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## A CASE STUDY IN TRUSTEE PROPERTY ECONOMICS: LUKE 16

### GARRICK SMALL<sup>1</sup>

# CQUniversity, Australia

### **ABSTRACT**

Karl Zimmerman coined the expression "trustee property" to describe that system of property economics that is found within cultures in the growth phase of their ascendency to greatness as civilisations. Today, the trustee form of property is most evident amongst indigenous people who usually associate their property economic institutions with their religious beliefs.

This paper examines the case of trustee property within the Christian tradition. It focuses on the principles governing interpersonal relationships related to property, especially as found within the sixteenth chapter of St. Luke's Gospel. The case study demonstrates resonance with contemporary customary property and a co-operative social order. While it does not insist on communal property as customary property systems tend to, it does envision a consciously moral and social use of property assets, largely based on an underlying principle of solidarity with the other in each economic exchange. It contrasts with the competitive social order found in both the modern socialist and modern private property economic regimes.

Key words: Property rights, moral philosophy, moral theology, economics, customary property rights, natural law

#### INTRODUCTION

Karl Zimmerman (1947) coined the term "trustee family" to describe the family structure that is evident within civilisations during the phase of their ascendancy. "Trustee" refers to the attitudes towards property that are found within these cultures. It can only be understood in the context of the family and exists where people have a highly developed alignment to their broader family and the family holds property as trustees for the future generations. Trustee property includes the notion that property may be privately owned but in such a way as to include considerable obligations to others. In the trustee family property is privately owned by the family, not the individual, and its purpose is to support the material needs of the family.

Zimmerman developed his observations from detailed historical analysis of the family and property institutions of both ancient Greece and ancient Rome. He also noted that as civilisations progress through their periods of cultural Dominance, their family and property institutions progress through two distinct changes. The first is the change from trustee family to a commercialisation of the family's property assets, though still for the benefit of the extended family. Zimmerman referred to this as the "domestic family". The domestic family owns property as a family, but is comfortable to trade its property for more profitable outcomes. Property is no longer identified as an ancestral place with strong identification with the family or clan, but merely an asset owned and managed by and for the family.

<sup>&</sup>lt;sup>1</sup> Associate Professor of Economics, Finance & Property, CQUniversity, Australia. Email: g.small@cqu.edu.au

The second change in the family is also linked to property. Zimmerman referred to the resulting family form as the "atomistic family", though in our time it would be better understood as the *nuclear* family. With the transition to the atomistic family, Zimmerman observed that property diffused from family ownership to personal or individual ownership.

Today, the trustee family form is evident amongst many indigenous people. The domestic family may also be observed within some developed indigenous peoples, such as New Zealand Maori. Maori have adapted their trustee property claims in the face of various pressures from the Anglo New Zealand community, into a more flexible form that is capable of trade and transfer, though still held corporately for the benefit of the clan. The private personal property of the atomistic family is the property institution of the developed world.

In this paper the lessons regarding private property found in the New Testament will be reviewed in terms of Zimmerman's three possibilities for the institution of property. The discussion will be focused on the cases found in chapter 16 of the Gospel of Luke and informed by other references to property and wealth found in the Gospels. It will be shown that the underlying principles that animate the trustee family are in harmony with the image of property found in the Gospels. Implications for contemporary Western society are explored.

### THE BIBLE AND ECONOMICS

The bible seldom contains precise principles for common life. Its primary purpose is to orient humanity to God. Christ used analogies extensively. An analogy is a comparison between two things that are like, but more unlike than like. A common analogical form that Christ employed often began "The kingdom of God is like..." which was often the introduction to a parable. These parables used some familiar situation to illustrate an aspect of heaven, because Christ wished us to dwell on what could be learned from the likeness between some common situation and something He wished to communicate about some supernatural thing that he was teaching about.

The common things that Christ used in His parables were chosen for their familiarity. They were meant to be uncontroversial. It was only by choosing something that was uncontroversial that Christ could use some element of it that His hearers would be familiar with to explain something higher that they were not familiar with.

Many of His parables used economic situations, such as employment relationships, tenancy situations, merchants, even financial investments. The parables drew on these not to give economic advice for industrial relations, commerce or investment, but to explain some aspect of the relationship between humanity and God.

Amongst other things, the kingdom of God was at different times compared with a man who employed casual labour to work his vineyard, a pearl of great price that was noticed by a merchant, and a wealthy man employing financial investment managers. These situations did not teach about industrial relations or investment advice, but tended to take these things as understood in order to draw out parallels between these mundane situations and humanity's relationship with heaven. Other parables used a similar mechanism.

The parables in Luke chapter 16 rely on this basic mechanism but their object is to draw out lessons for understanding aspects of how humans were to use private property in the service of God. Private property is fundamental to economic relationships, so perhaps these parables do communicate some principles in the economic sphere. However, the principles Christ is focusing on relate to the relationship between God and private property, not primarily the use of private property in human relationships. It turns out that once a person understands the relationship between God and private property, then that person will be able to understand how to use private property appropriately in relations with other people.

The notion of "appropriateness" is important, because it hints at moral issues. A moral is classically defined as a principle for appropriate relations between people. Some of these principles relate to their relations involving material things, especially to do with exchanges. That is, some moral principles relate to economic relations. This is why economics was studied as a branch of moral philosophy up until the beginning of the twentieth century. While it is true that at that time there was a movement to separate the discipline from its roots in moral science, which did result in the modern positive disciple of economics, the older more complete science of Political Economy has persisted to argue that positive economics is but one incomplete branch of the actual science. This is because the positive aspects of the science rely on essential notions that are not positive. The notion of private property is one of these notions.

The notion of private property has continued to be a thorn in the side of modern positive economics, since it is difficult to adequately prove using positive methods alone. This puzzle can be seen reasserting its influence from time to time when writers who claim to be purely positive economists recognise the need to argue things like private property using philosophical arguments and not positive ones. Milton Freidman (1980) is a good example of this, devoting a full chapter to a defence of private property in a book that otherwise claims to present a positive theory of economics. De Soto (2000) attempted a similarly speculative defence of private property, as did Michael Novak (1982) and even Karl Marx (1957) himself.

The position of indigenous people claiming customary property rights also displays this tendency, though more aggressively confident that an understanding of private property requires an understanding of humanity's relationship with the creator spirits. For indigenous people, property rights are moral principles based on their religious beliefs (Ezigbalike, 1993). Two propositions underlie customary beliefs regarding property. Firstly, supernatural agencies made the land and the people, and secondly, those creator spirits gave the land to the people on condition they use it according to specific customary laws.

Christianity shares this approach to the fundamentals of private property, though the laws governing its use were not given as a crisp set of rules, but rather as instructions scattered through its traditions and the Bible. It is not the purpose of this paper to examine all of the Christian traditions and scriptural references to private property, but to focus on those principles governing the use of private property found in chapter 16 of Luke's Gospel.

## **LUKE 16**

Chapter sixteen of St. Luke's Gospel begins with the account of what is often called the *dishonest steward* (Luke 16:1-8). This man occupied a position that in today's corporate world would probably equate to senior middle management. He was a man with some influence over the administration of his master's property, but who had been discovered to be ineffective. He is facing dismissal and decides on a strategy to facilitate his next situation. He calls in his master's debtors and proceeds to discount each of their bonds.

There is no question in the narrative that the servant exceeds his authority in writing down the bonds. It is merely recognised that in this case it is not done for the benefit of his employer, but for himself. In today's world this man could be a commercial lending manager who offers favoured clients discounted interest rates on their loans, or a property broker who accepts an offer for a property below what he and the purchaser may have expected to be the likely closing price, or perhaps even a property manager who negotiates a lease on favourable terms for his company's tenants. In all of these cases the persons involved are operating within their authority and range of licit discretion, but the outcome is likely to secure them friends in commerce at the expense of their employers.

The actions themselves are not outside the scope of management discretion. Retail managers sometimes offer discounts on list prices for the purpose of attracting business, and property managers,

especially in retail centres, sometimes pursue tenancy strategies that favour some tenants so as to be able to profit more from others. Likewise, there is no indication in the narrative that the master has actually made a loss as a result, but merely may have had his profit trimmed. Finally, the servant has not directly benefited, has not stolen, and has not exceeded his authority.

It is even possible that the servant's actions could provide his master benefits in the longer term. One reason for an organisation offering discounted services and benefits to their customers is to secure their long term loyalty and repeat business. Despite the unorthodoxy of providing discounts after the transactions have been completed, it could incline the debtors in question to hold a higher opinion of the master as well as the servant and make them more inclined to deal with him in the future. In this way, all parties in the story could benefit.

All this possibly explains why his master is actually impressed by his servant's actions and commends him for his shrewdness. This commendation is often puzzling for Christian commentators who take a superficial view of the servant as *dishonest* and are consequently faced with the dilemma of the Son of God actually appearing to commend violation of the seventh commandment<sup>2</sup>. The interpretation of the parable by Christ conveys the key principle for property economics: "I tell you, make friends for yourselves by means of unrighteous mammon, so that when it fails they may receive you into the eternal habitations" (Luke 16:9)<sup>3</sup>. Mammon here refers generally to wealth and places the focus for its use on its employment for benevolent purposes.

An important distinction needs to be made at this point. The use of one's own property for benevolent purposes can be easily misunderstood as a plea for socialism, but this is an error. In the Christian tradition Luke 16:9 is best described as proposing acting in 'solidarity'. Solidarity is the freely willed choice to act in support of another in the pursuit of a common goal and in so doing create stronger bonds between those involved<sup>4</sup>. It can be contrasted to socialism which consists of government mandated coercion to force individuals to support each other, usually against their free will. Implicitly, it assumes that the person actually owns private property that is available for benevolent deployment. This could only happen in an environment supporting private property, that is, the antithesis of socialism.

The following four verses expand the principle of solidarity as applying to nature and purpose of property wealth. Verse 11 introduces the idea of true and false riches as well as the notion that there are obligations attached to private property<sup>5</sup>. Verse 12 mentions the obligation of faithfulness to the true owner of borrowed goods, while also recognising the possibility of genuine private property<sup>6</sup>. Verse 13 introduces a principle now in general circulation that a person *cannot serve two masters*<sup>7</sup>.

Verse 12 raises a fundamental puzzle, more as an aside than as a central point, but it does have significance for the property economist. It reads: "And if you have not been faithful in that which is another's, who will give you that which is your own?" Here Christ is speaking directly to His disciples, but He is asserting that private property is not one's own, but somehow analogous to the

<sup>3</sup> All quotes from the Bible are taken from the Revised Standard Version.

<sup>&</sup>lt;sup>2</sup> Thou shalt not steal

<sup>&</sup>lt;sup>4</sup> Solidarity is usually associated with Pope Pius XI's (1931) encyclical letter Quadragesimo anno which introduced the term formally along with "subsidiarity" which stresses decentralized action.

<sup>&</sup>lt;sup>5</sup> "If then you have not been faithful in the unrighteous mammon, who will entrust to you the true riches?" (Luke 16:11)

<sup>&</sup>lt;sup>6</sup> "And if you have not been faithful in that which is another's, who will give you that which is your own?" (Luke 16:12)

<sup>&</sup>lt;sup>7</sup> "No servant can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon." (Luke 16:13)

assets under the authority of the steward in the parable. He is not denying private property, but He is simultaneously not inferring that it is absolute.

Indigenous peoples have no trouble understanding what is going on here. Their customary property rights consist of private property corporately owned by and for the tribe, but their root of title comes from their creator spirits who made, and therefore own the land, and have given it to their people conditionally. This is exactly the situation here. God made the world and everything in it, therefore it is His<sup>8</sup>, and in Luke 16 He is explaining some of the obligations that are attached to it.

A difference between tribal customary property and Christian trustee property is that the obligations to others is not limited to any particular group of people. Customary people have strict boundaries on who may benefit from the tribe's property wealth. It is limited to members of the tribe. Any others who use the tribe's land are expected to pay rent for it. By contrast, the principle of solidarity extends to all people. A person with wealth is expected to use it to make friends with everyone.

Christopher Dawson (1956) noted that religions could be divided into regional or universal religions. Regional or local religions favour specific people to the exclusion of others, whereas universal religions, provide a framework for equal membership by all people. Tribal religions as found amongst contemporary indigenous people animating their customary property beliefs are regional. They sometimes exhibit strong racist elements which prohibit outsiders from various benefits accruing to members, such as property rights. Christianity, Islam and the Hindu religion are examples of universal religions. Anyone can join them, and generally their moral obligations extend to all people, not just members of their own religion or ethnic group. Dawson's distinction makes sense of why cultures derived from Christianity tend to frown on racism, whereas differential treatment based on race is elemental to the practices of most tribal or customary peoples.

The ancient Jewish religion displays many of the traits of a tribal, or regional, religion. Its laws and customs make a sharp distinction between themselves and others, partly along racial lines. In addition to trustee property, later in Leviticus 25, verses 35-37 describes solidarity within the Jewish community<sup>9</sup>. By contrast, the remainder of the chapter outlines how gentiles may be enslaved and traded as property. Taken as a whole this demonstrates a strong parallel with other tribal religions. Luke 25:14-18 takes an opportunity to distinguish Christianity from the Jewish religion. In so doing it distinguishes the regional trustee property of Judaism from the universal trustee property of Christianity.

## **DIVES AND LAZARUS**

The chapter then moves into another property-related parable from verse 19. The story of the poor man, Lazarus, sitting at the gates of the rich man and being denied even the crumbs that fell from the rich man's table is a powerful and well known image. The rich man is commonly called Dives. The parable explores several matters of fallen human nature, focused on the disordered inclination to self-interest. It is clear that Dives's eternal reward would have been far more comfortable had he used some of his excess wealth in liberality for the good of Lazarus. This is really no more than an example of using mammon to make friends from verse 9, though it extends the operation of the principle into the hereafter.

<sup>&</sup>lt;sup>8</sup> See Leviticus 25:23 "The land shall not be sold in perpetuity, for the land is mine; for you are strangers and sojourners with me."

<sup>&</sup>lt;sup>9</sup> "And if your brother becomes poor, and cannot maintain himself with you, you shall maintain him; as a stranger and a sojourner he shall live with you. Take no interest from him or increase, but fear your God; that your brother may live beside you. You shall not lend him your money at interest, nor give him your food for profit. (Leviticus 25:35-37)

Again, the contrast with socialism may be considered. Is the story of Dives and Lazarus a variant of supernatural socialism where the eternal government of God criminalises abuse of absolute private property? This is a more difficult charge to refute, because the government of God is very evidently setting statutes that limit the free exercise of private property by punishing with eternal damnation those who violate them.

To some extent, practical communism, especially the Russian variant, did attempt to set rewards as well as punishments for the use of property. Perhaps they were mimicking what was found in Christianity. However, practical communism is wholly materialistic and denies supernatural reward and retribution. A consequence of this is that it is forced to ultimately adopt an entirely positive theory of private property. That is, private property in socialist thinking is always arbitrary and has no natural aspect.

As a consequence, it never respects natural ownership. Marx's solution to the problem of property was the socialisation of all *productive* property<sup>10</sup>. Productive property is simply an arbitrary classification. It was ultimately adopted by Marx for pragmatic purposes: it solved his riddle of how to respect worker's rights. Why should the manufacturer's factory be socialised and not the worker's kitchen garden? There is no answer from Marx apart from the arbitrary distinction that the manufacturer's property is economically productive in the sense of producing for economic exchange, whereas the kitchen garden is only personally productive.

This distinction runs aground when applied to the productive property the worker has in himself as a worker, or economic producer. Why should the worker retain private ownership of the productive property that is his arm, when other productive property is to be stripped from its owners? Again there is no answer in Marx's thought, just an arbitrary politically motivated decision that garner's political support from the workers. More subtly, practical communism tended to socialise the worker's arm by standardising his wages, which eventually caused actual workers to discover it meant that there was no incentive for working at full capacity, so most did not.

Natural private property must be respected, because it is natural. The worker owns his arm naturally because he was born with it attached and would not be a complete human person without it. To take it from him is naturally theft, which is why slavery is theft and naturally immoral. One of the practical outcomes of slavery is economic inefficiency. Slavery contributed to the economic ruin of Rome because it was inefficient. It is hard to motivate a slave. The American South suffered the same problem with its African slaves. Russia suffered from the same problem because socialism is slavery for the workers and therefore theft of their labour. Socialism is doubly theft, because it socialises other productive property as well, hence disenfranchising both its conventional and natural owners.

The Russian productive properties were stolen from their conventional owners<sup>11</sup> in the 1917 revolution. Back then much of the productive property was land. For the Christian, the natural owner of the land is God and God is doubly denied by socialism; once through its materialism and again through its appropriation of private property rights in land.

Socialism may be considered as a sort of primitive corruption of Christianity, at least within certain elements of its property economics. Both aim at encouraging the social use of property. Where socialism fails in its property institution is in its blindness to natural ownership. Correctly understood,

<sup>&</sup>lt;sup>10</sup> For Marx, productive property (or capital) consisted largely of those real estate assets that were used for economic production, that it production for trade. It included land and improvements of income producing real estate, but excluded private homes.

<sup>&</sup>lt;sup>11</sup> We speak of private property in land as a conventional institution because it consists of a set of arbitrary rules, or conventions, that are set by the state, and may be changed by it. The conventional owner of real estate is the person who holds state recognised title to it. For both the indigenous person and the Christian, real estate, *qua* land, was made by the gods or God who made it. It comes to human owners by convention.

Christian private property comes from God with the obligation, as set out in Luke 16 and elsewhere, to apply it in some degree for the good of others. That obligation, if met, would satisfy the socialist's practical objective, a materially just society that effects solidarity amongst its members. One reason for the rise of socialism is the failure of the economically powerful Christians who formerly ran Europe to act as Christians by applying Luke 16.

This also partly explains the temporal occurrence of socialism. Why did socialism erupt so vigorously in the nineteenth century? It was because the underlying economic principles of Christianity had been leached out of European culture over the half millennia that preceded it. Max Weber (1920 trans. 1930) is amongst the many authors who has demonstrated the connection between capitalism and Protestantism. Christianity prior to the sixteenth century had a well-developed understanding of the practical economic implications of Luke 16 and the whole corpus of Christian principles related to economic matters.

These tended to be dismantled through the fifteenth century and the result systematised in the sixteenth century within the emerging Protestant theologies (Langholm, 1984). Rogers (1884) provided evidence of the result of this institutional transition in terms of working man's wages in England. He showed how the transition away from Christian economic principles harmonious with Luke 16 resulted in the impoverishment of English working men in a slide that began at about the year 1500. Rogers was primarily interested in the economic history of wages in England and while he did not explore in depth the cultural dynamics, his economic data is compelling.

The European medieval economic system represents a form of trustee property. In the period 800-1400, merchants had a lively appreciation of the spiritual hazards of economic exploitation in the marketplace (Kurth, 1987). The feudal land system, which can also be found historically in many other parts of the world, consists of a complex arrangement of rights and responsibilities aimed at the common good. They all implicitly applied the admonitions contained within Luke 16. Lester K. Little has drawn out the distinction between the gift economy of the middle ages and the contract economy that followed it. Little recognised that the pre-modern economy contained a stronger inclination towards relating to the other in economic exchanges in a manner that is proper amongst friends.

This ranged from the greater emphasis on actual gifts in social relationships to the free choice to avoid rent-taking opportunities despite being in a position to do so as a result of some power imbalance between the parties. Pope Benedict XVI made explicit allusion to this necessary aspect of economic relationships when he noted that justice is a gift that the powerful give to the weak when he wrote:

"Economic life undoubtedly requires contracts, in order to regulate relations of exchange between goods of equivalent value. But it also needs just laws and forms of redistribution governed by politics, and what is more, it needs works redolent of the spirit of gift." (Pope Benedict XVI, 2009, n.37)

In this he was reflecting an idea found in St. Bonaventure "If one does not love one's neighbour, it is not easy to do him justice" (Langholm, 1992, p. 155)

One odd and perhaps even counter intuitive outcome of this approach has been its economic effectiveness. The use of one's resources, as property or wealth, to make friends means that in providing a service for another you will be inclined to work harder and better, and you will avoid overcharging. Michael Novak (Novak, 1984, p. 191) noted the case of Henry Ford applying this approach to the pricing of his automobiles and the payment of his employees. Despite it contradicting all the usual principles of profit oriented business, it caused the Ford Motor Company to thrive and profit. E. Michael Jones (2014) demonstrated a similar result in late nineteenth century Germany as it industrialised. Julian Simon (1995) went some distance towards demonstrating their economic effectiveness. Simon collected a number of studies that showed that economic productivity,

technology and wages all went forward at accelerated rates compared with the periods both before and after.

The discarding of the just price principle, the dismantling of feudal land obligations, and the abandonment of the legal and moral prohibitions against usury can all be interpreted violations of the principles found in Luke 16. Less visible has been the trend away from the exercise of liberality. Liberality, as the freely willed choice to use one's excess wealth for the good of others, is still evident within some cultures that have a Christian origin, say those bordering the Mediterranean, but it tended to leave the English speaking world early in the modern era, largely in proportion to the ascendency of capitalism.

Karl Marx coined the term capitalism, though it remains a slippery thing to define. It should not be confused with the free market, or private enterprise, since both of these flourished in the centuries before capitalism emerged (i.e. before the fifteenth and sixteenth centuries). The medieval markets were free and fostered private enterprise, but they were not capitalist. In capitalism the economic factor of production, capital, dominates, and it is encouraged to dominate with no restraint except for the imperfect constraints of the market itself.

Where the merchant or manufacturer freely adopts the moral principles implicit in Luke 16, private enterprise will flourish, but capitalism will not. This is because the private entrepreneur understands the moral obligations towards solidarity that insist on using one's excess wealth for the common good. This is opposed to capitalism which tends to eschew explicit moral restraints in commercial practice as a violation of liberty. Instead capitalism leaves the entrepreneur free to pursue his self-interest alone.

Today's corporate capitalism takes this self-interest to a new level. Milton Friedman (1980) summarised this when he argued that the only objective of the corporation was the maximisation of the shareholder's wealth, a concept that is now commonplace within the discipline of managerial finance (Wilson & Keers, 1990). Corporate capitalism places greater distance between the economically weak and the economically strong by separating customers and employees further from the owners of wealth. In doing so it encourages a greater ignorance between the holders of wealth and the poor, making it less likely that the liberality suggested by the parable of Dives and Lazarus will be practiced. It is clearly the antithesis of Luke 16 and effectively celebrates Dives's personal maximisation of his wealth. Some time ago Henry Simons (1948, p.48) assessed its overall effectiveness and concluded: "Having perhaps benefited briefly by corporate organisation, America might now be better off it the corporate form had never been invented or never made available to private enterprise."

#### **CONCLUSION**

The moral implications of Luke 16 therefore result in an approach to economic action that embodies the trustee approach to property and an overall tendency towards solidarity in society. In this way it combines the strength of the trustee property found amongst indigenous people with the dynamism of private enterprise. At no point does it demonise private property or wealth as the socialists do, but it avoids the dysfunctional self-interest of capitalism.

Historically it has been shown to be economically successful. As a case study in property, Luke 16 demonstrates an approach to property that does not reject personal private property, but does illustrate the importance of moderating obligations for its most effective employment. Implicitly it points to the dysfunctional tendency of humans to be problematically self-interested. By contextualising property within a supernatural framework it recognises the natural dimension of private property as flowing from its maker. For the Christian, it permits both the enjoyment of the bounty of the world magnified by economic action, and the service of God realised through personal contribution to the common good through solidarity.

## **APPENDIX: LUKE 16**

He also said to the disciples, "There was a rich man who had a steward, and charges were brought to him that this man was wasting his goods. 2 And he called him and said to him, 'What is this that I hear about you? Turn in the account of your stewardship, for you can no longer be steward.' 3 And the steward said to himself, 'What shall I do, since my master is taking the stewardship away from me? I am not strong enough to dig, and I am ashamed to beg. 4 I have decided what to do, so that people may receive me into their houses when I am put out of the stewardship.' 5 So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' 6 He said, 'A hundred measures of oil.' And he said to him, 'Take your bill, and sit down quickly and write fifty.' 7 Then he said to another, 'And how much do you owe?' He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.' 8 The master commended the dishonest steward for his prudence; for the sons of this world are wiser in their own generation than the sons of light. 9 And I tell you, make friends for yourselves by means of unrighteous mammon, so that when it fails they may receive you into the eternal habitations.

10 "He who is faithful in a very little is faithful also in much; and he who is dishonest in a very little is dishonest also in much. 11 If then you have not been faithful in the unrighteous mammon, who will entrust to you the true riches? 12 And if you have not been faithful in that which is another's, who will give you that which is your own? 13 No servant can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon."

14 The Pharisees, who were lovers of money, heard all this, and they scoffed at him. 15 But he said to them, "You are those who justify yourselves before men, but God knows your hearts; for what is exalted among men is an abomination in the sight of God.

16 "The law and the prophets were until John; since then the good news of the kingdom of God is preached, and every one enters it violently. 17 But it is easier for heaven and earth to pass away, than for one dot of the law to become void.

18 "Every one who divorces his wife and marries another commits adultery, and he who marries a woman divorced from her husband commits adultery.

19 "There was a rich man, who was clothed in purple and fine linen and who feasted sumptuously every day. 20 And at his gate lay a poor man named Laz'arus, full of sores, 21 who desired to be fed with what fell from the rich man's table; moreover the dogs came and licked his sores. 22 The poor man died and was carried by the angels to Abraham's bosom. The rich man also died and was buried; 23 and in Hades, being in torment, he lifted up his eyes, and saw Abraham far off and Laz'arus in his bosom. 24 And he called out, 'Father Abraham, have mercy upon me, and send Laz'arus to dip the end of his finger in water and cool my tongue; for I am in anguish in this flame.' 25 But Abraham said, 'Son, remember that you in your lifetime received your good things, and Laz'arus in like manner evil things; but now he is comforted here, and you are in anguish. 26 And besides all this, between us and you a great chasm has been fixed, in order that those who would pass from here to you may not be able, and none may cross from there to us.' 27 And he said, 'Then I beg you, father, to send him to my father's house, 28 for I have five brothers, so that he may warn them, lest they also come into this place of torment.' 29 But Abraham said, 'They have Moses and the prophets; let them hear them.' 30 And he said, 'No, father Abraham; but if some one goes to them from the dead, they will repent.' 31 He said to him, 'If they do not hear Moses and the prophets, neither will they be convinced if some one should rise from the dead.""

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Email contact: g.small@cqu.edu.au