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Why should students have an explicitly Christian economic perspective? And if they should, what would it look like? As I've transitioned from a secular academic environment to a university with a deliberate emphasis on thinking biblically, I have become free to think more deeply on whether this is necessary and how it might be accomplished. This paper will outline some general principles that I believe appropriate for a Christian scholar, and provide a specific application exercise to demonstrate those principles.

Christian Scholarship

What does it mean to be a Christian scholar? In one sense, it should be no different than a secular scholar: a Christian scholar should be committed to pursuit of the truth, with dedication, diligence and excellence as primary characteristics of his or her performance. Yet once we open the door to the pursuit of truth, the whole question needs more definition. Is there an objective truth? If there is, is it knowable? Or is all truth contextual and subjective? The Christian must be at the forefront with an emphatic yes, yes and no! An explicitly Christian worldview has implications for all aspects of life, and especially in how we think. Christians know there is an objective truth, because truth is personified in Jesus Christ (John 14:6). Because our God is a personal God, this truth can be known. Indeed, the goal of the Christian walk is to know Jesus better, as we are conformed to his image (Phil 3:10). Further truth is revealed in the bible (John 17:17), so as our minds are renewed through studying his word (Rom 12:1-2), we can align our thinking to the source of truth (Phil 2:5). While this truth is not exhaustive in its specifics, it is comprehensive in its principles. The bible is therefore sufficient as the foundation for all truth from which our scholarship must proceed.

Christian Worldview

With a foundation of biblical truth, we can capture every thought for Christ (2 Cor 10:5) and reject any false doctrines (Col 2:8). A Christian worldview is an essential framework to interpret any aspect of life, to include how we study economics. Christians know the root problem of this world is its fallen condition, and we are therefore separated from God by our sin. Yet despite our fallen nature, we are still image bearers. The Christian economist examines differing economic institutional arrangements with full recognition of the dual nature of man, whereby we are both fallen and yet created in God's image. Man's fallen nature suggests that institutions must constrain man's ability to harm others, while providing positive incentives to ensure desired outcomes. Recognizing that man is also created in the image of God provides a helpful balance: man is created to flourish in God's world and institutions should support developing his God given talents.

One of the keys to my view of economics is how God relates to us on the issue of choice. From the beginning of the bible we see that God allows us to choose. Adam and Eve had a choice to trust and obey God, or to choose to disobey. We are admonished in scripture to choose life, as God sets before us blessings and curses. The bible also shows us consequences of this choice; to disobey God leads to negative sanctions, while obedience leads to positive sanctions. The bible is clear that we will be judged according to the choices we make, based on our knowledge of the truth (Rom 2:12-16). Our choice is not simply to choose this or that, but when we choose wisely, we are--in effect--choosing God!¹

Christian Economics

¹ This is most commonly seen in scripture from the negative standpoint where our poor choices are a sign that we reject God, e.g., 1 Sam 8:7-8.

The bible's emphasis on the importance of choosing wisely suggests that economics and Christianity have a relationship. The central task of economics is to understand how human beings make choices. Properly defined, economics studies *what* a person does, while Christianity has prescriptions for what a person *should* do. Economic textbooks often make the point early in chapter one on the difference between positive and normative economics. Positive economics explains, "what is" while normative economics explains, "what should be." Yet as much as economists try to keep economics purely a positive science, the results of economic analysis are most often applicable to public policy choices and invariably have normative implications—or what *should* we collectively do?

In my biblical integration, scripture is applied in at least four ways. First, scripture is used for examples of the application of economic principles; not necessarily to "prove" the principle from Scripture, but simply to illustrate the application. Second, scripture is used for historical value, such as showing the use of precious metals as money prior to any nation/state creation, demonstrating the spontaneous order generated by market participants. Third, scripture is used to outline general normative principles, which can then be applied to economic questions. For example, does "Thall shalt not steal" have implications for tax policy and income redistribution? Finally and most importantly, scripture provides the overarching worldview of how man acts. The reality of living in a fallen world, where man is both sinful and the image of God guides our assessment of the best institutional arrangements for economies.

Much of modern economic analysis recognizes the central importance of institutions to explain economic performance. Comparing institutional frameworks allows the economist to understand, explain and provide policy recommendations to improve the material well-

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being of people that are created in God's image. The Christian economist recognizes that while we are called to be a blessing as we exercise godly stewardship over the resources God entrusts to us, we harbor no illusion of any ability to create a utopia on earth absent Christ's return.² Even with the best of institutional arrangements utopia is not achievable, due not only to man's fallen condition, but because creation itself has been subjected to futility. The Christian economist therefore rejects the notion that if only the institutional arrangements were ideal, then we would have ideal economic results: the problem is not the system (defined by any collection of institutional arrangements); the problem is sin!

Biblical Integration Applied

As an application of integrating a biblical worldview into economic analysis, the following article provides an exegesis of the economics of the biblical text of Proverbs 31:10-31, showing how the Proverbs 31 woman is an ideal type for capitalism. She is found to be industrious, generous, and pious in all her actions, specializing in capitalist production and fulfilling the economist Ludwig Mises' vision of the entrepreneur. Proverbs is part of the biblical "wisdom" literature, and the specific texts viewed are intended to showcase the worthiness of this woman. Her actions are provided as proof that "many daughters have done nobly, but you excel them all," and provide an ideal type for people to emulate. The woman (or man) who serves consumers effectively in private markets will bring honor to her (his) household while securing the material goods necessary to serve her (his) family and the poor. Further, the profit gained in her entrepreneurial activity is described as unquestionably good, providing a powerful rebuke towards the socialistic idea that profit is intrinsically evil.

² This is contra liberation theology as expounded by Gutierrez (1973, pp. 232-239), who argues that a Christian's duty calls him to pursue utopia through political action.

The Proverbs 31 Woman: Entrepreneurial Epitome?

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Abstract

This article provides an exegesis of the economics of the biblical text of Proverbs 31:10-31, showing how the Proverbs 31 woman is an ideal type for capitalism. She is found to be industrious, generous, and pious in all her actions, specializing in capitalist production and fulfilling Mises' vision of the entrepreneur. Proverbs is part of the biblical "wisdom" literature, and the specific texts viewed are intended to showcase the worthiness of this woman. Her actions are provided as proof that "many daughters have done nobly, but you excel them all," and provide an ideal type for people to emulate. The woman (or man) who serves consumers effectively in private markets will bring honor to her (his) household while securing the material goods necessary to serve her (his) family and the poor. Further, the profit gained in her entrepreneurial activity is described as unquestionably good, providing a powerful rebuke towards the socialistic idea that profit is intrinsically evil.

JEL Codes: P110, P190, Z120

Keywords: Biblical Entrepreneur; Biblical support for profit, free markets

I. Introduction

The financial crisis of 2008 has once again ruptured the always tentative and temporary "cease-fire" between those favoring private enterprise and those who favor government control of what they see as inherently immoral and unstable market processes. Sowell suggests this never-ending conflict is due to differing visions, with fundamental differences in understanding the way the world works (Sowell, 2007). Essentially, the debate is over how much of our society is allowed to operate independently of coercive collective action manifested through the state. When the conflict over the role of government spilled over to the national debt debate in 2011, Arthur Brooks of the American Enterprise Institute correctly noted that in the on-going public dialogue, "it is progressives, not free marketeers, who use the language of morality." (Brookes, 2011) Brookes finds this ironic, since he asserts, "statists have a more materialistic philosophy

than free-enterprise advocates." He concludes by suggesting that any leader championing liberty must be willing to do whatever it takes to win the moral fight in favor of free enterprise—that leader can't win the hearts of the people simply based on arguments of efficiency and productivity.

Brookes' admonition to make the moral case for free markets is increasingly necessary. A 2011 poll by the Public Religion News Survey found almost half the survey sample (46%) believe that Christian values and capitalism are incompatible, while 61% disagree with "most businesses would act ethically without regulation from government." Further, the survey found young people are far more likely to support higher taxes as well as believe that wealth inequalities are one of the country's biggest problems.³ A 2010 poll conducted by the Pew Forum on Religion & Public life on Millennials found that 67% of young people aged 18-29 (68% of young evangelicals) prefer bigger government.⁴ Further, young evangelicals are increasingly attracted to expanding the view of the gospel to include social justice.⁵ Young people in general, and Christian youth in particular, are demanding "just" defenses of markets and capitalism, with the default being "guilty until proven innocent."

Many advocates of progressive policies appeal to Christian ethics and selected biblical passages to justify state intervention. In one of the seminal works of the Christian left, *Rich Christians in an Age of Hunger*, Ronald Sider argues that biblical justice requires us to be, as God is, "on the side of the poor (Sider, 1984, p. 77)." Appeals to biblical justice as requiring favoritism to the poor range from the radical left liberation theologians such as Gustavo

³ <u>http://publicreligion.org/research/2011/04/plurality-of-americans-believe-capitalism-at-odds-with-christian-values/</u>

⁴ <u>http://pewforum.org/Age/Religion-Among-the-Millennials.aspx</u> Defining social justice biblically is well beyond the scope of this paper, despite the value that might provide. Here we mean the term as often loosely applied by young people, that of simply concern with supporting the poor and working toward removing obstacles (however defined) that limit their ability to flourish.

⁵ http://www.barna.org/culture-articles/462-six-megathemes-emerge-from-2010

Gutierrez's *A Theology of Liberation* (p. 278), to more careful and balanced works such as Tim Keller's *Generous Justice* (pp. 16-17). Craig Blomberg's *Neither Poverty nor Riches*, while still more careful and rigorous, yet finds that the "Old Testament cuts right across all modern systems and ideologies." (Blomberg, p. 82) Christian analysis supporting free markets is acknowledged by Blomberg, but is seemingly discounted because it is "extreme" and "libertarian," (pp. 23-24) not through refutation by biblical exegesis.⁶ Keller does not directly address Christian free market arguments such as those made by Beisner (1988). Yet his focus on defining justice to mean care for the poor (as contrasted with alternative biblical terminology of mercy and compassion) provides intellectual support for others (such as Sojourner's Jim Wallis) who call for state action to rectify existing institutional injustices.

The Christian left views market⁷ outcomes as unjust and inconsistent with Christian views of social justice. At the minimum, this view requires heavy government regulation to temper the inherent flaws of capitalism. At the extreme, markets must be replaced with socialism. In the latter, profit is viewed as inherently exploitive and therefore unjust.⁸ While market critics often quote scriptural passages for support, they seldom include detailed exegesis or take the "whole counsel of God."⁹ Supporters of free markets should be aware that careful exegesis of biblical

⁶ Beisner's *Prosperity and Poverty* is one of the better Christian analyses supporting free markets featuring careful biblical exegisis. Gary North is the most prodigious libertarian Christian writer with dozens of books exegeting scripture from an economic perspective. Schlosberg's *Idols of Destruction* (1984) offers a broad Christian response to statism, identifying statism as form of idolatry. Jay Richard's *Money, Greed, and God* offers a compelling defense of free markets, but with little biblical exegesis offered.

⁷ Sadly, the obvious fact that current economic problems are not "market" outcomes but rather largely the result of government interventions is not obvious to most Americans.

⁸ Christian thought suspicious of profits is not new, discussed in Aquinas' Summa Theologica, 2-2 Q77, with some profit seen as grudgingly acceptable (production and sale of a good) while other forms of profit are described as inherently worldly (speculation).

⁹ Nowhere is this more evident than the belief on the Christian left that the Jubilee requires egalitarian redistribution of wealth. Whole philosophical constructions arise out of a very narrowly crafted regulation which precluded intergenerational impoverishment by restricting the sale of the family's land. Individuals were only allowed to borrow sums equal to the value of the produce of the land until the next jubilee (Lev 25:50), see Beisner (1988, pp. 62-65). Yet Gish (Clouse, 1984, p. 145) argues that "the Jubilee would mean immediately cancelling all debts and radically redistributing wealth and power." As Beisner points out, the biblical Jubilee did not cancel <u>any</u> debts.

texts often provides powerful support for the proper operation of free markets. This paper will provide a detailed exegesis of the economics of the biblical text of Proverbs 31:10-31. A reading in the English language alone is comforting for market supporters, yet a detailed review, to include examining some of the original Hebrew words, offers surprisingly powerful conclusions about the nature of profit and market activities, as well as the proper and well-balanced role for market activities in life.

II. Proverbs 31 Overview

Proverbs 31:10-31 English Standard Version (ESV)

¹⁰ An excellent wife who can find? She is far more precious than jewels. ¹¹The heart of her husband trusts in her, and he will have no lack of gain. ¹²She does him good, and not harm, all the days of her life. ¹³She seeks wool and flax, and works with willing hands. ¹⁴She is like the ships of the merchant; she brings her food from afar. ¹⁵She rises while it is yet night and provides food for her household and portions for her maidens. ¹⁶She considers a field and buys it; with the fruit of her hands she plants a vineyard. ¹⁷She dresses herself with strength and makes her arms strong. ¹⁸She perceives that her merchandise is profitable. Her lamp does not go out at night.¹⁹She puts her hands to the distaff, and her hands hold the spindle. ²⁰She opens her hand to the poor and reaches out her hands to the needy. ²¹She is not afraid of snow for her household, for all her household are clothed in scarlet. ²²She makes bed coverings for herself; her clothing is fine linen and purple. ²³Her husband is known in the gates when he sits among the elders of the land. ²⁴She makes linen garments and sells them; she delivers sashes to the merchant. ²⁵Strength and dignity are her clothing, and she laughs at the time to come. ²⁶She opens her mouth with wisdom, and the teaching of kindness is on her tongue. ²⁷She looks well to the ways of her household and does not eat the bread of idleness. ²⁸Her children rise up and call her blessed; her husband also, and he praises her: ²⁹"Many women have done excellently, but you surpass them all."³⁰ Charm is deceitful, and beauty is vain, but a woman who fears the LORD is to be praised. ³¹Give her of the fruit of her hands, and let her works praise her in the gates.

Proverbs is part of biblical wisdom literature¹⁰, believed by orthodox Christians and Jews to be inspired by God. Most of the proverbs are attributed to King Solomon, or compiled by him (although not formally assembled until a later date), but the last two proverbs are attributed to Agur and Lemuel (MacArthur, 2005, p. 695). King Lemuel may in fact be King Solomon, as is held by Jewish tradition, and his proverb includes two poems, The Wise King (vv. 2-9) and The Excellent Wife, which were taught to him by a godly mother (MacArthur, 2005, p. 728). MacArthur highlights that wisdom literature is written to provide general principles and applications for godly living as exemplified by the biblical characters (MacArthur, 2005, 696). Proverbs 31¹¹ culminates the Book of Proverbs by describing an exceptional woman who is worthy of praise. This is an important text to consider, as the entire section is intended to unambiguously attribute her actions as demonstrations of her virtue. Many other biblical passages that are used to support free markets (such as the 8th and 10th commandments' defense of private property rights) are often described by those on the Christian left as simply applicable to that period of time, and something that God allowed but didn't necessarily intend to be taken as normative guidance for the future. Without conceding that point, the actions of the Proverbs 31 woman (herein P31W) are specifically identified to demonstrate her worth. Verses 10-12 introduce her value as excellent, vv. 13-27 describe the actions that demonstrate her excellence, and vv. 28-31 highlight the praise of which she is worthy, as a result of her actions.

The P31W text is written as an acrostic, such that the initial consonant of each verse follows the order of the Hebrew alphabet (Waltke, 2005, 514). Following Gottwald (1962, p. 32), Waltke suggests the acrostic structure indicates a full expression of possible praise; nothing more

¹⁰ Other books considered wisdom literature include Job, Psalms, Ecclesiastes, and Song of Solomon, with many including the New Testament book of James in this genre as well.

¹¹ The review below will include all verses, yet it will be helpful to a reader to have the entire proverb in view as the exegesis unfolds. Following along in multiple translations helps illustrate the depth of this passage, <u>http://www.biblegateway.com/passage/?search=Proverbs%2031:10-31&version=NASB;ESV;NIV;KJV</u>

can be said since it has been covered "A" to "Z." As suggested above, there are no "mixed" messages here—the P31W cannot be praised more. Longman (2006, p. 540) expands on this idea, suggesting the P31W is the human reflex of Woman Wisdom featured earlier in Proverbs; and while an ideal type, she embodies attributes that would be desired by many. Waltke (p. 516) echoes the comparison to Woman Wisdom, but nevertheless argues the P31W belongs in the historical realm, not the allegorical. Waltke (p. 517) cites an unpublished paper by Moore, who argues that the poem's use of military language in the original Hebrew suggests the godly wife is a "spiritual heir of Israel's ancient heroes." Interestingly, she is praised in part because of her skills as an entrepreneur, yet in a literature written almost exclusively for males, she is praised not for her beauty, but for her strength.

III. Economic Exegesis

¹⁰An excellent wife who can find? She is far more precious than jewels.
¹¹The heart of her husband trusts in her, and he will have no lack of gain.
¹²She does him good, and not harm, all the days of her life.

The difficulty of finding an excellent wife is wisdom from Lemuel's mother; if you can find this type woman you have something exceedingly rare, far more precious than jewels. While seemingly a rhetorical question, "who can find?," the verset B suggests a relative rather than absolute answer (Waltke, p. 521). The answer of "almost no one" supports the argument that while an ideal type, the P31W attributes are nevertheless an achievable goal for others. Other translations replace the ESV's "excellent" with virtuous, valiant or noble character; the Hebrew

transliteration¹² (*chayil*) is associated with strength, might, military force, ability/efficiency and wealth. Longman (2006, p. 542) argues that the military language of this poem (here and following) illustrates a woman who is "engaged in the battle of life, dealing with people and winning advantage for her family." This excellent wife will be a fierce competitor in all her commercial activities. Those who find the competitive nature of market processes repulsive will find no solace in the Hebrew language; the P31W competes fiercely to serve others and benefit her family and community. Because of this competitive service, her husband will trust in her, and he will have no lack of gain (or spoil/plunder of war, as indicated by the Hebrew *shalal*). The term for trust (*batach*) indicates a setting of one's hope or confidence in someone, usually (when in a positive sense) used for trusting in God. Her husband can have this deep trust in her in part, because as Longman (2006, p. 543) states, "she goes out and fights on behalf of her family and comes back with the victor's spoils." Her success frees her husband for other pursuits, where he too will obtain honor (v.23); the familial division of labor profiting all.

¹³She seeks wool and flax, and works with willing hands.
¹⁴She is like the ships of the merchant; she brings her food from afar.
¹⁵She rises while it is yet night and provides food for her household and portions for her maidens.

The meaning of *chayil* (excellent, or valiant) in the poem becomes clear in the subsequent verses (Waltke, p. 521), which describe the actions of the P31W. In the introductory verses, we first find a woman who is a hard worker. She is engaged in multiple production activities, and she is intimately involved with each one of them; a theme that will be repeated in vv. 19, 22, 24

¹² All references to the original Hebrew language and meanings were made using the Blue Letter Bible website, <u>http://www.blueletterbible.org/</u> which integrates data compiled from Strong's Concordance. Comparisons to the original Hebrew or Greek can be found using either the King James Version or the New American Standard Version.

and 27. While having servants as part of her household production (v15, presumably also involved in some of her commercial activities), the P31W works with willing hands (or hands "in delight" as in the Hebrew *chephets*). She enjoys the work that she sets before her; the wool and flax are used to produce clothes for her household, her servants and for market exchange. Lest we underestimate the importance of this "cottage industry," consider Waltke's summary (p. 524) of the importance of her trade signified in v14:

Her weaving industry provides the economic foundation for her trade for exquisite food from far-off places. Claire Gottlieb documents that in ancient societies women who had acquired skills in spinning and weaving were greatly admired and desired. In Elephantine a good woolen garment would cost over two months' wages and an inexpensive linen one half of a months wage...*she becomes like trading vessels* signifies trading that is prudently planned, diligently executed and enterprisingly ventured; the plural suggests the multitude of her purchases.

Verse 15 continues both the hardworking aspect and the battle-focus. The P31W rises early to serve her household; she follows the English proverb that "the early bird gets the worm." She is committed first to serving; her personal needs such as sleep are secondary. The food she provides her household is most frequently translated in the Bible elsewhere as prey (Hebrew *tereph*). Combined with the arising before daylight, the imagery suggests a lioness who arises while it is still night to capture prey to bring back to her cubs (Longman, p. 524). McCreesh (as cited in Longman, p. 525) expands on this thought, suggesting, "At the very least, this word represents provisions acquired only after the exercise of great strength, prowess, and ingenuity, and would seem to commend the extraordinary ability of the wife in providing for her household even against great odds." Seeking "prey" in her commercial activities cannot be seen as evil; as seen in v30, this is a woman who fears the LORD (Longman, p. 525).

¹⁶She considers a field and buys it; with the fruit of her hands she plants a vineyard.

¹⁷She dresses herself with strength and makes her arms strong.
¹⁸She perceives that her merchandise is profitable. Her lamp does not go out at night.

As already shown, commercial activities are an integral part of the P31W's plan to serve her household and community. Yet verse 16 adds significantly to this portrait; it is perhaps the most economically interesting verses of the poem. But to highlight its importance, we must examine the Hebrew word for *consider*, which is *zamam*. Zamam means to have a thought, to devise, to plan, to purpose. It is often used to describe evil, e.g. to plot or scheme, such as "the wicked plot." Nevertheless, God himself also engages in "zamam," as in Lam 2:17, "The LORD has done what He *purposed*." This word describes a detailed level of planning; when speaking of God it is a plan from eternity past. For the wicked, one may have the idea of Osama bin Laden planning an attack on the U.S. for years, with attendant actions and revisions to the plan during the planning period. It is a significant, focused consideration of future possibilities, examining alternative means/ends frameworks to accomplish a goal, imagining potential future states, with resolute action as its attendant goal.¹³ The P31W did not make an impulsive purchase; this came about after a detailed consideration of her opportunities. She had to assess how this might expand her future ability to serve her household and others, as well as how current market realities made this her best choice. As Waltke (p. 525) suggests, she "carefully considered this (the purchase of the field) from all angles (emphasis added)."

The entrepreneurial action of the P31W to *zamam* closely aligns with Ludwig Von Mises' entrepreneurial function of appraisal. Von Mises (1966, p. 254) identified the critical function of entrepreneurship as "acting man in regard to changes occurring in the data of the market."

¹³ For examples of these traits in conjunction with *zamam* (H2161 in Strong's Concordance) see: <u>http://www.blueletterbible.org/lang/lexicon/lexicon.cfm?Strongs=H2161&t=NASB</u>

Entrepreneurs are called to appraise valuations and plans in light of constantly changing data, appraising valuations of the whole structure of production--especially higher order capital goods such as a vineyard. The P31W considered well, imagining the future. She based her expectations of the future in part from past experience, and in part on her ability to shape the future. She appraised the field's possibilities in light of current and expected future market conditions. Her appraisal--in the full sense of *zamam*--allowed her to assign or impute a value to the field, which she ultimately used as the basis of her bid to purchase the field. While her action was necessarily speculative, as all true entrepreneurial function is, we will see in v25 below that she has a reason for confidence in her speculative activities.

In verset b of v16, the P31W is able to plant a vineyard in her newly acquired field from profits from her sale of clothes, e.g., the fruit of her hands (Waltke, p. 525). Verse 17 adds to this, speaking of her physical strength in her whole body (loins and arms); she is able to carry out her tasks. Strength is not seen as an exclusively male attribute in the Bible (Longman, p. 544), and many other leading female biblical characters actively engaged in physical and menial labor seemingly below their station, to include Sarah (Gen 18:6-8), Rebekah (Gen 24:18-20) and Rachel (Gen 29:9-10) (Waltke, p. 525). While she undoubtedly had servants to aid in much of the physical labor, such as clearing the field and planting a vineyard, she is actively involved in all her activities, and physical strength enables her to accomplish her objectives.

In verse 18, the P31W perceives that her merchandise is profitable; or as the NASB translates, *she senses her gain is good.* In the English language, we can clearly see that she evaluates her trading, and she sees that it is profitable. However, to understand the powerful implications of this text, we must consider the meaning of the original Hebrew word for perceives, or senses, *ta'am. Ta'am* is used eleven times in the Bible, and means to taste (10 times), or to

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perceive mentally (once, here in Proverbs). This indicates an experiential perception of the goodness of her gain, she "tastes" it, and "tries the flavor. " What does she taste or experience? That her gain, or trading, is *good*. The Hebrew word for good, *towb*, is the broadest category of good, to include rich, pleasant, kind, and right (ethical). There is no hint that is a qualified good, but rather, as Waltke suggests (p. 526), her profitable trading is beneficial to life and therefore desirable and valuable. While her trading may be considered small scale, it does require the use of capital equipment (v.19) and requires servants to support (v.15); her profit therefore is derived from the essentials of what we might find in a modern small business.

Many commentators (such as Longman, p. 544, and Delitzsch and Meinhold cited in Waltke, p. 526) suggest verset B indicates the P31W stays up late at night. If taken literally, the P31W would never go to sleep; Waltke therefore offers a more likely interpretation: the P31W experiences the "good" of enjoying the enduring wealth described in verset A (p. 526). Interestingly, the same combination of Hebrew words (*ta* `*am* and *towb*) is used only one other time in the Bible, in Psalm 34:8, "O taste and see that the LORD is good." In this verse, the Psalmist suggests that God can be experienced, and the experience will be seen as good. The LORD occupies the same position relative to "perceive" and "good" in the sentence structure as the profit (or gain) of Proverbs 31:18! Verse 18 therefore provides a powerful rebuke to those who believe the Bible is against profit, or that profit is inherently exploitive. While this scripture should not be used to argue that all profit is unambiguously good, it nevertheless is decisive against claims that profitable market exchanges are necessarily exploitative and immoral.

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 ¹⁹She puts her hands to the distaff, and her hands hold the spindle.
 ²⁰She opens her hand to the poor and reaches out her hands to the needy.

Verses 19 and 20 provide a major rationale for why the P31W is so highly exalted. In v19, she resumes her productive activities with her hands grasping and working; in v20 her hands are extended to give to the poor. As Van Leeuwen concludes (cited in Waltke, p. 527), "The hands that grasp to produce, open wide to provide." The P31W has a purpose behind her plans; the full *zamam* seen earlier includes a consideration of how her commercial activities will serve others. She will gain the material resources to serve her family, her maidens (servants) and the poor. The wisdom literature is replete with admonitions to serve the poor; she exemplifies Woman Wisdom through her hard work serving in the market and in her generosity to the poor. The end of the poem will provide praise for the P31W; the praise is for both her wisdom and her action, indeed for her wisdom in action. To be blessed, one must *produce* and one must be *generous*.

²¹She is not afraid of snow for her household, for all her household are clothed in scarlet.....
²⁵ Strength and dignity are her clothing, and she laughs at the time to come.

Verses 21 and 25 convey the P31W's confident attitude toward the future—she is future oriented in all her plans. She is able to face an uncertain future with a confidence that almost borders on arrogance—she laughs at whatever may come her way. We know the intent of the poem is to laud the woman, to show her high value and to bring her praise, so the confidence cannot be based on arrogance. Indeed, v30 will share the ultimate basis of her confidence is she fears the LORD, where biblical fear means to stand in awe of, to revere, honor and respect God. She knows the future is completely in His hands, and He is trustworthy. But she is not simply waiting on God to deliver her; no, v21 shows that she can face the specific uncertainty of cold

weather because she has prepared her household for it. Waltke notes that "clothed in crimson" refers to costly wool, since linen does not readily accept dye (p. 530). She has prepared the best way possible, and can now rest in the providence of God. Further, she has "strength and dignity" for her clothing, signifying these character traits are as much a part of her as her clothing. These traits prepare her for any uncertain state of affairs. Finally, the P31W can rest in God's providence because she is completely acting in accordance with His will; she serves herself, her household, and the community, ultimately extending her hands to the poor. There is, therefore, no need to fear God's chastening.

²²She makes bed coverings for herself; her clothing is fine linen and purple....
²⁴She makes linen garments and sells them; she delivers sashes to the merchant.

Verses 22 and 24 continue the productive activity of the P31W, as she prepares goods for herself and for her commercial activities. Verse 22 is significant in that this noble woman is not expected to live a life of poverty; as she serves others she also serves herself. Her clothing is "fine linen," probably imported from Egypt (Waltke, p. 530), and dyed with expensive purple (as she did with her household in v21). As she is praised in v31, "Give her of the fruit of her hands;" the laborer is entitled to the fruit of his or her labor. While others may question the lavishness or necessity of expensive clothing, there is no hint of impropriety in God's sight. If anything, the positive defense in this poem illustrates God's desire to bless those walking completely in accord with His ways. Verse 24 provides the other side of the trade equation; she produces to sell. She exports to foreign traders¹⁴ so that she might import those foreign delicacies unavailable in her home country. While not stated here, we can expect the same level of *zamam* (careful planning)

¹⁴ The merchants referenced here are *Kěna* `*an* in Hebrew, or Canaanites. Canaanites were so well known for trading that their name became synonymous with roving traders. Their name derived from the red purple of shellfish from the Phoenician coast which they exported (cited in Waltke, p. 512).

in the conduct of enterprise described in v16. The P31W has been diligent to understand the needs of these tradesmen, determining how she might best serve them, so she will "perceive that her merchandise is profitable."

²³Her husband is known in the gates when he sits among the elders of the land.

The P31W brings honor to her husband such that he is known or respected in the gates. Her godly living brings him honor, for she has clothed him well. She has been a successful entrepreneur serving the broader community with her productive activities. Her mercy and compassion to the poor are well known, confirming Proverbs 12:4, "An excellent wife is the crown of her husband." Her productivity allows him to take a seat of leadership in the gates with the other elders of the land; he dispenses wisdom and justice to the people. The biblical model shown here has private enterprise creating wealth to support and enable civic justice. This is exactly the inverse of modern crony capitalism, where the state is used to provide privilege to some that they may obtain wealth at the expense of others. Crony capitalism is antithetical to biblical values, which require lack of partiality or favoritism (Lev 19:15, James 2).

²⁶She opens her mouth with wisdom, and the teaching of kindness is on her tongue.
²⁷She looks well to the ways of her household and does not eat the bread of idleness.

In the final verses that demonstrate her praiseworthiness, the itemized list reaches its climax, transcending the routine tasks of life with which she has excelled, to the moral and spiritual qualities of wisdom and lovingkindness (Waltke, p. 532). She has not only the beginning of biblical wisdom (fear of the LORD), but she has words that are not only godly and righteous, but words strategic to successful living (Longman, p. 54). Her wisdom is not received as hypocrisy, because the previous verses demonstrate that her wisdom is lived daily and provides a witness to

the community. Verse 27 illustrates her on-going activity to manage her total affairs, including her commercial activities. "Looks well" in the Hebrew, *tsaphah*, signifies a close watching, such as that a spy might do. No detail is missed, a careful assessment of household affairs is made continually; Waltke (p. 532) suggests a meaning of watching vigilantly to keep a "sharp lookout" over her affairs. The concept of *tsaphah*, combined with our earlier discussion of *zamam*, conveys the idea of continuous appraisal necessary for a Misesian entrepreneur. She is constantly evaluating the environment (to include market activities and prices) to keep her plans on track and make changes where necessary. She will not "eat the bread of idleness"; she will boldly act with confidence when necessary to adjust her plans.

> ²⁸Her children rise up and call her blessed; her husband also, and he praises her:
> ²⁹"Many women have done excellently, but you surpass them all."
> ³⁰ Charm is deceitful, and beauty is vain, but a woman who fears the LORD is to be praised.
> ³¹Give her of the fruit of her hands, and let her works praise her in the gates.

The poem culminates with extensive praise for the P31W; her husband suggests her accomplishments are unparalleled, as Longman states (p.548), "She is the noblest of the noble." Verse 30 contrasts the world's values with biblical values: the worldly values of beauty and charm deceitfully promise happiness they cannot provide, whereas fear of the LORD prompts one to act as listed in vv. 13-27, which will lead to true happiness (Waltke, p 535). As discussed above, v31 implies a normative endorsement of private property (the fruit of her hands), but it also suggests the quality of her commercial activities should result in praise in the public square. Her entrepreneurial activities bring her private praise from the beneficiaries, but also public praise by the community. The P31W is a blessing to her husband, her family, her servants, the poor and the community that purchases her goods—she is worthy to be praised.

IV. Implications

The unambiguous praise for the P31W must be understood from the totality of her actions as seen in vv. 13-27, not from any individual action. Many biblical characters create wealth, but few are praised. Proverbs 31 provides support for free markets based on the freedom to effectively serve others; Proverbs 31 thus values free markets instrumentally not intrinsically. To give you have to possess. To possess, you have to produce. To produce, you must have freedom to act. By serving consumers effectively in markets, God-fearing people will have the resources necessary to care for their household and the broader society.

IV. Conclusion

Careful exegesis of scripture often provides a richness that a superficial reading may conceal; such is the case with Proverbs 31. Many critics of free markets invoke ethical concerns over the outcomes of markets, with some suggesting that the market process itself brings out the worst greed in humanity. Proverbs 31 provides a strong counterargument; markets can be an instrumental part of broader service to others. Profit is seen not as necessarily exploitive, but as a demonstration of successful service to others. Profit provides the resources to be able to extend service beyond those directly involved in exchange, to the poor and the community. Possessing wealth is considered a blessing, if one keeps fear of the LORD as a guiding principle. Proverbs 31 once again demonstrates that the problem with materialism is not the materials, but how the human heart relates to the blessings we receive in life.

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