Income Sharing: A Plan for Economic Justice in the Local Church

by Joe Mesar

The Adventist Church is a very prosperous institution. We support schools and hospitals that boast the most modern facilities available. As of 1980, the church's assets came to \$4.4 billion. In 1981 total church income was over \$670 million. Yet, in the midst of this denominational affluence, more members than we realize live on the margin of survival, without money to heat their homes or feed their children. Although the church is not a poor institution, many of its members are.

The persistence of poverty in the church is a policy issue for the worldwide church. But a local congregation must daily face the intensity of the need first hand—in the eyes of its parishioners. At the local church level the paradox of poverty amid comfort becomes an acute pastoral concern. And because the local church is the place where theological principles intersect with practical realities, it has a unique opportunity to fashion a solution.

The Plan

One such response is for local congregations to adopt an income sharing plan. According to this proposal, each year the local church board would allocate an amount in its budget to an income sharing fund. That fund would be administered by a church committee, composed primarily of members in the lower income brackets. The committee's responsibilities would start with identification of potential recipients, and clarification of their financial needs and resources. After conversations with potential recipients, the committee would establish some general criteria to determine who qualified for assistance.

The committee would then authorize the church treasurer to pay a specified amount per month to those eligible for this subsidy. So long as its total budget was not exceeded, the committee could approve cash grants to members as needed. In some cases the committee might decide that instead of pro-

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viding a general income supplement, it would give members money for a specific purpose, such as school tuition or fuel assistance. Or, instead of money, a family's need might best be met by a particular service. For example, doctors and nurses in the congregation could provide free or low cost medical services.¹

The centerpiece of the plan, however, consists of direct cash payments. This method is emphasized for three reasons. First, it is relatively easy to administer. Second, it allows the individual recipient the greatest freedom of decision and hence, encourages personal responsibility and dignity. It assumes that the person who receives the money knows what his or her needs are and is quite capable of satisfying them given adequate resources. Finally, regular cash payments are systematic, indicating that the church's concern for the poor is strong and continuing, not casual or sporadic.

Like every spending program, the income sharing plan is linked to a program of cash collection, or, in this case, a new call for faithful giving. In order to increase its revenues and to fairly apportion the responsibility for its budget, the church officers would recommend a system of progressive tithing. While everyone (including those receiving financial assistance) would be expected to return the basic 10 percent tithe of income to the church, giving for local church programs would be set according to the individual's ability to pay. Members would be asked to contribute offerings on the basis of a percentage of their income. The percentage requested would rise with the amount of the person's salary. People with little income—the families being assisted, for example-would not be asked for any money for the local church budget. Other individuals or families would, depending on their relative financial position, give two percent to five percent of their income for church expense. The wealthiest individuals in the church might be requested to donate a double or triple tithe.

Reasons for the Plan

This plan is based on a **L** simple yet farreaching premise—the church has a duty to care for the poor and dispossessed in its ranks. It is intended to achieve three goals: income maintenance, income redistribution. and the strengthening of community. Income maintenance means that the church would try to insure that members of the congregation would not fall below a minimum standard of living needed for a simple, safe, and healthy way of life. In the past, the church has tried to provide for the poor in its midst through the Dorcas Society, disaster relief programs, or emergency grants from a "Poor Fund." This plan is designed to reorganize and expand these efforts.

Yet it also implies a change in the way we look at poverty. The church has always been generous when its members (and others) have been faced with a crisis situation clearly beyond their control-a fire, or flood, or the death of the family breadwinner. The proposed plan would supplement individual incomes which are inadequate because of other, more subtle circumstances that are also not of the person's own making-long-term unemployment, race discrimination, language barriers, second-rate education, and so on. These institutional reasons for poverty cannot be pinpointed as precisely as a natural calamity. They are not as dramatic as a fire, but they are real and debilitating nonetheless. The fund would be used to help victims of poverty without regard to the source of their misery.

Not only the premise but the goals of income redistribution are important. First, our concern should be with justice, not simply charity. In our church, as in most denominations, wealth exists side by side with poverty. This unequal distribution of money and goods among church members is not based on scripture. It reflects the values of the world around us, the price that the marketplace puts on different abilities. If we voluntarily share our resources, we affirm the biblical ideal of economic equality. We reject the practice of the world, where prosperity and material comfort are generally bought at the expense of another's pain.

Whether we recognize it or not, the church is an economic unit. It collects money and spends it on various services. By simply conducting its normal business, it redistributes income in a limited unselfconscious way. Traditionally, the Adventist Church has collected money and redistributed it to train and pay professionals: doctors, nurses, ministers, and teachers. Under the proposed plan of income sharing, the church would be a conduit for redistributing money from this group of business and professional people to poor members.

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Secondly, income redistribution is a necessary component of this plan, not simply because large disparities in wealth have a negative effect on the poor but because gross inequality of resources can have a negative impact on the well-to-do and the prosperous. Put bluntly, we simply do not need all of the goods that even a middle-class American family income can buy. When we acquire more things than we need, we place ourselves on dangerous spiritual ground. As one of the critics of income sharing has observed, there is no inherent virtue in poverty. On the other hand, there is biblical support for the view that unnecessary accumulation of wealth is a vice. The plan's element of income redistribution is an

attempt, however flawed, to address these issues in a serious way.

The third goal of this plan is to strengthen community and fellowship within the church. In our society individuals with even modest amounts of money tend to isolate themselves from the poor. We live in homogeneous neighborhoods, spend our leisure time with people of similar tastes and background, even worship in places that are removed from scenes of want and suffering. This insulation from the problems of poverty causes misunderstanding and suspicion. Even more disturbing, our isolation is a way of protecting our consciences from the claims of our brothers and sisters. It is a defense mechanism that hinders us from doing something about injustice and poverty simply because it is so far removed from our daily lives.

Anthony Campolo illustrates this point with a story. While visiting Haiti, he was dining out with friends at one of the more exclusive restaurants in Port-au-Prince. After being seated, he turned to the window and noticed a group of Haitian children standing outside. Their stomachs were bloated, their ribs exposed from hunger. This spectacle disturbed Campolo and his friends as they began to order from the rich and varied menu placed in front of them. Their waiter, noting their consternation, quickly lowered the Venetian blinds, obscuring the diners' view of the children outside in the street. Seeking to relieve their discomfort, the waiter said gently, "Don't pay attention to those children. Enjoy your dinner."

The splendid diversity of the Adventist Church gives us a rare opportunity to develop a loving community that both respects and transcends age, race, nationality, social background, and economics. We can prevent cultural and financial difference from becoming barriers if we demonstrate our concern for one another outside of our normal network of friends and associates. The income-sharing plan obviously requires a vastly increased level of trust and sensitivity among church members. Both rich and poor would of necessity be disclosing detailed information about their finances and their personal lives. Through this process, understanding of the problems of others could grow, and close healthy relationships could flourish across class and cultural lines, thereby contributing to the church's unity and enhancing the power of its witness.

Moreover, if some members have their financial worries abated, they may be able to contribute more of their energy and skills to the church. Their influence in community decisions may increase as their self-confidence grows and as the majority of the congregation becomes attuned to their concerns. A program of income maintenance and redistribution is not simply an end in itself. Rather the plan is founded on the idea that a policy of fairness and justice in handling our finances is an essential element of a healthy spiritual community.

The goals of this plan for sharing income in the local church may seem to embody strange new ideas. As we look around us, the proposal does not resemble the way most congregations handle their money. At first glance, the plan reminds us of government welfare programs, not a new method for organizing the church budget. It deals with issues that are usually felt to be outside the church's concern and competence. But, despite its outward appearance, the authority for this proposal is religious, not secular. The primary motivation is moral, not political or economic. The incomesharing plan is an attempt, however clumsy and imperfect, to put into practice one of the central themes of the Bible-the ideal of justice within the community of faith.

The Bible, of course, is not an economics textbook. It does not dwell on the details of supply and demand or how to cure unemployment or inflation. The biblical writers, however, repeatedly emphasize that both our personal and corporate use of money is a spiritual matter. They outline principles to guide our economic decisionmaking, making it clear that our attitudes toward wealth and poverty should be an integral element of our faith. The call to justice is not an incidental or peripheral concern of Scripture. Rather it permeates the text from start to finish, from the law of Moses to the prophets, the life and teachings of Jesus, and the practice of the early church.

The Sabbatical Sanction

The most detailed in-structions on how to treat the poor are found in the Mosaic law particularly the provisions establishing the Sabbath Year and the Jubilee. The Sabbath Year had three major elements. First the land was to lie fallow during this year. After six years of planting and harvest, the soil was not ploughed in the seventh year; the crops that grew naturally without cultivation were to be made available for the poor of the community (Exodus 23:11). Although this practice also helped restore the fertility of the land, emphasis was placed on the rest provided for the farmer, as in the weekly Sabbath, and the benefits bestowed on the poor.

The second feature of the Sabbath Year was the cancellation of all debts (Deuteronomy 15:2). The law revealed concern that long-term debts would widen the gap between rich and poor and make these divisions permanent. "There will never by any poor among you if only you obey the Lord your God by carefully keeping these commandments which I lay upon you this day." (Deuteronomy 15:4, NEB). In addition, the text goes on to warn those who would try to find loopholes in the law. The lender was to be told that he would be guilty of sin if he refused requests for money simply because these debts would be canceled in a year or two, when the Sabbath Year arrived (Deuteronomy 15:9).

Thirdly, all Hebrew slaves were to be freed in the seventh year (Deuteronomy 15:12). Actually, the Israelites were prohibited from taking their countrymen as slaves (Leviticus 25:46). But this injunction was often ignored, so the Sabbath Year placed limits on the term of slavery.

Slavery in the Old Testament was often the result of economic exploitation. A debtor might be required to offer himself or his children as security for a loan. In the event the debtor defaulted on the loan, he or his children would become slaves to pay off the debt.² The debtor served his master until the loan agreement was fulfilled or until he was redeemed by a family member who paid the obligation. However, this could take a long time, particularly if the lender charged interest (typically one-third to one-half the principal).

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The Year of Jubilee stated an even more radical idea. The provisions of the Year of Jubilee built on the structure of the Sabbath Year. It was in effect to be a Sabbath of Sabbaths. Every 50 years, land was to return to its original owners without compensation.

The Jubilee was announced by the blowing of the trumpet on the day of atonement (Leviticus 25:9). Thus, as the sins of the people were forgiven by God, they in turn were to commit themselves to his regime of justice on earth. Reconciliation with God was to lead to a transformation of human, social and economic relationships. Since land was the main source of income in the Hebrews' agricultural economy, the Jubilee was intended to redistribute wealth from the rich to the poor.

The religious principle behind the Jubilee was simple. God is the true owner of the land. He had divided it among his people, much as a feudal king might make grants of property to his subjects (Joshua 24:13). But the families and tribes of Israel were only his stewards. They could not sell land permanently against his will. "The land shall not be sold forever: for the land is mine; for ye are strangers and sojourners with me" (Leviticus 25:23). Like the Sabbath Year, the Year of Jubilee repeated the proclamation of freedom to the slaves that issued in the seventh year. "And ye shall hallow the fiftieth year, and proclaim liberty throughout all the land unto all the inhabitants thereof: it shall be a jubilee unto you; and ye shall return every man unto his possession, and ye shall return every man unto his family" (Leviticus 25:10).

Many scholars do not believe that the Jubilee was ever practiced. There is little direct reference to it elsewhere in the Old Testament. However, it sets forth an ideal that Israel was to strive for-the goal of a rough economic equality among her citizens. This ideal of equality was embodied in Hebrew law and custom. Each individual had an emotional and cultural attachment to his ancestral property that is difficult for us to comprehend in the 20th century. However, hard times often forced a man to sell his property. Even in this case, his closest kinsman had the first right to buy the land in order to keep it in the clan. Unfortunately, kinsmen were not always willing or able to act as redeemers of the land, and large estates were created with the former owners often working as servants on their own family portion (Leviticus 25:39-42, Deuteronomy 24:14).

The Year of Jubilee refused to recognize these large estates as inevitable or permanent. A purchaser of land was to realize that he was not obtaining the property in perpetuity but was actually buying the harvests between the time of sale and the Jubilee. His payment to the owner varied, depending on how many years remained before the reversion in the 50th year.

Under the Sabbath Year and the Jubilee the cancellation of debts and the redistribution of property were to occur regularly and automatically. They applied to the rich regardless of how their wealth was obtained or how beneficially it was being used. Likewise the poor had a right to have their debts erased and their land returned. They were not left dependent on the occasional good will or the wealthy for their basic needs. Rather, God provided a plan to ensure that equality was served.

The Prophetic Witness

The Israelites, being sinful human beings, departed from God's ideal. By the eighth century, just before the 10 tribes were taken into captivity, the houses of the rich were large and elegant, while the poor were huddled together in one quarter of the cities. The plight of the poor was steadily worsening, so God sent the prophets to denounce injustice in Israel.

The central message of Amos was that Israel had broken its covenant with the Lord. The people, on the other hand, felt they were being faithful to their agreement with God if they meticulously followed the ritual of the sanctuary service. Amos replied that ritual without an ethical life was empty. "I hate, I despise your feast days (saith the Lord), and I will not smell in your solemn assemblies. Though ye offer me burnt offerings and your meat offerings, I will not accept them . . . But let judgment run down as waters and righteousness as a mighty stream" (Amos 5:21-24).

Eventually greed even overcame the concern for proper worship. Amos pictured the merchants waiting impatiently for the end of the Sabbath in order to resume their exploitation of the poor, to "buy the poor for silver and the needy for a pair of shoes?" (Amos 8:4-6).

In a particularly graphic passage, Isaiah pictures God's anger at the wealthy who live in abundance while the poor suffer. "The Lord will enter into judgment with the ancients of His people, and the princes thereof: for ye have eaten up the vineyard; the spoil of the poor is in your houses. What mean ye that ye beat my people to pieces, and grind the faces of the poor?" (Isaiah 3:14,15). This message is echoed in Jeremiah, Ezekiel, Hosea, and Micah.

These Old Testament verses demonstrate that God is concerned with economic justice among his people. Of course, his principles were not always followed. But Israel's disobedience did not weaken God's demands. Nor does the Bible indicate that these principles were limited to a particular time and culture.

Jesus and the Practice of the Early Church

Tn fact, Jesus specifi-Lcally endorsed the practice of the Jubilee. At Nazareth, Jesus echoed the words of Isaiah in announcing the platform of his coming kingdom. "The Spirit of the Lord is upon me, because he hath annointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, to preach the acceptable year of the Lord" (Luke 4:18,19). Through the years Christians have spiritualized this text, claiming that freeing the captives refers to captives of sin. While this may be a legitimate gloss to add to the verse, it is most probable that Jesus intended his sermon to be taken literally. After all, Isaiah's message, with which the Jews were quite familiar, concerned real poor people. A number of scholars feel that the phrase "the year of the Lord" is a direct allusion to the Jubilee.³ Certainly the idea of delivering slaves from bondage states one of the elements of the 50th year celebration. Thus, at the outset of his public ministry, Jesus based his claim of messiahship on his fulfillment of the Old Testament vision of social justice.

Jesus strengthened the force of the requirements of the Sabbath and Jubilee. His ethic was to do the maximum, not the minimum, required by the law, even the law of Jubilee. He instructed creditors to lend their money, even though they had little hope of repayment. Likewise he told debtors to pay their obligations before they were due in order to avoid controversy with their brethren (Matthew 5:25,26). Do the right thing, he advised, even if it brings no advantage to you.

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Jesus taught that excessive wealth was dangerous to the believer. Riches were an impediment to spiritual devotion. Selfish acquisition of goods also conflicted with genuine service to the poor and the outcast. "Ye can not serve both God and mammon," Jesus remarked (Matthew 6:24). Mammon does not mean the devil. Rather it is an Aramaic word for wealth and property. The chief enemy to true discipleship is the love of wealth. We must choose between Christ's kingdom and the values of this world.

Jesus described conversion as a commitment to join an ethical community. That, at least, means a changed attitude toward wealth. John the Baptist accurately prefigured Christ's position on this subject. As he baptized, the people asked him what they should do as part of their new life. John answered, "he that hath two coats, let him impart to him that hath none; and he that hath meat, let him do likewise" (Luke 3:11). What, then, should we do with our resources if we would be Jesus' disciples? We must follow the instructions he gave to the rich young ruler. "Sell all that thou hast and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me" (Luke 18:22).

Christ and his disciples practiced economic sharing out of a common fund (John 13:29). So it was only natural for the early church to adopt this pattern as well. They sold land, homes, and other possessions to care for the poor in their fellowship (Acts 4:32,34,35). The early Christians made these sacrifices naturally and joyfully. Their generosity of giving was combined with a sensitivity toward the recipients of the common funds. In Acts 6, the Greek widows in Jerusalem felt they were not being treated fairly in the distribution overseen by the Jewish Christians. They complained to the apostles. It was agreed that deacons would be appointed to care for their problems. But the interesting thing is that all these men were Greek! In short, the church turned over its common purse to members of the group who were being unjustly treated.

Paul expanded this Concept of sharing within one congregation to include sharing among churches. The church at Antioch sent relief to Jerusalem according to their ability (Acts 11:29). During his missionary journeys, the poor were continually on his mind (Galatians 2:9,10). He often volunteered to personally accompany the collection even in the face of great personal danger (1 Corinthians 16:1-4). Financial contributions were just part of a wider fellowship among the churches, tying Jew and Gentile together in mutual dependency (Romans 15:26).

Paul envisioned a simple principle of distribution-equality. "For I mean not that other men be eased, and ye burdened. But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality" (II Corinthians 8:13,14).

We can briefly summarize the principles of the Bible on the issue of economic justice. First, we are not to defraud or exploit the poor in our business dealings. Second, there is a positive duty to assist the poor particularly those within the church. The needy have a right to such assistance. They should not be left to depend on the random generosity of their fellow believers. The Bible also urges the wealthy to limit their private consumption. Scripture warns that the possession of a lot of money or property can lead to self-sufficiency and pride and ultimately to the erosion of one's spiritual experience. Excessive wealth also denies the poor the basic resources to which they are entitled. It subverts the ideal of justice and the biblical preference for equality.

The Bible is clear that the inequality of wealth is a spiritual matter. Christians can not be silent on this question. Our lives and our common life together—must point one way or another. The Bible offers guidelines and directions—the Year of Jubilee and the communal sharing of the early church. We need not apply these solutions legalistically. But we do need to use biblical principles to devise our own solution.

If the Adventist Church became a strong and just and compassionate community, the power of our witness to the world could be dramatically increased. But even if no one notices, we cannot avoid responsibility. The goal is faithfulness, not effectiveness; obedience, not popularity.

It is time for us to join Jesus and the prophets.

NOTES AND REFERENCES

1. This plan for sharing income among church members was presented some years ago to the Boston SDA Temple congregation. A number of the plan's features were adopted by the church and put into practice.

2. Second Kings 4:1-7 tells the story of a widow whose children were to be taken as bondsmen because she could not pay her creditors. They were spared only because the prophet Elisha worked a miracle on her behalf. Nehemiah paints a similar picture during the period after the exile (Nehemiah 5:1-5). 3. This view is most effectively advocated by:

- John Bright, A History of Israel, 2d ed. (Philadelphia: Westminster Press, 1972).
- Roland De Vaux, Ancient Israel. Vol I: Social Institutions. (New York: McGraw Hill Book Company, 1961).
- Ronald J. Sider, Rich Christians in an Age of Hunger. (Downers Grove, Ill.: Intravarsity Press, 1977).
- John Howard Yoder, *The Politics of Jesus*. (Grand Rapids, Mich.: William B. Eerdmans Publishing Company, 1972).