

Economics for disciples: An alternative investment plan

by [Jonathan Wilson-Hartgrove](#) in the [September 8, 2009](#) issue

When Jim Douglass graduated from college in 1960, his father sent him a life insurance policy as a graduation gift. It was an investment to help protect the future of Jim's young family. Jim wrote his father a letter of thanks for the gift but returned the policy with his letter. He could not accept the gift, he wrote, because he wanted to understand the truth of an "economics of providence" that he had read about in the sixth chapter of Matthew's Gospel. Rather than pay the monthly premiums on a life insurance policy, Jim said he would store up treasure in heaven by sending a monthly payment to provide basic care for a little girl in France.

I met Jim in 2003, some 40 years after he had begun his experiment with eternal investments. By then he and his wife, Shelley, had raised seven kids and become icons of the Catholic peace movement in the United States. Their work helped shape the just war position of Vatican II, inspired peace and justice communities around the world, and testified to the possibility of a nonviolent Christian witness in the U.S. When I asked Jim for advice about my own life, Jim always returned to the same thing: an economics of providence. If Leah and I were going to live the life Jesus had for us, Jim said, we had to get this strange economics deep down in our bones.

I don't have the near half-century of experience with eternal investments that Jim and Shelley do, but I've been convinced by experience and the testimony of others that Jim is right. The greatest obstacle to faith in our time may be that most of us are too invested in securing our own futures to trust Jesus for the good life he wants to give us now. It's not that we want to reject Jesus; most of us want more than anything to trust God's abundance. But we are constantly dazzled by earthly treasures and their promise to make the world safe and enjoyable for us.

Most of us believe that if we put away a little each month in savings we can ensure a good education for our children and a comfortable retirement for ourselves. We don't mean to be selfish when we think this way. It just seems reasonable. This is how the world's economy works, even when we take the time to think of others. But in light of Jesus' economics of providence, such economic work and worry seems a bit off. Do we really trust the abundance of God's economy or the goodness of God's

family? Could it be that responsible Christian parents should give away all their extra money each month instead of putting it into a college savings account or an IRA?

Strange as it may seem, this is what Jesus challenges us to do—to entrust all of ourselves and our resources to God’s kingdom alone. We can agree with the Marxists when they insist that capitalism is not going to end poverty, but socialism won’t end it either. The only real end of poverty is the death of Jesus Christ and his resurrection on the third day to make a way for all of us to enter into his Father’s house. “In my Father’s house are many rooms,” Jesus told the disciples (John 14:2). In God’s economy there is always enough, and we are invited to participate by investing ourselves in God’s never-ending kingdom of abundance.

“Where your treasure is,” Jesus says matter-of-factly, “there your heart will be also” (Matt. 6:21). It sounds simple, but it’s an important point: we care about the things we invest in, and the shape of our investments reveals the shape of our hearts.

Take my brother, for example. He loves to hunt deer. No one has to ask him if he loves hunting: you can tell by what he invests in. He owns a cabinet full of guns, a camouflage coat, and boots with toe warmers for cold autumn mornings when he’s sitting in a tree stand. He subscribes to *Outdoor World*. He even has a video camera—complete with night vision—that records action (or not) at his favorite hunting spot day and night. I’ve watched bucks locking antlers and eating from my brother’s corn pile in the middle of the night.

Even when he had to borrow a gun, my brother would get up before dawn and sit perfectly still in the bitter cold, looking for the Big One. He is personally invested. His heart is in it.

We invest in the things we love and our hearts get wrapped around the things we invest in. This is why we talk about the importance of “buying in” when people commit to things that are difficult. If we pay for a diet program, we’re more likely to stick with it. If we give regularly to our churches, we’re more likely to care which candidate the pastoral search committee selects. If we make sacrifices for a relationship, we’re more likely to value that relationship. Marriage counselors often tell people who feel they’re growing apart in a relationship to invest in their partners now, before they become even more distant. Put your treasure into the relationship, they say, and your heart will follow.

Of course, it takes discipline to invest in something before we know how good it will be; it's always easier to just do what we feel like doing. This is what we expect people to do; we're surprised when they find reason not to satisfy their immediate desires or take the path of least resistance. Putting our treasures before our hearts is an anomaly.

Sociologist Max Weber wrote that Christianity—particularly Protestant Calvinism—gave rise to modern capitalism because, among other things, it motivated Europeans to restrain their immediate desires and save money, thus creating the capital necessary for investment and economic growth. This worldly asceticism combined the discipline of people who could delay gratification for the hope of something better with the social vision of a world redeemed by its Creator. The Protestant ethic made it possible for people to put their treasure where they wanted their heart to be.

It's hard to deny the results of this investment. Capitalism has more than doubled life expectancy in developed countries over the past 200 years, and it has contributed to a drastic reduction in preventable disease, illiteracy and extreme hunger. While globalization has its critics, the poor of the world seem more than ready to welcome the job opportunities and consumer products of this economic system.

The logic of personal investment changes my neighborhood as well. In an urban context where many people are enslaved by drug addiction, freedom in Christ may lead someone to refuse the instant relief of narcotics as an investment in a better future life. Weber is right: faith in Christ makes that kind of restraint possible. It unleashes an incredible power in people's lives. If you've ever watched an addict struggle to get clean, you know there's no greater power in the world than a faith that helps him to invest his treasure in something more than a hit.

Of course, even in the first century Jesus knew the secret of modern capitalism. But he said it is not enough to deny ourselves so that we can invest in good things. "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal" (Matt. 6:19). It's not enough to invest in a good home, nice things for our kids, better technology and a stronger military for our nation. All those things can be taken away. A La-Z-Boy lounge or national security are not bad things, but they're fragile, limited goods. Since we can't expect them to last, we shouldn't wrap our hearts around them.

That being the case, it's foolish to waste the power of invested hearts on things that are here today, gone tomorrow, especially if God has made it possible for us to invest in something that will last forever. Eternal investment is Jesus' invitation to unleash the power of invested hearts for the greatest possible good—for God's kingdom here on earth, just as it is in heaven.

But the wisdom of God is often foolishness to us. In John 12, when Jesus and the disciples are having dinner with Mary, Martha and Lazarus, Mary takes a pint of pure nard, pours it on Jesus' feet and wipes his feet with her hair. John tells us that this single bottle of perfume is worth a year's wages. It's the sort of thing you're to use sparingly on special occasions. But Mary pours the whole thing out as a single, extravagant investment. With her whole body she insists that nothing is more deserving of her treasure than the body of Jesus.

Most of us aren't shocked by a little extravagance. For some of us, a foot massage with scented oil is a nice treat at the spa. But Mary's act was viewed as scandalous—not just unwise or a bit over the top, but wrong. As Judas says, "Why wasn't this perfume sold and the money given to the poor?" Mary's act is offensive to his economic sensibility.

In our society, the compassionate conservative might say that a year's wages, if invested well in a small business venture, could create a lifetime of wages for a whole family. A more progressive advocate for the poor might point out that this money could easily feed the 30,000 children who will die today from hunger. If that is the case, it would only take 365 Marys to eradicate death from hunger in our world. How can we justify wasting that kind of money on a useless act of adoration?

Jesus answers this question by pointing out that Mary was investing in something eternal—in his body, which would be raised from death for the life of the world. She was wise because she saw the opportunity to make an eternal investment with the resources at her disposal. Hers was not a spiritualized investment; it was as concrete as feet and hair, slippery oil and a pungent fragrance. It was a concrete investment in the kingdom here on earth.

Dorothy Day, cofounder of the Catholic Worker Movement, devoted herself to the daily practice of "works of mercy"—feeding the hungry, visiting prisoners, clothing the naked, caring for the sick. One day a wealthy woman stopped into the Catholic Worker office to see what was going on, and was so moved by the community's

witness that she took off a large diamond ring and gave it to Day. Later that afternoon Day was talking with a poor single mother who lived nearby in a tenement house. The woman's life was filled with ugliness. Day remembered the beautiful ring in her pocket, pulled it out and slipped it onto the woman's finger. It was a shockingly extravagant act—the ring could have been sold and the money invested. But Day was investing in the abundant kingdom of Jesus. Welcoming the poor woman as Christ, Day wanted to bless her with the very best she had.

The gospel doesn't only give us power to delay gratification for better things; it teaches us to want the best things—the good life that never ends. A few years ago, a recovering addict decided to take part in a mission trip to Mexico sponsored by our church. For someone who lives month to month and gets paid by the hour, the decision to take a week off from his job to work for free was a huge investment. Joe met brothers and sisters in God's family who are even poorer than he is. He says God opened his eyes. When we got back, Joe told me he'd been saving up for months to buy himself a mattress. But as he thought about the folks in Mexico, he decided a comfy bed wasn't as important as he'd thought. He wanted instead to start a \$5-a-Month Club. People from our church would each share five dollars a month with sister churches in Mexico.

God interrupts the status quo to show us the good life that God wants to give us. God's economy is hidden much of the time—maybe most of the time. Our churches and our families are not, for the most part, shining lights when it comes to eternal investments. When we look to our fellow believers for good news, we often meet disappointment.

When it comes to money, for example, we often deceive ourselves into thinking we've figured out a formula for getting God to pour out blessings. In Jesus' day, scholars studied the scriptures carefully and tried to figure out what they needed to do to gain God's favor. They knew the scriptures said there was a way that leads to blessings and a way that leads to curses. More than anything they wanted to be blessed, and they knew that God's blessing was a material reality.

So, rather than trust that God had already blessed them with all they needed, these leaders turned God's covenant promises into a system for getting ahead. Folks who succeeded were blessed, while those down on their luck—the sick, the lame, the demon-possessed—were cursed. Everyone knew that this was how the system worked.

Contrast this system with the message of the Sermon on the Mount. In the crowd are “people . . . with various diseases, those suffering severe pain, the demon-possessed, those having seizures, and the paralyzed.” Jesus has in front of him everyone who, according to the religious system of his day, is cursed. Here are all the losers, anxious for Jesus to let them in on the secret. Jesus does what no religious teacher had ever done before: he calls them blessed.

“Blessed are the poor in spirit . . . those who mourn . . . the meek . . . those who hunger and thirst for righteousness.” Jesus doesn’t whisper, “Hey listen, here’s the secret. Do this and you’ll be blessed.” Instead, he says to this ragtag bunch, “You are already blessed.” Jesus offers his most important teaching to people who’ve failed at religion. He seems to have hope that they are the ones who will get what he is saying.

Religious people are notoriously bad at receiving an economy that is pure gift. I like how Robert Farrar Capon says it in his book, *Health, Money, and Love: Money “rejects God’s holy luck and tries to substitute for it our own sticky-fingered control.”* We hear that God is in the blessing business, and we try to get the inside scoop on how to write the best possible grant proposal—I mean, “prayer request.” Or we hear how Jesus healed the sick, and we search the scriptures to find just the right words to make him do it again.

We’re so good at this that we can substitute a religious system for the good news of Jesus. We imagine that Jesus is the supreme business consultant or life coach, unlocking for us the secret to success in this world’s system. We want seven easy steps to a better us.

But grace in abundance is all God offers. Jesus never preaches a religious system—he invites us into a new economy free of charge. Anybody is welcome, but we can live in our Father’s house only if we acknowledge that our whole life is a gift. This is a fairly straightforward message that Jesus repeats often. But I’ll have to admit that receiving the gift of God’s economy has been a challenge for me.

When I was growing up Christian, I became critical of a lifestyle that domesticated Jesus like a house cat and supported principalities and powers. Such a religion wasn’t just wrong; it was vapid. I wasn’t the only person to notice this, or the first to think that the only hope for the church in this kind of culture is for some people to band together and try to take Christianity seriously as a way of life. To recover from

my addiction to money and its desires, I checked into a network of Christian communities.

In other essays I've described the communities that I stumbled into as a "new monasticism" in North America. I'm still convinced that it's about the best thing going in terms of people actually living together in the economy that Jesus taught and practiced. It certainly changed my life. I am part of a community where we try—and try again—to share our money and our property, to open rooms to folks who are homeless, and to welcome the stranger as Christ.

But my experience of failure is where I've learned that I can receive God's economy only as a gift. Something happens in our everyday life that tests me: I resent our guests, or I get annoyed by people I know well. I tell God: "It would be a lot easier for me to believe in your love if you'd send more lovable people."

Every time I want to walk away from community it's because I think I'm carrying too much of the load or because I can't stand the feeling that one more freeloader is taking advantage of me. At such moments, I always remember the great things I think I've invested in this community—my paycheck, my time in meetings that are way too long, the life that I'm sure I could be living if I weren't giving myself to this. I offer up my sacrifices like some ancient pagan before a flaming pyre and beg the gods to vindicate me. It's silly, I know, but I've done it many times.

And every time God waits in silence. Eventually I remember that this whole thing we call community is a gift—a glimpse that God has given us of the divine economy. Somehow I remember that this is not about me. It's not even about us. Then the great darkness recedes. By a light that's not our own, I find a way to go on.

I become recommitted to my investments in eternal things and to living in God's economy. Instead of worrying about our 401(k), we can celebrate community by investing in friendships now that will sustain us when we're old. Jesus' tactics will take the power of our investment and harness it to build the community of God's new family.

In the Roman world of the early church, Christians were often called atheists because they proclaimed with their lives and words a faith that was unlike any religion their neighbors had seen before. They walked away from money and its reign because they heard and saw something better in the way of Jesus. The book of Acts says "no one claimed that any of his possessions was his own, but they shared

everything they had,” and “there were no needy persons among them.” This led to incredible growth of the community in Jerusalem, with that community in turn sending missionaries out to spread the good news of Jesus Christ throughout the known world.

Jesus has invited us to participate in God’s system of never-ending gift exchange by entrusting the real treasures of our lives to God. To trust in this way—to make eternal investments—is to join the new family that God is drawing together here on earth.

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