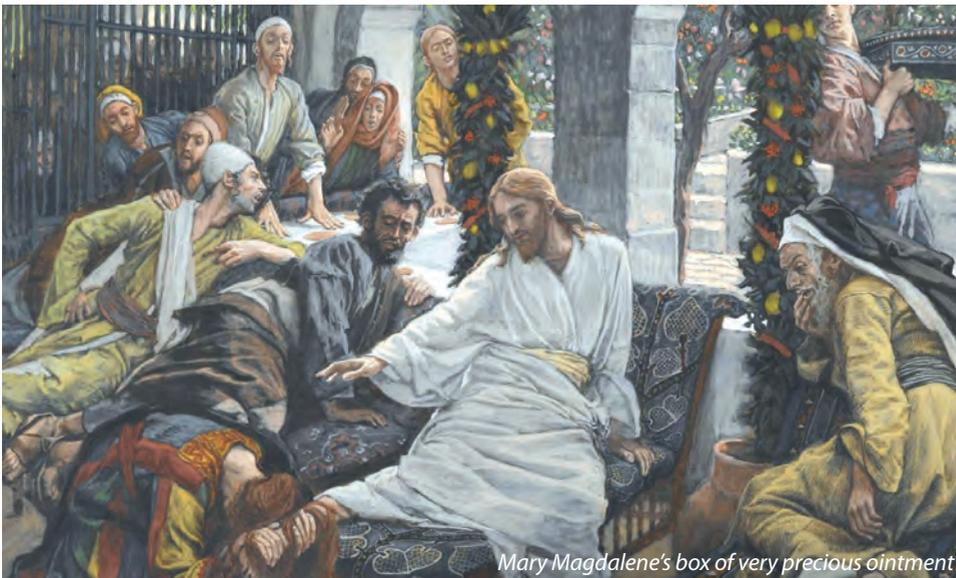


Engage



Quarterly comment from the Jubilee Centre

April 2019



Mary Magdalene's box of very precious ointment

James Tissot 1886-1894

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The Conversational God

Jonathan Tame

You might know this story already – but even if you do, it's no bad thing to hear it again. Retelling the foundational story of any movement or organisation is key to preserving its values and transmitting its purpose.

It began with the question, 'How does the Bible view capitalism, socialism or Marxism?' A group of Christians at Nairobi Baptist Church were grappling with this in the mid-1970s, as newly independent states in East Africa were taking quite different paths towards development. 'Does the Bible merely offer tools for critiquing these different ideologies,' they asked, 'Or is there a genuine alternative that could guide nations on the path to development today?'

A young economist called Michael Schluter was gripped by this question, and after some months of study, he realised that the Bible does indeed offer a coherent vision for society, and it's found mainly in biblical law. However, that raised another question: how can a

framework written for an agrarian society thousands of years ago be applied today?

He struggled to find an answer until one day he read Matthew 22:34-40. When asked what the greatest commandment was, Jesus replied that there were two – love God and love your neighbour – before adding, 'On these two commandments hang all the Law and the Prophets.'

It dawned on Michael that the Law set out in the Old Testament was all about how to love God with all your heart, and how to love your neighbour as yourself. Suddenly the penny dropped: love is really a quality of relationship, and biblical law shows us what loving relationships look like, in contrast to unjust or abusive ones, across a wide range of settings. For while technology, economic systems and political structures have changed beyond recognition since biblical times, human relationships haven't.

To cut a long story short, Michael left Kenya with his family and set up the Jubilee

Centre in Cambridge, in order to set out policy responses to economic, social and political issues from a biblical perspective. With a focus on getting relationships right in public life, this way of understanding and applying the biblical social vision came to be called relationism, or Relational Thinking.

This story of the Jubilee Centre's origins explains why we put such an emphasis on biblical law and the centrality of relationships when responding to contemporary issues. (We've just republished the Jubilee Roadmap, summarising this vision in 30 pages.)

Upstream of the biblical vision for society lies the theology of the Trinity. Before the universe came into being, before any human walked the earth, there was God, there was love, there was conversation between the Persons of the Trinity. And this God made men and women in his image and likeness as relational beings, and progressively revealed his will and purposes through the Patriarchs and the Prophets. God spoke to them; they spoke to him. Conversation. In time he promised a new covenant, by which all people could know him – from the least to the greatest. So Jesus came, opening wide the kingdom for everyone, and the Holy Spirit continues to speak today.

Now we want to keep studying the

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Worth its weight in what?

Guy Brandon



Occupy London, 16 October 2011

Crispin Semmens, CC BY-SA 2.0

The approach we take to money has enormous implications and underpins systemic injustice. Amongst just about everything else, it's a major contributing factor to where we find ourselves as a country now.

'You shall do no wrong in judgment, in measurement of weight, or capacity. You shall have just balances, just weights, a just ephah, and a just hin; I am the Lord your God, who brought you out from the land of Egypt.' (Leviticus 19:35-36)

This article started out as a piece about the way we get hung up on various injustices around money – unequal pay, exploitative labour practices, stealth taxes, tax evasion, you name it – but completely miss that our monetary system is utterly corrupt and rotten. It's like Os Guinness's story of a Soviet labourer, Petrov, who pushes a wheelbarrow of sawdust out of the factory gates every day. The KGB agent stationed there searches it in frustration each time for stolen goods but finds nothing, overlooking the fact that Petrov has been stealing wheelbarrows all along.

Unequal weights and their modern-day analogies are such a blatant sin – albeit a common one; the Bible repeatedly warns against this popular form of exploitation – that they're like a magnet for our attention. But they let the really heinous injustice slip under the radar while we're looking the other way. Entrenched poverty, growing inequality, an economy that is, essentially, not just predisposed but designed to boom-and-bust, enriching the wealthy who can afford to think long-term and putting hundreds of thousands out of work in the process. Property that is out of reach of new buyers. Storing up a financial Armageddon for some point in the future,

hopefully beyond the next parliamentary cycle and maybe even beyond the working lifetime of those who benefit most from the status quo. (You can read the full argument in our booklet *Crumbling Foundations*.)

The B word

Then I thought a little more about what I've been reading in the news (and actually almost everywhere over the last two-and-a-half years), and on what Theresa May might call the 'robust' discussions I've had with my wife on the topic, and thought it was worth drawing some lines between A and B. And yes, B does stand for Brexit.

People say it all started going wrong in 2013, when David Cameron promised to deliver an in/out referendum if the Conservatives won the next election. Cameron was put into a corner by the rise of UKIP, who were suddenly polling in the double digits and becoming the somewhat respectable face of a Britain First campaign – a home for anyone who felt disenfranchised by a global system that wasn't working for them.

But, of course, that didn't come out of nowhere. If you want a recent precedent to that popular movement, look no further than the London riots of 2011. Catalysed by the police shooting of Mark Duggan, the riots were driven by a bewilderingly diverse range of factors that had been seething below the surface and were suddenly given an outlet. Social exclusion, austerity, unemployment and family breakdown were on the list, as well as gang culture and opportunism.

Taking a further step back, when did the wheels really start to come off? Was it the end of our decade-plus of ostensible prosperity: the Global Financial Crisis, one of the first signs of which was the run on Northern Rock and its ultimate nationalisation? This brings it back to the point, that the crisis – and our entire

financial house of cards – comes down to our approach to money.

Institutional injustice

'If the American people allow private banks to control the issuance of their currency, first by inflation and then by deflation, the banks and corporations that will grow up around them will deprive the people of all their property until their children will wake up homeless on the continent their fathers conquered.' - Thomas Jefferson

The distribution of money in society has always been a source of resentment that occasionally bubbles over into revolution. The Bible warns against using dishonest weights, but we have raised that to an art form. Jefferson understood the problem two centuries ago, but he couldn't have grasped how it would ultimately look. We don't debase our metal currency, clip coins or use dishonest weights. That stuff is for amateurs.

Central banks can create money for nothing. Commercial banks actually *charge* us for creating money. The very existence of money sucks value out of the real economy into the financial sector. Debt-fuelled growth enriches the wealthy and ensures the poor will never pay off their loans, being kept in a perpetual state of borderline-unmanageable debt.

Curiously, a lot of people are under the impression their social-political-economic system doesn't have their best interests at heart. Experts tell them they are wrong, but somehow they're just not smart enough to grasp their arguments.

There's a lot going on with Brexit. There are many different sources of resentment in the world today. But a lot of them come down to money. At the very least, when people can get on in life, prosper and look after their families, and have hope for the future, the resentments are less. During those much-vaunted 63

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'Forgive Us Our Debts': lending and borrowing as if relationships mattered

by Nathan Mladin and Barbara Ridpath
(Theos & St. Paul's Institute, 2019)

Review by Paul Mills

Having just 'celebrated' the tenth anniversary of its last great debt crisis in 2008, the global economy appears to be slowing rapidly and may be about to witness its next one. In the past decade, total debt levels around the world have risen significantly (most notably in China), and Western governments and companies have borrowed heavily on the back of the lowest interest rates in recorded history. The US government now borrows over \$1 trillion a year despite low unemployment and a firm economy.

The Christian policy response to the 2008-09 debt crisis was, in the main, flat-footed and unoriginal. It failed, in large part, to engage with the wealth of biblical material and historic Christian reflection on debt and interest and was largely 'conformed to this world' (Romans 12:2). Since the next debt crisis could soon be upon us, now is an apt time to do this much-needed groundwork. .

In January, Theos and the St. Paul's Institute published a new report *'Forgive Us Our Debts': lending and borrowing as if relationships mattered*. It highlights the growth of debt (particularly in the UK), reviews the biblical material and Christian responses to debt and interest (including that of the Jubilee Centre) and makes various recommendations for public policy and church action.

There are many elements of the report to commend. It attempts to emphasise the relational dimension of the interaction between borrower and lender – even making this the subtitle of the report. It highlights the theme of debt release that runs throughout the Bible – even noting that the exodus was the release of the Israelites from debt bondage in Egypt. Its summary of the Church's historic and near-unanimous condemnation of lending at interest until the 16th century is succinct and accurate (although Calvin's position was much more balanced than presented here).

On the policy and Church action side, the report rightly stresses the lender's moral obligations to know the circumstances of the borrower to avoid the exploitation of the poor, and to adapt loan terms if the borrower's circumstances change significantly for the worse. The valuable work of Christians Against Poverty in counselling those in debt distress is highlighted. This is likely to become even more necessary given that 16 million UK households have less than £100 in savings (p.34), making them extremely vulnerable to adverse changes in financial circumstances. The report rightly argues for the elimination of the tax subsidy given to company borrowing and highlights the role of public and student debt in perpetrating intergenerational injustice.

Unfortunately, the authors leave their analysis and recommendations at that. They blunt the sharp edge of the biblical and historic Christian critique of debt and interest because they believe that there can be legitimately 'good' debt (see p.26, and p.47). That is, borrowing that has financed business activity and house purchase or resulted in an increase in the nation's capital stock. To arrive at this position, they ignore the truly

relational critique of debt in Scripture, grossly misinterpret Jesus's teaching in the Parables of the Talents and Ten Minas (p.61) and fail to understand the Bible's nuanced handling of different financial contracts. One gets the impression that the biblical material is handled so as not to challenge the prior belief that debt can be 'good' and not to produce policies that would disturb the status quo too much. Remarkably, the report barely mentions banks – the subsidised debt factories of our economy – and makes no suggestions as to their reform.

The key omission that the report makes is to fail to highlight the equivalence the Bible makes between debt and servitude (Proverbs 22:7). How does this come about? Because the promise to repay a debt is a deeply serious one (Psalm 37:21). A borrower gives his or her promise ('bond') to repay – hence, they have lost their financial freedom and are in 'bondage'. To charge interest on a loan is to profit from the 'bondage' of another, an inherently unloving act. Unsurprisingly, Jesus condemns such behaviour as that of a 'harsh man', who 'takes what they did not deposit and reaps what they did not sow' (Luke 19:22). The Bible does recognise a distinction between 'good' and 'bad' debt but draws the line in a different place: between interest-free and interest-bearing debt. It is those who lend interest-free who are the righteous and shall receive God's blessing (Psalm 15:5; 112:5; Proverbs 28:8). The relationally positive way to finance business investment is not by debt but through risk-sharing equity, and to finance the purchase of houses through a lease-to-buy (rent-sharing) contract.

God's desire is to redeem a fallen humanity from bondage and bring us into liberty, both in the gospel and through freedom from servitude and debt. *Forgive Us Our Debts* grasps some of that vision but fails to understand and apply its truly radical scope.

Dr. Paul Mills is a former economist with the UK Treasury and the IMF. He's the author of several Cambridge Papers on debt, interest and the Bible.

Further reading:

Guy Brandon, *Crumbling Foundations: A biblical critique of modern money* (Jubilee Centre, 2016)

David McLroy, *Time for a Financial Reformation*, Cambridge Papers 26:2 (Jubilee Centre, June 2017)

Paul Mills, *The great financial crisis: A biblical diagnosis*, Cambridge Papers 20:1 (Jubilee Centre, March 2011)

Paul Mills, *Prodigal stewards: The looming government debt crisis and what to do about it*, Cambridge Papers 23:4 (Jubilee Centre, December 2014)



Just Pay: a biblical perspective on the ethics of remuneration

Jonathan Tame

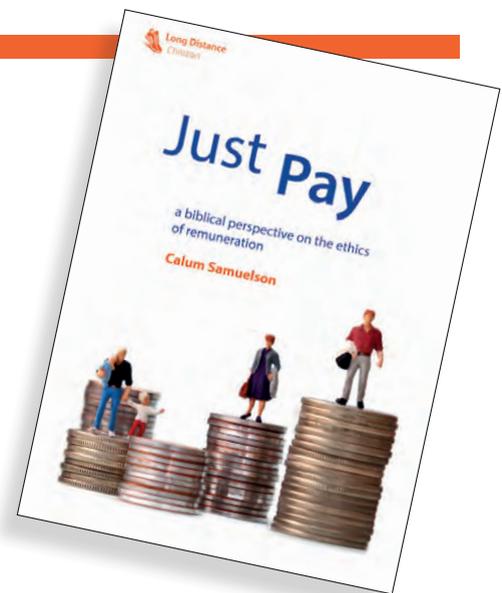
During 2018 we marked the 10th anniversary of the global financial crisis by delving into the thorny issue of how much people are paid. One of the great injustices which arose following the crisis – in part due to the policy of QE (quantitative easing) which inflated asset prices – was how wealth inequality grew sharply, while salaries stagnated. The market seemed to allow it, but was it morally right? We decided it was time to look at the ethics of remuneration.

As Christians, we are custodians of the definitive text on justice and equality. When it comes to remuneration, however, very little has been written from a distinctive Christian perspective. Our new research report, due out next month, is *Just Pay: a biblical perspective on the ethics of remuneration* by Calum

Samuelson. It unpacks this issue with fresh, biblical insight.

The first part sets out the basic elements of remuneration packages and what processes are used to determine remuneration, especially at the executive level. It then introduces the theories which lie behind secular thinking in this respect before critiquing them with regard to amount, types and methods of remuneration.

Then the report introduces a biblical framework for exploring the themes around remuneration, which has three major components – justice, dignity and reward. Justice is concerned with the fair amount of pay, to ensure families are protected from destitution. Dignity is concerned with the right kind of work and protects the agency of



workers. Reward is about working for the right reasons, and should lead to people contributing to the common good.

The third section seeks to apply the biblical insights to the theory and practice of remuneration as it is carried out today. It recommends that we seek to influence culture away from its obsession with ostentatiously wealthy lifestyles and reaffirm the value and dignity of an honest day's work, which deserves an honest day's pay.

You can pre-order a copy of *Just Pay* using the response form.

Continued from page 1

scriptures for a deeper understanding of God's relational purposes and how they speak to the great issues of today – not so much capitalism, socialism and Marxism but individualism, consumerism and populism. We want to learn afresh how to read the Bible relationally – not just exploring key relationships in the Bible, or using a relational lens to read any passage, but also reading the Bible corporately, in relationship with other Christians – especially those from cultures other than our own.

We want to encourage everyone to start exploring this idea of reading relationally, but it will take learning and practice. Consequently, we invite you to join us on this journey, at a conference we're organising in Cambridge from 9th-11th September – called *The Conversational God*. We will look for patterns and priorities for relationships across the six main genres in scripture, and compile our learning into resources which could contribute to a relational study Bible. And we'll learn about current ways people are putting relational ideas into practice across different global contexts. Will you join us?

For more details and to register, please visit jubilee-centre.org/the-conversational-god

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consecutive quarters of economic growth, when the economy and public spending were inflated by additional borrowing, how bad was the unrest?

And while human ingenuity never fails in finding new forms of abuse and fraud, you cannot have a healthy economy when the money it's built on is rotten. To suggest an analogy, forget fixing the squeaky wheel on the trolley when the whole supermarket floor slopes to the side.

In other words, it's not really about Brexit. It's never really been about Brexit. To maintain it is, is to keep searching through sawdust while the stolen wheelbarrow trundles by under your nose.

At the time of writing, we're still not sure what will happen on 12 April, but in some respects it doesn't matter as Brexit is a symptom, not a cause. All the underlying factors will still be there the morning after. In the EU or out of it, Canada or Norway, WTO or customs union: when 50% of the population feel that the status quo doesn't work for them anymore, you're already long past the point when you should have started paying attention.

Farewell to Sally

After more than six years serving the Jubilee Centre and supporting the wider international work of our sister organisations, Sally Bertlin has left to put down deeper roots in Surrey. She will be missed in so many ways, as she worked tirelessly in carrying out her many responsibilities. These included overseeing personnel services, hosting events, managing the office, providing hospitality, planning retreat days, and sending out prayer updates – and that is barely half what she did!

I am deeply grateful for her commitment to Jubilee Centre and going the extra mile to make sure we did things professionally.



It's easy to overlook people who work behind the scenes on the support side of an organisation, but Sally's quiet competence and thoughtful service has truly helped make Jubilee Centre what it is today.

God-given or market-driven?

Njoki Mahiaini

House prices do not simply make the news, they are the news on a regular basis. Regardless of education, social class or faith background, home ownership is regarded as an indicator of success and something highly aspirational. Many countries in Western Europe – most notably Germany and Switzerland – have home ownership rates far lower than the UK. So is our desire to own property God-given or market-driven?

Housing has become a hot political topic. Not only has there been a public outcry at the slow rate at which ‘affordable’ homes have been built but there have been examples of underhand tactics being employed by private landlords to increase rents as a means of driving out tenants on middle and lower incomes.

Relational impacts

The relational impact of the housing crisis is being keenly felt, especially by those in the 25-34 age bracket. Home ownership in this demographic (many of whom are also saddled with substantial student debts) has declined by almost a fifth in the last 10 years. More people than ever are leaving their home town to study, in search of work or simply to settle somewhere they can afford to live independently. As a result, rootedness and cultural continuity – key concepts in the Old Testament vision for Israelite society – are compromised, leaving communities fractured.

Another unintended consequence of housing shortages, and one which further jeopardises Britain’s already precarious pensions situation is the fact that many couples are delaying starting a family until they can afford to buy a home. The later their dream of home ownership is realised, the older these parents will be and the fewer children they are likely to have.

Roots

In the Old Testament we see God promise the Israelites deliverance into

a land where they will be able to establish their home (Exodus 23:31). Through the laws in Leviticus 25:13-17 we see clear instructions for the management of property and, every 50th year (the Jubilee), the restoration of land to the family who originally owned it. Not only that, but there is an explicit command for the price of land to be related to its yield as the Israelites are told they ‘must not take advantage of each other’.

Christian home ownership

This is an important model for Christians aspiring toward ownership of or already managing property. Although we are not suggesting that Christians should insist on a 50-year leasehold arrangement, it may be helpful for Christian landlords prayerfully to consider the way in which they steward their properties, the influential nature of the service they provide and the quality of the relationship that exists between them and their tenants. The questions real-estate savvy Christians should ask themselves when considering whether to buy or rent or, indeed, buy again have less to do with economic merit than spiritual motive. Land and property will always be sought-after commodities but for those who seek first the kingdom of God, the most important consideration must be the value of their relational rather than their financial potential.

This is an abridged version of an article on housing affordability by a former staff member, Njoki Mahiaini, from 2015.

We regret that we’ve been unable to send out the March 2019 Cambridge Paper on housing affordability, as for various reasons the author has not been able to complete the paper yet. However, steady progress is being made, and we will publish the paper later in the year. We do apologise to those of you who were looking forward to a fresh read over the Easter holidays. We hope this short article has ‘whetted your appetite’.



Jubilee blog highlights

School strikes, environmental theology and **Psalm 8**

Inspired by teenager Greta Thunberg, tens of thousands of schoolchildren have been striking from school in protest over climate change. In this blog, Charlee New takes us on an imaginative walk through Psalm 8, listening to the deep humility and wonder expressed by the psalmist. She demonstrates through the psalm that it’s no simple (or inconsequential) thing to be given responsibility for a created, material world which reflects the Creator’s glory. She then argues that the urgency and conviction of the youth protests offer a witness into what it looks like to take our weighty responsibilities for creation seriously. Finally the activism of children, much like the psalm’s ‘praise of infants’, reminds us that stewardship of the environment is ultimately an inter-generational responsibility.

Taking Sides on Brexit

How are we to think biblically about the current ‘bewildering parliamentary pantomime’ we’re seeing as we approach the Brexit deadline? In this blog, Jonathan Tame reminds us (in no unclear terms) of our mandate to pray for the government, and to think and act beyond our personal political persuasions with reference to a larger narrative. He speaks truthfully to people on both sides of the debate, offering a long-term, ‘big-picture’ perspective. He argues that sometimes not getting what we want is a price worth paying to live in an imperfect yet functional democracy. Drawing on lessons from the Bible, including some of the deep divides between the tribes of Israel and the New Testament church, we can find balanced and grounded wisdom which speaks into our times with practical instruction. We can cultivate a common vision beyond the divide.

Every week, we post a new blog exploring current issues from a biblical perspective. You can read the above posts in full, along with other recent blogs, at jubilee-centre.org/category/blogs

Social Reformers Summer School

18 – 21 July 2019: Applications open

Philip Powell

The gospel shouldn't just lead to the transformation of individual lives, it can also have a lasting impact on the wider culture. But how can we see that happen today?

The Jubilee Centre's annual summer school equips participants with a biblical strategy and principles for transformation, and helps you take steps personally towards becoming a Christian social reformer.

The theme for this year's summer school is food, relationships and the environment.

For many Christians the importance of environmental stewardship is obvious. God's creation is in serious crisis and both current and future generations will be adversely affected by what's happening today. But not everyone feels the same sense of urgency and responsibility.

Given the differences in viewpoint, we face two key challenges: a lack of good, balanced information about what is really happening,

and a general bewilderment about how to respond practically to a complex, global issue like climate change. Even more complicated for Christians is the task of connecting what is written in the Bible to the contemporary world of agriculture and food systems. The gap is wide; what is the way forward?

At the summer school, we will study the lives of social reformers like Wendell Berry (the father of Christian agrarianism) and his prophetic witness working as a farmer. We will look at issues like the environmental impact of modern farming practices, loss of biodiversity and mismanagement of finite natural resources from a biblical perspective. More broadly, we will also study how the Bible provides us with a comprehensive vision for a just society and explore the ideas of Relational Thinking. We will finish with a workshop for designing strategies for social reform (applicable across multiple sectors), as we learn how to define a problem, build a team

Who is it for?

The Summer School is for people aged between 18 and 40 who are recent graduates, young professionals and others in business, public services or the charity sector.

Venue:

Westminster College, Madingley Road, Cambridge CB3 0AA

Dates:

Thursday 18th July, 12.30pm to Sunday 21st July, 12pm

Fees:

Early bird rate is available until the 21st April 2019

	Residential	Non-residential
Early Bird	£200	£100
Full Price	£250	£150

Apply on our website at: jubilee-centre.org/summer_school

and lead initiatives that make a lasting impact.

At the Jubilee Centre we believe that biblical thinking can inform public debate and shape our institutions for the sake of building a just society. If you have a sense of calling to make a difference in the world and serve God in society, I want to invite you to join our summer school this year.

SAGE Graduate Programme

A ten-month leadership programme for aspiring social reformers

Applications open for October 2019 intake

The SAGE programme is for recent graduates who have a mature Christian character and leadership potential, and is based in the Jubilee Centre's office in central Cambridge.

- Social Reform is the overall goal
- Apprenticeship guides the approach – you learn by doing
- Grow professionally alongside the staff of a Christian think tank
- Experience a year as part of a learning community

... and all this in the context of seeking biblical wisdom and revelation.

'I have appreciated learning the important principle of connecting a consistently biblical worldview with excellent research on issues in the public square. Both aspects of this equation are vital, and I have found our study and discussion very insightful on how to connect and integrate the two.' – Andrew, 2018-9 Participant



About Jubilee Centre

The Jubilee Centre is a research and policy think tank that offers a biblical perspective on social, economic and political issues. Through our research, publications, events and training we equip Christians to be salt and light in the public square.

Jubilee Centre is based in the centre of Cambridge, which is ideal for collaborating with local churches, like-minded charities, students and academics in the two universities and our sister organisations Relationships Foundation and Relational Research.

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Find out more about the programme structure and request an application pack at: jubilee-centre.org/SAGE