Hayek. Unfortunately, however, most people live under the theologically erroneous assumption that if they do not
look out for number one, then no one will. Hence, in our modern individualistic society, individuals and communities are taught to serve themselves first, relegating service to others a secondary position. Christians, however, are charged first to serve God and others, and the love of God frees them from the obstacles that prevent them from giving everything to others: fear and sin. While Klay and Lunn might agree with this in theory, their economic model based on the price system and perfect decentralization edits out any attempt to implement care of the poor on a social scale. In other words, not only is their economic model diametrically opposed to the free and unlimited divine self-giving, but it is also thoroughly privatized and individualistic by separating the demands of faith with the charge of responsible public service in government, business, and economic theory.

5. As I suggested in my previous article, such resolute action and commitment to gospel values in the business world might actually produce an increase in profits and hence greater possibilities of giving to others. Let us not underestimate that providence rules the public sphere of government and business as well as the private sphere and that God promises to reward certain actions with an even greater abundance that might be shared with others.