

## SEEKING A FREE CHURCH THEOLOGY OF ECONOMICS: AN EXERCISE IN AVOIDING OXYMORONS

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Reading Chad Brand's primer on work, economics, and civic stewardship, *Flourishing Faith*,<sup>1</sup> I disagreed with very little. Chuckling with exasperation at his illustrations of economic policies, frowning my brow at his examples of injustice, I came away from the book strangely antagonistic toward big government and vaguely concerned about the world economy. However, I had expected to find a biblical framework for a Free Church perspective on economics, but if I were not a conservative Baptist currently living in the United States, much of his primer would have been rather meaningless to me.

Essentially, Brand built his case by creating a negative feeling toward the Obama administration's economic policy and then working backwards, leading the reader to create an association between that negative feeling and a Free Church economic model—identifying his model by what it stands against. It is an effective method of public discourse, but leaves a number of questions unanswered. Brand never really identifies a Free Church theological method and, notwithstanding a few very solid paragraphs at the end of the primer, never really quantifies a Free Church theology of economics. I believe that I can work in the opposite direction as Brand, come to many of the same conclusions, and yet still provide a reasonable Free Church economic framework. In other words, where Brand started with the contemporary American context and backtracked to a Free Church response, I will start with a Free Church model and show how it interprets the contemporary American context.

The driving force behind this article is a simple observation: the idea of a Free Church economic policy is an oxymoron. A Free Church theological framework (insofar as it is distinct from other theological frameworks) highlights the responsibility of the individual and the disciplined community under the Lordship of Jesus Christ. Using that focus, a free churchman can discover a clear economic framework that applies to him and his church. Economic policies are governmental and societal; a Free Church perspective is individual and communal. To build my case, I will start by identifying the Free Churches, particularly with respect to their range of economic opinions, flesh out those opinions using

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<sup>1</sup> Chad Brand, *Flourishing Faith: A Baptist Primer on Work, Economics, and Civic Stewardship* (Grand Rapids: Christian's Library Press, 2012).

basic economic concerns, follow that with an application of those opinions to the contemporary American context, and conclude with a summary of the meaning and implications of this Free Church framework. My basic argument is thus: all Free Church theology necessarily begins and ends with the individual's relationship with Jesus Christ as it is worked out in the believing community and the unbelieving world; their theology of economics should do so as well.

### I. WHO ARE THE FREE CHURCHES?

The term "free" is both a help and a hindrance when it comes to identifying this particular church tradition. On the one hand, it helpfully prioritizes congregational autonomy; the Free Churches do not include Catholics, Anglicans, Presbyterians, or any denomination with an organic, hierarchical structure. But that nomenclature is also a hindrance, as if freedom is the most important thing to a Free Church. Indeed, Brand seems to build the tacit association between a Free Church and a Free Market (Donald Durnbaugh preferred the name "Believers' Church" to prevent such a knee-jerk conclusion). To normalize this connotation, I am going to work with a small group of early free churchmen who really did not have much political or theological freedom, a group often called the Anabaptists. If their theological convictions can be found to have application to conservative Baptists in the United States, that very well may be the basis for a Free Church theology of economics.

The story of the Reformation is well-known, but the subject at hand will push us into the so-called Radical Reformation. To make a long story too short, everywhere the Reformation proceeded there were those who felt it proceeded too slowly or incompletely. For example, Luther faced a Peasant's War, and Zwingli resorted to execution to handle a radical element. The Magisterial Reformers, those who were willing to work with the local magistrates to enact their convictions, marginalized and vilified the radicals (aided in no small part by isolated tragedies such as that at Münster under Thomas Münzter) for disagreeing with their theological foundations, particularly that Christians could use the threat of force in theological or social discourse. That is germane to my argument because a radical group often called Anabaptists is largely considered the forerunners of the modern Free Church tradition.<sup>2</sup>

Because this is not an article on Anabaptist origins, I am only going to summarize some major conclusions about this group of reformers. Two things should be kept in mind that might help explain why the early

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<sup>2</sup> William Estep's marvelous but obscure *Anabaptist Beginnings: 1523-1533*, Bibliotheca Humanistica & Reformatorica XVI (Philadelphia: Coronet Books, 1976) and *The Anabaptist Story: An Introduction to Sixteenth-Century Anabaptism*, 3<sup>rd</sup> ed. (Grand Rapids: William B. Eerdmans Publishing Company, 1996) and Malcolm B. Yarnell III, *The Formation of Christian Doctrine* (Nashville: B&H Publishing Group, 2008) are highly recommended resources for further research, and they point the readers to a wealth of additional works, including the few primary sources I use in this article. While a monograph would allow for a much more exhaustive review of the available literature, one of my points is that one must be able to take any set of representative Free Church documents and find its place within the Free Church theological method.

Anabaptists are particularly meaningful representatives in a discussion of the Free Churches and economics. First and foremost, these Christians considered themselves a furtherance rather than a disturbance of the ongoing Reformation. They were in broad agreement about many of its impetuses, particularly Luther's *solus* and the ecumenical creeds, so those foundations were often assumed; their writings generally focused on those matters in which they felt the Magisterial Reformers fell short. For example, they argued that Zwingli was wrong to give the Zurich civic authorities control over church property, oversight of clergy, and all rights over compulsory tithes.<sup>3</sup> Being so close to the source of the Free Church tradition, their writings remained clear of much of the political and social baggage that clogs more recent fare; being faced with death (most of whom were martyred), their writings also contained only those matters to which they were truly committed.

Secondly, the era in which they wrote is of special interest to historians of economics. The Reformation happened when it did in part because political and economic conditions enabled (or forced) it. Feudalism was dying. The merchant class was providing enough tax revenue that kings did not have to rely on the nobility as much as in the earlier Middle Ages. The onset of gunpowder warfare was rendering the knight obsolete. The nobility adapted to these new conditions by providing creative incentives for economic growth or by attempting to extract more taxes from the peasants; either option brought instability. Furthermore, the Catholic Church leadership had been behaving badly for centuries, leaving the people with little confidence in its priests and then its sacraments as Luther's message of salvation by faith alone spread throughout Europe. Kings had long been at odds with the Pope over economic matters including investiture, taxes, tithes, and alliances. Reformers and kings had a common enemy in the Catholic Church, so they were more than happy to work together to expel Babylon from their midst. By being willing to disrupt that alliance, Anabaptists opened themselves up to political, economic, and theological persecution.

So what did these Anabaptists believe that made them so anathema to the authorities? Malcolm Yarnell found four characteristics in the writing of Pilgram Marpeck, each of which was rooted in a complete yieldedness to Christ in covenantal discipleship: Christocentrism, both in the person and work of Christ and the personal relationship with Him for salvation; the coinherence of Word and Spirit, between the external witness of the Word and the internal witness of the Spirit; the priority of the biblical order above human invention, both in ecclesial and social structures and theological "isms"; and the believers' church: the disciplined covenantal community interpreting and living out the Word together. Yarnell believed that these principles properly informed the entire Free Church theological method, and we will quickly see what that means in an economic context.<sup>4</sup>

<sup>3</sup> Philip Benedict, *Christ's Churches Purely Reformed: A Social History of Calvinism* (New Haven: Yale University Press, 2004), 32.

<sup>4</sup> Yarnell, *Formation of Christian Doctrine*, 106.

William Estep wrote a more detailed list of characteristics based on the writings of Conrad Grebel, Balthasar Hubmaier, and Michael Sattler. Not surprisingly, the two lists match. Estep's list could be roughly broken into corporate and individual elements. Corporately, he believed that the Free Church tradition could be identified by its primary appeal to the New Testament, desire for primitivism, and emphasis on the Believers' Church, which includes believers' baptism and kerygmatic ordinances and the apostolate of the laity (non-hierarchy within or between churches). Individually, the tradition affirms religious liberty and pacifism, and emphasizes personal discipleship even in ethical and social elements. Indeed, the Free Church tradition sees Christianity in this life as primarily discipleship. Undergirding all of this is a sense of unity in Christ and an openness to the Spirit.<sup>5</sup>

We can make some important initial observations that will shape our discussion about economics. First, there is a very heavy emphasis on individual responsibility. If the Christian life is primarily discipleship to Christ, then that clearly applies to every area of life and every moment of life. Second, that discipleship is rooted in Word and Spirit, which are co-witnesses to the same truth. A free churchman will not look for answers in ecclesial pronouncements or theological frameworks unless those are clearly biblical; conversely, a free churchman will always be willing to be corrected by the Word of God. Third, the Free Church tradition does not rely on force or coercion. Certainly this applies in matters of personal faith; Estep said of them that "theological and spiritual renewal waits not for new structures so much as for the personal discovery and appropriation of a biblical faith."<sup>6</sup> We will have to discover how this foundation links with biblical commands such as to care for widows and orphans in their distress. Fourth and finally, the Free Church tradition is necessarily rooted in the disciplined, covenantal community—the believers' church. This must be applicable to a certain range of cultural expectations (as in Niebuhr's *Christ and Culture*), from isolation to activism, but it cannot be separated from the basic belief that God expects Christians to exist in a church community. The economic implications should already be evident just in these foundation principles, and the next section will spell them out in greater depth.

## II. WHAT ARE THE FREE CHURCH ECONOMIC PRIORITIES?

We could draw a series of economic convictions strictly based on the principles above, but first I want to survey some early Anabaptist documents for economic statements. Again, they did not have the freedoms we have today, and many of them suffered death for their beliefs. If any of their statements (1) line up with the principles already presented and (2) resonate with our very different current economic condition, that might be a sign that we have found a useful general principle. Here are a series of observations from the first ten years of the Anabaptist movement, 1523-1533.

<sup>5</sup> Estep, *Anabaptist Beginnings*, 12.

<sup>6</sup> Estep, *Anabaptist Beginnings*, 12.

Balthasar Hubmaier was an early leader who, along with Pilgram Marpeck, saw societal engagement as a Christian responsibility. Many of his letters and treatises survived, giving us a wide look into his understanding of a Free Church theology. He was no economist, but his thoughts have economic impact. His *Eighteen Theses* of 1524 described many of his basic convictions, beginning with the common Anabaptist theme from 1 Corinthians 13 that faith must be driven by brotherly love. This obviously applies to every economic transaction. He also believed that church members are obliged to support their pastors financially and that anyone “who does not seek to earn his bread by the sweat of his brow is condemned.”<sup>7</sup> He further warned, “Those who conceal the Word of God for earthly gain sell the blessing of God with Red Esau for a mess of pottage and Christ will also deny him.”<sup>8</sup> His polemic, *Concerning Heretics and Those Who Burn Them* also of 1524, introduced his thoughts on government. He conceded that “it is well and good that the secular authority puts to death the criminals who do physical harm to the defenseless, Romans 13. But no one may injure the atheist who wishes nothing for himself other than to forsake the gospel.”<sup>9</sup> He echoed this sentiment in *On the Christian Baptism of Believers* in 1525 but taking the opposite approach. After condemning excessive human laws and regulations, he concluded, “But all of this is a small matter, if we now confess our sins, and renounce fraudulent works, and cry to God with Paul: O God! Forgive what we have done in our ignorance. The Red Whore of Babylon, with her cup full of lies, teachings and fables, has made us drunken, blinded and has deceived us. Now our best repentance is to forsake such things forever.”<sup>10</sup>

Hubmaier wrote another document of note for this subject, *On the Sword*, in 1527, in which he presented a biblical model for social responsibility for the individual, the government, and the church. Essentially, he argued that until we are without sin, our kingdom is of this world (John 18:36), and we must thus engage it. Our role therein has a number of aspects, mortality being one of the most important drivers. Because death and judgment come for all men, we realize the importance of both protecting the innocent (Matthew 26:53-54) and not seeking vengeance ourselves (Matthew 5:38). As we focus on treasure in heaven, we learn not to complain about our lot in this life (1 Corinthians 6:7). With respect to the government, he considered it both as an institution and as people. On the one hand, Christians are duty-bound to serve in government office where appointed, even as a judge (though not over Christian disputes; Luke 12:13-14; 1 Corinthians 6:7-8). But on the other hand, government—even Solomon’s—exists because people rejected God’s kingship; he concluded, “Such subjection and burden we must and shall now day by day suffer, endure and bear, obediently and

<sup>7</sup> Balthasar Hubmaier, “The Eighteen Theses,” in Estep, *Anabaptist Beginnings*, 26.

<sup>8</sup> Balthasar Hubmaier, “The Eighteen Theses,” in Estep, *Anabaptist Beginnings*, 26.

<sup>9</sup> Balthasar Hubmaier, “Concerning Heretics and Those Who Burn Them,” in Estep, *Anabaptist Beginnings*, 51.

<sup>10</sup> Balthasar Hubmaier, “On the Christian Baptism of Believers,” in Estep, *Anabaptist Beginnings*, 94.

willingly; also give and render tribute to whom tribute belongs, honour to whom honour belongs.”<sup>11</sup> In the light of this reality, we are to pray for pious Christian leadership and be thankful for any time we have to live a peaceful and quiet life. However, he does question at what point a Christian should no longer support a corrupt government with taxes, offering his own counter-question whether or not those in the magistracy are our neighbors (the answer being yes). His views on the church are interesting from the economic perspective because, although he held the priesthood of all believers in a much stricter sense than Luther or Zwingli, he had to acknowledge a practical distinction between church leaders and laypeople. For example, because it is a conflict of interest, church leaders should *not* take up secular office or control of a business. But at the same time church leaders should not deny such opportunities to church members (as long as they proceed with the right motivation) because we do not all have one duty, “So that one should take the lead in teaching, another protects, a third tills the earth, a fourth makes shoes and clothes. Yet these works all proceed from faith, and are done for the benefit of our neighbor.”<sup>12</sup> He did not necessarily mean that the teacher is more important than the laborer, but that economically the teacher relies on others to survive. Indeed, this illustration extends to the entire Christian community and the community at large—just as God designed the body of Christ as having many members with different functions, so also has God designed human society. Each of these observations will be considered in a Free Church theology of economics.

We can draw some obvious conclusions. The appeal to personal responsibility in faith and work is palpable here and throughout Hubmaier’s writings, as is his understanding of the complexity of human society. The motive of love cannot be legislated, and the government cannot be blamed for one’s sinful choices. Above all, the warning to those who would rather be comfortable (in the good graces of the magistrate) than preach the full Word of God is unmistakable. His views on government are nuanced. He prays for Christian leadership that would allow peaceful people such as Anabaptists to live in peace, but he does not count on such leadership. Indeed, because God instituted government to regulate the sinful behavior of people, Hubmaier expects to suffer and endure the governing authorities. Consequently, the ideal government of an ideal society would be limited, but we do not inhabit an ideal world and must deal with actuals. In the actual world, government exists and has legitimate authority, but its effectual limit is personal repentance. Legislation beyond that limit is worthless.

Pilgram Marpeck was a city engineer, so he shared many of Hubmaier’s feelings about social responsibility. We will focus on his debate with the reformer Martin Bucer in Strasbourg in 1531. Marpeck’s writings in question were his *Exposé of the Babylonian Whore* and *Confession* of the same year. Marpeck and Bucer shared many of the same concerns; Bucer even added church discipline as the third mark of a true

<sup>11</sup> Balthasar Hubmaier, “On the Sword,” in Estep, *Anabaptist Beginnings*, 112-15.

<sup>12</sup> Balthasar Hubmaier, “On the Sword,” in Estep, *Anabaptist Beginnings*, 124.

church in response to his experience with Anabaptists. They parted ways at Bucer's willingness (or commitment) to let his social context and his logical priorities shape his ecclesiology, whereas Marpeck looked only to the new covenant with Christ. In particular, Marpeck admonished the authorities for proof-texting Scripture to justify themselves and turning Christ into a persecutor of the churches. This resulted from a confusion of the covenants in which the Reformers were patterning themselves after Moses rather than Christ. But Christ did not coerce uniformity or discipleship; instead, he delayed judgement through patient endurance and loving proclamation. Bucer responded that we are not to serve as Christ served and that the magistrate's violent actions were indeed Christian. Bucer's arguments played much better to the city council, and Marpeck was immediately expelled.<sup>13</sup> There are several things to note about this debate: Marpeck was willing to work through proper channels to make his appeal to the governing authorities, but he did not soften or politicize his argument; Marpeck acquiesced to the ruling of the council, but he did not change his mind or his message; Marpeck believed the council was wrong to wield the sword in matters that should be left to conscience, but he would let God deal with them for that choice.

Hubmaier and Marpeck did not speak for all Anabaptists, and the same diversity and adversity that characterized Anabaptist thought will have to be found in our conclusions today. Many Anabaptists took a much more pessimistic or even isolationist perspective on government. Conrad Grebel strongly believed that Christians should not expect or demand comfort in this life. He implored Thomas Munzter in 1524, "True believing Christians are sheep among wolves, sheep for the slaughter. They must be baptized in anxiety, distress, affliction, persecution, suffering, and death. They must pass through the probation of fire, and reach the Fatherland of eternal rest, not by slaying their bodily but by mortifying their spiritual enemies."<sup>14</sup> Michael Sattler in the *Schleitheim Confession* of 1527 declared that no Christian should accept an appointment as magistrate. An anonymous Anabaptist pamphlet in 1530 did not necessarily deny the place of government authority but said that a *true* Christian would never appeal to the magistrate to protect temporal goods or preserve property in temporal peace. One is either a citizen of the magistrate or of Christ; one is either from the land owners or from Christ. "They are true Christians, and not the complainers who accuse men in front of men and otherwise know of no comfort as children of this world because Christ is their judge and Lord."<sup>15</sup> These agreed with Grebel in believing that a Christian should neither expect nor demand comfort in this life. The mirror of the Christian life is the person of Christ who allowed himself to suffer injustice that others might benefit. This is a critical caveat, for these Anabaptists did not believe in suffering for suffering's sake but rather for an opportunity to share the gospel. As with all martyrs, their suffering

<sup>13</sup> Yarnell, *Formation of Christian Doctrine*, 91-97.

<sup>14</sup> "Letters to Thomas Muntzer from the Swiss Brethren," in Estep, *Anabaptist Beginnings*, 35.

<sup>15</sup> "An Anonymous Anabaptist Pamphlet," in Estep, *Anabaptist Beginnings*, 160.

would be the proof of their love for their persecutors and their faith in Christ.

These isolationist tendencies sometimes manifested themselves in a kind of economic communalism. An Austrian *Discipline of the Church* from 1528 included an article of faith that “every brother or sister shall yield himself in God to the brotherhood completely with body and life, and hold in common all gifts received of God, and contribute to the common need so that brethren and sisters will always be helped.”<sup>16</sup> The will of the individual is implicit somewhere in this agreement, but that can be addressed in later analysis.

There is one additional writing of extreme interest, the *Twelve Articles of the Peasants* in 1525, which dealt almost exclusively with economic matters. They believed that the relationship between lord and serf was unfair. They did not have authority to designate their tithes, they could not elevate their social status, they could not hunt nuisance animals (a privilege of the lord), and they did not have the same access to community forests or fields as the lord. Lords overworked them, forced additional labor out of them without compensation, charged more rent than their holdings could reasonably produce, and ruined widows through the due of Todfall. They desired that their tithes go to maintain a pastor of their own appointment then to their own poor (although they denied the validity of the so-called small tithes). They also requested that there be a neutral court of arbitration to inspect the value of their holdings that a just tax be determined. Note that they acknowledged the right to private property (even “government” property was the private holding of the lord), but they also believed in community or communal property; they simply denied that a lord could claim ownership of communal property without purchasing it from the community. Furthermore, they were willing to serve the lord above and beyond as long as they received suitable compensation. Their basic request, somewhat at odds with the Austrian *Discipline* above, was that the peasant be permitted “to enjoy his holding in peace and quiet.”<sup>17</sup> Essentially, these peasants believed they possessed certain basic rights; they did not claim any more than those rights; they neither expected nor offered other than suitable payment for goods or services. They also acknowledged that the lords had rights; they simply asked that those lords acknowledge the limits of their rights—that all rights across class were equitable (not equal). Finally, they held in common with other Anabaptists that “such an article we will willingly recede from, when it is proved really to be against the word of God by a clear explanation of the Scriptures.”<sup>18</sup>

### III. SYNTHESIZING SOME EARLY CONCLUSIONS

My intention is not to paint every edge of a Free Church (or even an Anabaptist) theology of economics. That would be impossible in a journal article. I merely want to identify some economic principles that,

<sup>16</sup> “Discipline of the Church,” in Estep, *Anabaptist Beginnings*, 128.

<sup>17</sup> “The Twelve Articles of the Peasants,” in Estep, *Anabaptist Beginnings*, 61-62.

<sup>18</sup> “The Twelve Articles of the Peasants,” in Estep, *Anabaptist Beginnings*, 63.



due to their presence in early Free Church writings and relationship with Free Church characteristics, modern Free Churchmen should take into account when creating their own framework for decision-making. Should any reader think this is a strange goal, remember that the Free Church theological method is rooted in a personal relationship with Jesus Christ in salvation. Salvation is uncoerced, which means that the life that emerges from that relationship must also be uncoerced, including theology, ethics, and behavior in every area. In other words, freedom that must be imposed is not true freedom. But there is a universal boundary for that freedom—the Word and the Spirit. To argue that a Free Churchman has the freedom to choose not to submit to the Word or the Spirit would be oxymoronic. Anabaptists were willing to be corrected by the Word of God; so should we today. Now let us add John Bolt’s definition of economics to our definition of the Free Churches: “that practical and moral scientific study of the one aspect or dimension of human behavior that involves stewardly exchanging, by free moral agents, scarce things of value for the sake of profit.”<sup>19</sup> In what way can this definition be limited by the theological and biblical focus of the Free Churches? In every way. Discipleship is behavior. Discipleship is decision-making. Discipleship is stewardship. Discipleship is the result of a personal relationship with Jesus Christ. In that way, the Free Churches have much to say about economics. Because I am writing to an audience of Christian leaders, I will save space by leaving the biblical references implicit.

First, Free Church theology, being rooted in the personal discipleship that comes out of a saving relationship with Jesus Christ, recognizes the sinfulness of human beings and the need for evangelical love to permeate the actions of the saved. This applies to the disciplined community of the saved, the larger world of the lost, and of course the members of government. Sinful decisions are expected, and though the government exists to regulate the impacts of those decisions, the government’s actions are not expected to be any more virtuous than that of an individual (but more on this below). Money is known to be a key factor in sinful decision-making, seeing as how its love is a root of sin and it exists as an idol in direct competition with God. That is why love for humanity, specifically a sacrificial or agape love, must drive every action of a Christian. Every human is a sinner and, apart from the direct intervention of Jesus Christ, will pay the price for his or her own sin in an eternity of separation from God. In this, one takes on the mindset of Jesus Christ who was willing to suffer injustice that salvation might result, who would rather be wronged that forgiveness might occur. What good is a pious (or sanctimonious) life, even one that results in martyrdom, if an evangelical love with its attendant proclamation of the good news of salvation does not play its part in a wider harvest? This means that someone adhering to a Free Church perspective would worry much more about Jesus than about his or her rights in society and, given what was said above about the government, would not worry much at all about the number or quality of those rights in the first place (but again, more on this below).

<sup>19</sup> John Bolt, *Economic Shalom: A Reformed Primer on Faith, Work, and Human Flourishing* (Grand Rapids: Christian’s Library Press, 2013), 15.

Second, a Free Church perspective recognizes distinctions in society and that the rights previously mentioned are necessarily distinct based on one's place in society. This is true first of the body of Christ. There are many different gifts in each church, and God has placed those gifts together so as to accomplish a work greater than the sum of its parts. This can be said of the spiritual gifts and the practical gifts, for lack of a better term, because the members of a church have the ability and responsibility of financial care of their church leader(s). Conversely, the church leader should not entangle himself in worldly affairs so as to concentrate on the work of ministry and not let his own love of money cloud his ecclesial judgments. This also means he should not interfere with church members' businesses. With respect to society as a whole, there is no inherent problem with social stratification. The Free Churches understand that their mission is evangelism, not social revolution (in the sense of Grebel's letter to Müntzer). Christ came to save sinners, not society. Class distinctions exist in the world that is, regardless of the world that might one day be. Upper class membership comes with privileges but also challenges, as the rich man standing before God may discover. Lower class membership comes with many challenges, but the eternal perspective looks beyond the trials of this life to the glorious riches of the next. Money is not begrudged anyone. Now, however pessimistic one may be about the sinful nature of humanity, the expectation of oppression, or even the fear of rebellion, there must be a place within this Free Church characteristic for a desire for equity across humanity. This may manifest itself in an outrage against injustice or a willingness to work through government process but *never* in the use of force.

Third, while the Free Church perspective usually recognizes the place and power of government, the Free Churches themselves do not wield any kind of sword, nor do they cooperate in government attempts to do so in matters of conscience. I say usually because this tradition generally wants to be left in peace—cause no trouble, receive no trouble. To this end, it can be safely said that the Free Church tradition would prefer a small government. At an extreme, this desire can be so isolationist as to attempt to ignore the government (or demand an *extremely* small government). But the gospel is known to be an offense, so any kind of social involvement is expected to bring a negative response from the enemies of Christ (even those who cry, "Lord, Lord"). But the Free Churches desire that the stumbling block they place in society is the gospel and nothing else; if they must suffer, let it be for a proclamation of truth. And the reception of truth cannot be coerced. This applies to the message of salvation as well as the theological and moral implications of the gospel. A man will stand before God's judgement for his own actions, therefore such matters of conscience cannot be enforced to any meaningful end. However, some of the moral ends of Christianity demand a certain societal agitation (for example, defending the rights of the widow against Todfall), and there is a disagreement as to what lengths can be taken to achieve those ends: should one simply appeal to the government through normal channels; should one get involved in the government to sway its decisions; or should one attempt to cause changes in the government? If one recognizes the

authority of government, and if one sees that government being destructive of the ends to which the Bible clearly speaks, something has to give. Some matters are rather clear, as in life and death and human freedom. But economic matters are less clear, no matter how strictly one believes that the debtor is slave to the creditor. At least some early Anabaptists spoke out against economic inequity, but they did so reasonably and not rebelliously because they clearly considered this a matter of conscience and not life or death. The means by which they drew this line seems to be their perspective of the human soul.

Fourth, the Free Churches take an eternal perspective on humanity, and this is how they measure their response to social or economic injustice. It is really quite simple. A man dies once and then faces judgment. While there are debates about relative rewards and punishments, the primary concern is whether a soul spends eternity with God or separated from God. Christ suffered injustice because he had patient love for his persecutors, and by his words *and* actions, many were brought from death to life. The same can be said of his disciples and those who would continue to spread his message. They did not allow their desire for comfort interfere with their commission to proclaim the gospel. Comfort, for all intents and purposes, is an economic creature that is heavily influenced by government. Yes, these Anabaptists desired to be left in peace, but that is because their government was claiming *the same gospel truth that they did*. They interpreted the role and purpose of the church differently than the Magisterial Reformers, and they did not believe that such a difference was worthy of persecution (and neither did the magistrates for a time). They understood, however, that should they live under a non-Christian regime they should *not* expect any kind of peace or comfort. They had no worry with the latter scenario because they were buoyed by their own eternal perspective. In this world they expected trouble, but they followed One who overcame the world. Their riches were in heaven; their concern was for those whose riches were only on earth. They were willing to suffer and allow their families to suffer when it came to dealing with the fallen world. They weighed a short-lived economic benefit against the image of their opponent writhing in hell for eternity. This eternal perspective enabled them to navigate complicated (for their time) economic decisions.

Fifth and finally, the Free Churches consequently place the highest possible value on human life. While the quality of that life is constantly measured against the glorious riches of Christ Jesus for all those who believe, the image of God in the life and dignity of a human soul is treated with utmost respect, even for one's opponents or enemies. This truth, as a summary of everything that has been said about them to this point, would more than anything put the Anabaptists at odds with certain economic declarations being made in the name of the Free Churches today. The primary role of the churches, in their estimation, was to equip Christians to hold forth the word of life in a crooked and depraved generation. Anything that interfered with their proclamation had to be jettisoned. This meant that all classes of society had to be treated with dignity, from the very lowest because of their special place in God's heart to the very highest because of the obstacles they faced hearing the gospel. Importantly,

these Anabaptists took it upon themselves to provide care and support for threatened human life. They did not wait for a government program, nor did they allow government indifference to dissuade them from their efforts. They understood that a complex society would not offer equal rights, but they called for equitable rights. This allowed for some latitude in application. In fact, every one of these principles contains a certain amount of latitude that will shape the way we apply them to our contemporary context.

#### IV. WHAT DOES THE FREE CHURCH POSITION LOOK LIKE TODAY?

Reviewing the statements above, it seems that the Free Church position has not changed in the last 500 years. What has changed is our economic context, and we have fallen into some of the very traps of which the early Anabaptists (echoing the New Testament) warned. I do not have the space in this article for every major economic question we currently face, but I hope to establish enough principles that their answers do not seem out of reach. Remember that the Free Church theological method is rooted in a personal relationship with Jesus Christ as His disciple in a disciplined community. Their emphasis on Word and Spirit is played out in that community under the guidance of the Bible as illumined by the Holy Spirit. Every action, every decision, every position necessarily comes back to the Lord Jesus Christ. Applying these foundations to an economic context is not difficult; the failure of free churchmen to do so reflects their own sinful tendencies, not the imagined complexities of modern economics.

The Free Church position today begins with the disciple, the individual follower of Jesus Christ. Whereas many Christian authors spill considerable ink bemoaning the woeful condition of our society and economy, a free churchman should spill more tears removing the plank from his own eye before worrying about anyone else. Do not dismiss this step as trite or preachy; according to Free Church principles, if Christians in America were committed to personal discipleship in all areas of life including finances, our country would look extremely different. LifeWay is a major supplier of Sunday School material to many Southern Baptist churches, and they recently published a lesson on financial responsibility from Old Testament wisdom literature (*Explore the Bible*, April 6). It was a very simple lesson of three points: place finances in perspective, earn money with integrity, and honor the Lord with your resources. But I could tell from the discussion my class had that we represented a great deal of uncertainty, ignorance, and failure in this area. Every complaint about Social Security came with admission of some poor spending choices. Every complaint about mistreatment at the hands of a contractor or auto repair shop came with the admission of being somewhat unfair with wages or charges some time in the past. And while my class included many faithful tithers, I cannot count the number of financial discussions I have had in which it became evident that faithful let alone sacrificial giving was not a habit. Personal financial discipleship must be the Free Church emphasis before we delve too deeply into social complaints.

Note that this will allow for a certain amount of disagreement between free churchmen because we are talking about interpretations of the Bible. There are Bible-believing Baptists on both sides of issues including the place of the tithe in a New Testament church, whether or not one should charge interest in a personal loan, whether or not one can take out a loan of any kind (or go into any kind of debt), and whether or not a Christian should accept government welfare. There are two principles in the Free Church position that apply here. First, whatever decision one makes must be based on prayerful study of the Bible rooted in a life of discipleship—nothing else. Decisions based on convenience, profitability, efficiency, or even history are insufficient. Chad Brand built an argument which associated the rise of the Baptists with the rise of America in the 1800s, arguing from the result the value of the Baptists' capitalistic methods (a trend well documented by historians including Nathan Hatch, George Marsden, and Mark Noll).<sup>20</sup> But the result is beside the point. The ends do not justify the means. Baptist methods “worked,” whatever that means, but that really does not tell us anything of real value. Second, whatever decision one makes cannot be imposed on anyone else. I am hard-pressed to relate the economic decisions above to a false gospel (unless one tries to make such a decision salvific). Consequently, they are matters of personal conviction; they are to be discussed in the disciplined community inhabiting the mind of Christ. One can explain one's own position but not broadcast it as eternal, demarcating truth. Several books, including Brand's, give the very strong impression that all free churchmen must be Republican or anti-big government. But that is not for the opinionator to decide.

That said, the Free Church position does align better with small government, but not for the reasons often given—not as a cause, but as an effect. Big government exists as a result of the personal failures of its citizens. Regulations exist because individuals failed to treat people fairly, care adequately for the environment, or respect the rights of others. Welfare exists because individuals and churches failed to care adequately for those in need. The IRS, the SEC, and other agencies exist because individuals have continuously looked for ways to gain unfair economic advantages over others or withhold tax revenue. Had Christians been salt and light and consistently given to Caesar what is Caesar's, the government would have been harder-pressed to grow to the point where it can now restrict the freedoms once available to its citizens and try to place the proverbial bowl over the lamp of the church. The Free Churches recognize the problem with such government growth and should work to reverse it within constitutional means. However, a free churchman must not and cannot use government realities as an excuse to fail in the area of personal discipleship given above. Just as we expect our church members to be bold in evangelism despite social pressures, we must expect our Christian business leaders to take right financial action despite the fear that it will put them at an economic disadvantage, and we must expect our church leaders not to deviate from their mission due to fears related to non-profit

<sup>20</sup> See, for example, Brand, *Flourishing Faith*, 120-22.

tax status. Hubmaier was right to admonish that anyone who conceals the Word of God for profit sells the blessing of God. Personal gain and personal comfort must fall exceedingly low on the list of decision-making drivers.

As we live in a society with a growing government, there are two general positions one can take within the Free Church fold: cooperate with the government in meeting social needs, or work independently of the government to achieve those same ends. While the latter obviously proffers greater freedom of methodology, the former gives potential access to a wider range of opportunity. Christians who work for agencies such as Social Security, Veteran's Affairs, and Child Protection Services speak of their ability to make an economic impact on many people even if they must be muted in their proselytizing. All citizens, however, are still liable to government regulations. Private Christian employers must follow the minimum wage and pay all taxes, for example. While they might complain that the government has overreached its purpose in raising the minimum wage to a certain level (and this is a legitimate debate with respect to the earlier line of "matters of conscience"), free churchmen accept that granting the government the authority to set any minimum wage will result in objectionable limits. It is not for a free churchman to complain idly about effects of government on standard of living, the poverty line, or the middle class tax burden; it is for the free churchman to obey the laws of conscience *and* government. If he observes the feared deleterious effects, he works to convince the government to change their regulation but all the while intervenes directly in the economic well-being of the people around him. It is relatively meaningless to distinguish the relative claims of God and government, just as it is meaningless to argue the relative merits of big government and big business; unless the government directly violates the gospel of Jesus Christ, it has legitimate authority *in this life*. One can only draw the line for the acceptable limit of government regulation with great difficulty and usually not with great consistency (conservative evangelicals applaud regulations with which they personally agree). This is how a Free Church can exist in any social or economic system. One might not like the forced redistribution of wealth, but what does that mean to someone living in China or India? And why should a secular government care about God's economy? The Free Church theology of economics is not about the government—it is about the individual and the disciplined community.

Furthermore, the Free Church economic position does not emphasize profits, wealth, or comfort; it emphasizes discipleship, honesty, and faithfulness. Drucker is on the right track when he says that the purpose of business is to create a customer, arguing that profits result from customer-building.<sup>21</sup> But even that misses the first step, which is to treat people with the attitude of Christ regardless of their potential as a customer. This returns to the eternal perspective presented earlier. If

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<sup>21</sup> Ian Harper and Samuel Gregg, eds., *Christian Theology and Market Economics* (Northampton, MA; Edward Elgar Publishing, 2010), 114.

one stays focused on eternity, one will see people not as objects or targets (or even customers) but as human beings. Also, one will not judge his actions by profits or temporary comforts but by the desire one day to be called a good and faithful servant. Granted, wealth is amoral, but the means by which one acquires it is not. Harper and Gregg correctly stated that affluence does not cause but only magnifies temptation, and Bolt correctly labeled a market not as an actor but only an enabler.<sup>22</sup> Churches should spend their time disciplining Christians to operate in whatever economic system, not complaining about that system. Wealth (or a lack of it) in a capitalist or socialist society does not change one's personal responsibilities of faithfulness; it only changes the context thereof. With careful and consistent discipleship, a Free Church can help its congregation not to consider the economic impact of a decision before the moral or theological. If something is the "right thing to do," it frankly does not matter if one will lose money as a result. We are to store up for ourselves treasures in heaven, not on earth.

This, of course, does not mean that free churchmen are to avoid wealth. Early Anabaptists as well as early English Baptists told stories of wealthy individuals using that wealth to care for (or keep alive) those in need. Peter Heselam said well that "material wealth is the only solution to material poverty."<sup>23</sup> This is why brotherly love must drive one's personal finances. If Geneva's churches met benevolent needs out of compulsory tithes, that is little different from a welfare state funded by taxes (for even churches use philanthropy as power). Rather, a disciple of Jesus Christ learns that social responsibility driven by evangelical love fulfills the law of love much more than any other motive. This does not mean that philanthropy is the only purpose for which one gains wealth; it does mean that the eternal perspective of the human soul will answer more questions than it asks. The Free Church position must allow a wide range of interpretations about the possession and use of wealth, but only those guided by Word and Spirit. Consequently, a free churchman would not concern himself with an unequal distribution of said wealth. The parable of the talents implies an unequal distribution of gifts or resources which, however one interprets the point of the parable, necessarily results in unequal economic or social status. That should not be a problem for any free churchman. Jesus' call in John 21:22 clearly says to the disciple who worries about the status of another, "What is that to you? You follow Me." The body of Christ has many different parts of different function, those functions reflect the place of the part in society (even if they do not match), and those differences are never described ontologically. The poor man, the prisoner, the widow and the orphan are all to be received with great care because we do not know what our tomorrow might bring.

<sup>22</sup> Harper and Gregg, *Christian Theology*, 153, 60.

<sup>23</sup> Harper and Gregg, *Christian Theology*, 164-65.

## V. CONCLUSION: NO OXYMORONS

In this brief survey, I see nothing that would indicate that early Free Church theological principles are anything less than valid to a contemporary Free Church theology of economics. They are principles that transcend the type of government or economic system, and they offer the necessary corrective (no matter how unpopular) to the traps of our affluent society. The oxymoron would be for the Free Churches to attempt to drive economic policy. Rather, the Free Church theology of economics emphasizes personal and communal responsibility; changes in the economy from a Free Church perspective should happen from the ground up, not the top down. This allows the Free Churches to operate within any economic system, not simply American capitalism. It also puts the responsibility for faithful discipleship on every church and Christian, giving no opportunity to blame society for economic (or any other kind of) faithlessness.

In summary, Christians should consider evangelical love as the *primary* driver for every economic decision they make, remembering that every person they encounter has an eternal soul. This perspective includes their responsibility to obey the government and use constitutional means to influence it, but it implies that they should worry more about the salvation of their neighbor than the comfort of their home, the faithful presentation of the gospel than their church's tax status. Christians should not be troubled by economic diversity any more than they should fret about physical diversity. They should pay attention to their own faithful stewardship of God's gifts, not the financial decisions of others. Christians should emphasize discipleship, honesty, and faithfulness, not profits, wealth, or comfort. Should the latter follow the former, they can and should rejoice in God's blessing, but must store up their treasures in heaven. Christians can be happy when the government chooses to leave them alone to live quietly, but they cannot shrink away from persecution or threats in order to preserve their wealth.

This article seems to leave open the wider question of an economy driven by Free Churchmen. What would the economy of the United States look like if every major decision maker were a Free Churchman? It would look on a macro scale like I say it would look on a micro scale. The rules for faithful stewardship and discipleship do not change based on scope. Anabaptist economic priorities work in society today or any day, and they focus all attention on Jesus Christ. That is a policy all Christians can and should pursue.