

The Image of God and the Economics of Exchange

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ABSTRACT: An economic system of voluntary exchange is the economic system best suited for human beings created in the image of God. Voluntary exchange allows human beings to more fully develop their ability to think, choose, and engage in peaceful relationships. This paper is a discussion of the theology of the image of God. The substantialist view, the relational view, and the royal view are discussed in relation to the economics of voluntary exchange as opposed to involuntary exchange.

KEYWORDS: image of God, economics, substantialist, relational and royal views of image of God

INTRODUCTION

Theologian and economist Michael Novak (2015) wrote about the need to think through the institutions of economics from a theological point of view. He pointed the way when he stated, “Begin with the story of creation and apply it to the economic order” (p. 37). This paper is a response to that call. Novak (2015) did not point to any particular aspect of the story of creation, and while the entire story can be fruitful for reading and research, the focus of this paper is to study human beings created in the image of God.

Another motivation for this paper is to provide a discussion of the criticism made by theologians regarding the fundamental assumption made by economic theory regarding human beings. Economic theory has constructed economic systems around the idea of *homo economicus*, or economic man. Economic man is a utility-maximizing, profit-maximizing machine that is constantly measuring the marginal benefit of any transaction (or action) against the marginal cost of that transaction. Theologians, of course, recoil at this assumption. Economists stick with it because it generates very good predictions as to what people will do in any given situation.

One way of thinking about this paper is that it takes *homo economicus* off the table. It is an attempt to construct a theological anthropology of human beings. If this fundamental anthropology is correct, then it can be used as a foundation for thinking about an economic system designed for human action.

Therefore, an underlying assumption of this paper is that the economic institutions of a society should be constructed for human beings as they are created, not human beings as we wish them to be. Human beings are not created to serve the economic system, but the economic system should be created and designed to serve human beings. This point is inspired by Jesus’ statement, “The Sabbath was made for man, not man for the Sabbath” (Mark 2:27, RSV).

Research reveals three primary viewpoints of what it means for a human being to be created in the image of God: substantialist view, the relational view, and the royal view of the image of God. The terms substantialist and relational are found in Hall (1986) and his terminology comes from Ramsey (1950). Adding to these two interpretations of the image of God is the royal view, best articulated by Middleton (2005). Other interpretations

have been proposed through the years but have not gained much traction in the literature (Middleton, 2005).

Out of the discussion of these three interpretations, standards will emerge by which to engage the conversation. The three standards are: freedom of thought and choice (substantialist), the importance of relationships and community (relational), and the commitment to peace (royal).

The conversation next turns to the application of the three standards to economic life. Although there are many aspects of economics that could be discussed, this paper will focus on economic exchange or economic transactions. The standards will be used to determine if voluntary exchange or involuntary exchange encourages the best fit to human beings as created in the image of God.

THE SUBSTANTIALIST VIEW OF THE IMAGE OF GOD

The first text for the Image of God is:

Then God said, "Let us make man in our image, after our likeness; and let them have dominion over the fish of the sea, and over the birds of the air, and over the cattle, and over all the earth, and over every creeping thing that creeps on the earth." So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them, and God said to them, "Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves on the earth." (Genesis 1:26-28, RSV)

Patristic scholars were the first to expand on the concept of the image of God. For example, Irenaeus, as cited in Hoekema (1986), asserted that image and likeness were two different things. Irenaeus asserted that likeness was lost in the fall, but the image remained in all human beings. He stated, "Nature as a rational and free being, a nature which was not lost in the fall" (p. 34). Most scholars no longer make the distinction Irenaeus made between image and likeness being two different things, but it is generally accepted that while something was lost in the fall, it is also true that something remained. Irenaeus referred to the post-lapsarian image as consisting of freedom and rationality, and although people think imperfectly and choose imperfectly, people still retain the ability to think and choose.

The substantialist point of view asks a question that may be implied in Scripture, but it is more speculative

than interpretive. The point of view considers the image in terms of what makes human beings different from the rest of creation. The substantialist point of view begins with the observation that only human beings carry the image of God, the question therefore follows: How are human beings different from all of the other aspects of creation? The ideas of reason, conscience, and freedom of choice are all offered at various times by various scholars. The list of characteristics becomes quite long over the years, but the ideas generally boil down to reason and choice. As Cairns (1973) stated, "In all the Christian writers up to Aquinas we find the image of God conceived as man's power of reason" (p. 110).

The term *reason* is the idea that human beings, alone in creation, have the ability to think, ponder, turn things over in their minds, and mentally debate both sides of an issue before any specific action is taken as a result of that thought. Human reason is what brings order to the earth just as God spoke (and we assume it was something He had thought about) and created order out of the chaos that was the pre-creation world.

According to the substantialist view, human beings are not just blessed with reason, but they are also blessed with the ability to choose based on their reasoning. Other animals in God's creation choose, but it is not a choice driven by reason as much as it is instinct. It is only human beings who have the ability to implement the results of their cognitive thought process. Therefore, the first standard emerged by which to engage an analysis of economic institutions. The substantialist view informs that any economic institution must allow human beings to retain and use their gift of thought and choice.

THE RELATIONAL VIEW OF THE IMAGE OF GOD

The substantialist image emphasizes the differences between human and nonhuman creation, but the substantialist interpretation could make more extensive use of the text to interpret the image of God. The substantialist image is an image of contrasts, as human beings are contrasted to the nonhuman creation, and while the substantialist image has much to ponder, it does not exhaust the meaning of the image of God.

The relational view of the image of God has roots in the work of Martin Luther (Hoekema, 1986). The roots of the idea of the relational image are recorded in Scripture where God said, "Let *us* make man in *our* image" (Genesis

1:26, RSV). In no other part of creation does God refer to others or imply that He needs help or wants some buy-in. It is only with human beings that God seems to want some participation or buy in by others in the creation, or it could be the creation of man is important enough to inform someone else of what He is doing. This indicates that God is a relational entity. God has been in relation for an eternity and will be in relation throughout the rest of eternity. Therefore, as human beings, we are created for relationship. Adding support to the relational idea is fact that while Adam was created first, God recognized quickly it was not good that Adam should be alone (Genesis 2:18, RSV). Loneliness is not a good thing. Human beings are created to be in community or relationship.

Volf (1998) expanded on this relational view stating, "Human beings are corporeal as well as communal beings" (p. 39). Therefore, in addition to the substantialist image that each person has the ability to think and choose, there is the added concept that we all live our lives in relation to each other. Volf (1998) further stated, ". . . to focus on a person from an *exclusively* cognitive perspective means to miss precisely that person's being as a person" (p. 168). In other words, to develop a fuller understanding of what it means to be created in the image of God, the study must include more than thought and choice.

The initial appearance of the image of God is in Genesis 1:26-28, but the second appearance of the image of God is in when Adam and Eve gave birth to Seth:

This is the book of the generations of Adam. When God created man, he made him in the likeness of God. Male and female he created them, and he blessed them and named them Man when they were created. When Adam had lived a hundred and thirty years, he became the father of a son in his own likeness, after his image, and named him Seth. (Genesis 5:1-3, RSV)

The emphasis here is that not only do Adam and Eve bear the image, but so do their offspring.

The third and final appearance of the image of God is when God instructed Noah and prohibited the shedding of blood of one human being by another because we are all made in God's image:

And God blessed Noah and his sons, and said to them, "Be fruitful and multiply, and fill the earth. The fear of you and the dread of you shall be upon every beast of the earth, and upon every bird of the air, upon everything that creeps on the ground and all the fish of the sea; into your hand they are delivered. Everything that lives shall be food for you; and

as I gave you the green plants, I give you everything. Only you shall not eat flesh with its life, that is, its blood. For your lifeblood I will surely require a reckoning; of every beast I will require it and of man; of every man's brother I will require the life of man. Whoever sheds the blood of man, by man shall his blood be shed; for God made man in His image." (Genesis 9:1-6, RSV)

The use of the phrase "image of God" does not reappear in the Bible until the New Testament where Christ is shown to be the fulfillment of the image of God (2 Corinthians 4:4, RSV; Colossians 1:15, RSV). The New Testament uses this idea of the image of God in the sense that man has a fallen image, but now Christ is the new Adam endowed with the full and complete and unfallen image of God.

For someone interested in the perfect image of God, Christ is the example to follow. However, for the purpose of this paper, the imperfect image is the primary focus. This is due to economic systems not being designed for people who are behaving perfectly. Economic systems must be considered for people as they are, sinful and fallen, not people as we wish them to be.

Therefore, this paper will focus on the lapsarian image, the image that still applies to every human being, and part of that image is that human beings are created for relationship. A Christian will look to the *Imago Christi* (image of Christ) for inspiration regarding right relationship, but every human being retains the *Imago Dei* (image of God). Right relationship is defined by the *Imago Christi*, but relationship is inherent in the *Imago Dei*.

THE ROYAL VIEW OF THE IMAGE OF GOD

Both the substantialist image and the relational image have aspects to them that will be helpful in thinking about economics, but there is a third aspect of the image of God that is also of interest. Middleton (2005) proposed reading Genesis 1:1-11 in contrast to the views held by Mesopotamian culture. There are insights into the *Imago Dei* that can be gleaned by reading and thinking of Genesis as a response to a Babylonian/Mesopotamian culture.

For example, the book of Genesis proposes a monotheistic culture that contrasts with the polytheistic culture of other religions that surrounded Israel (Middleton, 2005). The book of Genesis takes a linear view of time as opposed to the circular view of time in other cultures. Genesis also proposes an image that is not a physical

image as opposed to the culture of the times that had physical, engraved images that were worshipped by the adherents to that religion. These differences in the ideas of creation also found traction in the ideas of the created and the social order of creation. As Middleton (2005) stated:

. . . the point here is not simply that the biblical writers had an idea of God that was different from their neighbors (although this is not excluded) but they had different ideas about what sort of social order was ordained of God, namely, one that nurtured the flourishing of human life, rather than protecting the powerful at the expense of the weak. (p. 195)

The Mesopotamian religion, especially as found in certain Babylonian texts, posits a three-fold view of the purpose of human beings on the earth. They are: (a) only the king and perhaps a few priests carry the image of the gods, (b) human beings were created to serve the gods, thus relieving the gods of their burdens, and (c) creation was created through conflict and violence (Middleton, 2005). Each of these will be discussed in turn by contrasting them to the story of Genesis 1:1-11.

First, while Mesopotamian religion only grants the king as being in the image of God, the story of Genesis makes it clear that every single human being carries the image. In Genesis, God grants every person the royalty of being a representative of God on earth. The idea of every man being a king is powerful, resonating down through the ages. In the story of Robin Hood, the primary character makes the observation that “a man’s home is his castle” (Scott, 2010). It is the idea that a person can own a home, a piece of property, or merely their own self without it being violated by another person. It is the concept that individuals have freedom of choice in how they live and how they go about their everyday business of life. The idea that every person is royalty means that every person can make his or her own decisions in life, and it also means that every person is also responsible for the consequences of those choices.

The second contrast of Genesis to Mesopotamian religion is the continued affirmation of human agency for all of creation. As a royal representative of God, each person is created to care for him or herself, family, neighbor, and the nonhuman creation. The form or structure of this care is not discussed in any detail in Genesis, but it was part of the responsibility of Adam even before Adam sinned and fell.

This royal responsibility did not change in the lapsarian world. Genesis 5:1 recorded that the image is passed

on not just to Adam, but also to Seth. In Genesis 9:6, God’s instructions to Noah emphasized that all human beings are created in God’s image and so the image is passed on to human beings in the post-diluvian era. This is significant in that human beings are not creating a world to serve the gods, but they are creating their own world, their own culture, and it should be a culture without violence to others.

As a result of two different creation stories, there are differences between the Israelite culture and the Mesopotamian culture. It might be that Genesis communicated that we should not accept the dominant culture of the time, but think about what type of culture we want to establish, understanding that a culture will flourish as long as it is in keeping with the will of God. A culture that is working against the will of God will not flourish nor last very long, but a culture established by humans who are created in the image of God and in keeping with the will of God will have a better opportunity to be healthy and flourish. Although spoken in a different context, we are heeding the advice of Gamaliel when addressing the Sanhedrin, “But if it is from God, you will not be able to stop these men; you will only find yourselves fighting against God” (Acts 5:39, RSV). Our purpose here is to work with the will of God for His creation, not against it.

If we understand that royal status of power and responsibility is granted to every human being, then no one human being has the right to rule over a fellow human being. The language of Genesis 9:6 is that no one has the right shed the blood of another person. Each person is a royal individual and has the right to rule over their own life and to have dominion over the nonhuman creation. God grants human beings the collective responsibility to cooperatively have dominion over all of the nonhuman creation. The subject of dominion is an all-encompassing power and God grants human beings the royal right to fill the earth and subdue it (Genesis 1:28, RSV).

While each person has a role to play in the dominion over the earth, there is evidence that God did not intend this to be economically onerous. The pre-lapsarian garden was one of abundance and even after the fall, God blessed His people with abundance. God is not threatened by the self-perpetuation of his creation, and overpopulation does not seem to be a concern. The interesting question of how human beings should organize themselves, especially in terms of economic organization, is not stated specifically.

The final contrast of Genesis to Mesopotamian religion is in the area of conflict and violence. In Mesopotamian culture, the world was created through

violence and human beings were created through combat. The creation story of Mesopotamia was one god engaging in battle with another god and one side winning and one side losing. This is not a theme that is found in Genesis. The creation in Genesis is a peaceful, cooperative venture, especially when God turned to creating human beings.

The story of Genesis is God engaging in a peaceful creation. The waters of the pre-creation are not a threat to God. He did not have to do battle with the earth and conquer it in order to establish His creation. The story does not suggest that God never had control over them or that they were a problem. They just were; they were just there. God had no initial struggle or violence with the pre-creation world.

The story of creation is of a God who begins the process slowly but is gradually bringing order to the world. He started a process of creating new things. He brought order out of chaos through a peaceful process, not a violent process. When God created human beings, the language suggests that He invited others to join with Him and help Him in the process. The language is almost (but not quite) a question. “Let us create man in our own image” (Genesis 1:16, RSV). God does not get a response from whoever is helping him, but he is asking for cooperation or input.

The whole image of God in this process is not as a warrior conquering His enemies, but it is more of an artisan painting on a canvas. He is taking the abstract and making it understandable, orderly. What was blank is now filled and we all look at it and wonder at the skill of the artisan. Then after He has created, He turns over the process to his creation.

The predominant image from the royal point of view is that each person is a king, having dominion over their own personhood and over the nonhuman creation. The dominion is not one of violence, but of cooperative peace.

STANDARDS FOR ECONOMICS

All three views of the image of God (substantialist, relational, and royal) are employed to develop some standards by which to think through the organization of economic life. The objective is to reflect on what God has created and the way He created it in order to have a better understanding of how to continue to manage, to enhance, to have dominion, and to be fruitful and multiply.

The substantialist point of view is that human beings are different from the animals and the rest of

creation in that human beings have the ability to think and choose. The royalist point of view adds emphasis to the substantialist view by showing each human being has the power to think and choose and be responsible for those choices. Therefore, the first standard is that any economic system must allow each human being the freedom to think and choose.

The relational point of view is that human beings are created by God for relationship with Him, with fellow human beings, and with the nonhuman creation. Therefore, a second standard is that any economic system must promote relationship and community among human beings and the rest of creation.

Finally, the royalist point of view emphasizes the ability of each individual as royal representative, but this viewpoint also emphasizes God’s peace and the idea that because God is a peaceful creator, any culture should encourage peaceful encounters with other human beings.

Taking each view as having something important to contribute to the theology of the image of God, a model or standard can be generated to analyze any proposed system of human organization. Any system should allow each individual to make full use of the ability to think and choose. Any system should also allow for peaceful relationships between humans and their God, humans and their fellow humans, and humans and the nonhuman creation (see Appendix A).

ECONOMIC INSTITUTIONS

Middleton (2005) suggested that the purpose of theology and Scripture is to inform the way we live our lives and the structures we construct so we can live a life of community. “The purpose of such theological interpretation of Scripture, however, is not simply academic, as if interdisciplinary conversation were an end in itself” (Middleton, 2005, p. 33). The time now comes to take up the challenge that Middleton (2005) and Novak (2015) have given. It is time to think and reflect on the meaning of the image of God on economic institutions. We begin by discussing a film.

In 2000, Tom Hanks was the featured star of the movie *Cast Away*. In the movie, he played a FedEx employee who survived a plane crash and was washed up on a deserted island. The movie focused on his emotional and physical transition and to an economist, it was a wonderful example of how the absence of economic exchange causes deterioration in our economic well-being. Isolated

and alone, Hanks' character developed a relationship with a volleyball, and he deteriorated economically. He was able to make fire and find food but was not capable of producing other things that human beings normally achieve through specialization and exchange. He was not a barber and did not have scissors, so he could not cut his hair. He was not a dentist and did not have the proper tools and so he could not take care of his teeth. He was not a tailor and did not have a needle and thread, thus he could not make his own clothes. His human condition deteriorated through the lack of human relationship and his economic condition deteriorated through the lack of economic relationships. There was scarcity, but there was no specialization and exchange.

The starting point of economic analysis is the concept of scarcity. Scarcity in economics does not mean human beings have zero resources. The term scarcity in economics just means that there are not enough resources available for everyone to have everything they want at a zero price. Scarcity means that nothing in life that is worth having is without cost. We live in an abundant world, a land of milk and honey, but scarcity still exists because the resources for any particular person or any particular project at any particular time are always limited.

The economic problem of scarcity has its roots in Genesis. The pre-lapsarian world did require Adam and Eve to work. God at least gave them the task of naming the animals, but the notion before the fall is that the work was not onerous nor did it require much sweat and effort. After the fall, however, God cursed the ground because of Adam's sin, and the weeds would now grow faster than any fruit that Adam (or anyone else since) was trying to grow (Genesis 3:17-19, RSV). The idea of work was transformed into toil, and to provide for his family, Adam would have to toil and sweat. This is what economists mean when they talk about scarcity. God did not leave us in this post-lapsarian world without any resources, but the resources we do have are limited, and therefore, they must be managed, and we must work to bring them into productive use. This requires that we all make choices about how to allocate the resources we do have among the alternative wants and needs we have. We have to make individual choices, and as a society, we have to choose the system to organize economic activity.

Most of the natural resources on earth are not given to productive use in their natural state. It will take work and effort to bring natural resources into a state that is useful to human beings. How does a person work individually and cooperatively with others to accomplish the

task of taking available resources and transforming them into uses that are helpful to him and others? The answer is that economic relationships are lived through our transactions with other people. Human *relationships* are greater than economic *transactions*, but economic relationships are made concrete, tangible, and measurable through our economic transactions.

We use different terms to describe our transactions. We call it trade, exchange, swaps, selling, buying, transactions, and barter if the transaction does not involve any cash. A transaction is when two people or entities engage in an exchange of goods or services. The problem the Hanks' character had in *Cast Away* is there was no one to engage in human relationship or economic relationship on that deserted island. He had no one to talk to and no one to cooperate with in the production of economic goods and services.

A conversation between two subjects as deep and wide as economics and theology means that there must be some limitations to keep the conversation from becoming unwieldy. The theological conversation has been limited to the image of God, and the economic conversation is also limited. This paper does not discuss fiscal policy, monetary policy, perfect competition, monopolistic competition, supply, demand, price, oligopoly, pure monopoly, natural monopoly, or any other host of specific economic theories. This paper is not a comprehensive review of capitalism or socialism. The purpose of this paper is much more modest. The paper is limited to the discussion of theology to the ideas inherent in the image of God, and the discussion is limited to the way in which most people engage in their economic life: economic exchange.

There are two ends of a continuum to thinking about economic exchange. On one end of the continuum is the concept that transaction is voluntary exchange. On the other end of the continuum is the concept of involuntary exchange.

VOLUNTARY EXCHANGE

The academic discussion of exchange was first articulated in a comprehensive way by Adam Smith (1776). After opening his discussion in the *Wealth of Nations* by referring to the concept of division of labor, he turned to the principle that allowed for specialization to be beneficial. The division of labor arises from the propensity of human beings to exchange. He stated, ". . . a certain propensity to truck, barter and exchange thing for another"

(p. 14). Furthermore, with echoes of the substantialist view, he stated that this propensity is not found in the nonhuman creation:

Nobody ever saw a dog make a fair and deliberate exchange of one bone for another with another dog. Nobody ever saw one animal by its gestures and natural cries signify to another, this is mine that is yours; I am willing to give this for that. (Smith, 1776, p. 14)

Voluntary exchange is when two individuals (Person A and Person B) get together in conversation and start thinking about and talking about a transaction between the two of them. Person A has something desired by Person B, and Person B has something that is desired by Person A. If neither side has the power of coercion over the other, the only way a voluntary exchange takes place is if both sides believe they are better off after the transaction is consummated than before the transaction. A perceived mutual benefit is taking place as a result of voluntary cooperative exchange (Munger, 2014).

Perhaps it would be good to ponder some specific examples. A coffee shop, for example, usually has two sides to it. One side is the customer side and the other side is for the workers, and both sides of the counter are usually visible. A barista will be working the coffee machines and perhaps a drive-thru on one end of the shop. There is usually an employee working the pastry counter as well. These employees are all very busy serving their customers.

On the other side of the counter are the customers placing their orders and other customers, already served, sitting at the tables enjoying their drinks, reading, talking, and a few with computers out, working with the Wi-Fi that is ubiquitous now within coffee shops. What is striking to note about this is that all of this is the result of exchange. The employees are engaged in transactions that exchange their time of service for an income. The customers are engaged in transactions that exchange their money for coffee, lattes, sandwiches, and treats. It is all here as a result of the voluntary transactions that are taking place because neither the customers nor the workers are being coerced out of their money or time.

But the fact that voluntary exchange works at a coffee shop is not a sufficient reason to endorse it as in keeping with the will of God. The question is: Does an economic system that is largely dedicated to voluntary exchange meet the standard of every single person using their thought and choice, and does it promote peaceable relationships?

With voluntary exchange, one can only enter into an exchange if there is agreement with another person.

Therefore, if one thinks about it deeply enough (and we usually don't do this), one must not only think of how the potential transaction under consideration is to one's own benefit but also ask if the transaction is of benefit to the other person. This is especially true if it is intended to be a long-term economic relationship. If what is expected is continued transactions with the same person or entity, each side must make sure that the other is benefiting. Now, if the transaction is a one and done, it requires very little thought of the other person. But the point is that if the transaction is voluntary to both parties, it will require thought and then action based on that thought. Voluntary exchange does meet the standard set by the substantialist view of allowing every single person who is taking part in a transaction is making use of their ability to think and choose.

The dynamics of applying the relational view of the image of God is even more interesting. If one can only engage in voluntary cooperative exchange, then one must look at other human beings in a different light. If one cannot coerce one's way into a transaction with someone else; if only by talk can the other person be persuaded to engage in a transaction, one will tend to look at that other person as someone to be persuaded to the benefits of the transaction to them. As long as transactions are voluntary, it is necessary to think of each transaction from the viewpoint of the other person. It requires (to some extent) each person to think of the other person. Although one is not required to think more highly of the other person than they think of themselves, in the words of the Apostle Paul, we are instructed, "Do not merely look out for your own personal interests, but also for the interests of others" (Philippians 2:4, RSV). This biblical admonition finds fruition in voluntary exchange.

In addition to meeting the standards of the substantialist view and the relational view, we now turn to the royal view of peace. Middleton (2005) discussed the peaceful creation of God as compared to the creation-by-combat of the Mesopotamian culture, and noted: "This means that power in the combat myth is conceived as a zero-sum game and thus can never be shared. Since power — like cosmos or order — is treated as a finite quantity or scarce commodity, victory is always at someone else's expense" (p. 252).

The beauty of a system of economics based on voluntary cooperative exchange is that it avoids what Middleton warned against. A system of voluntary cooperative exchange is not a zero-sum game but a positive sum game. If both sides of the transaction are voluntary,

then the transaction only takes place if both sides expect to benefit. If the economic exchange is a power relationship, the powerful can take from the weak and the zero-sum game emerges. In most instances, the powerful are also the wealthy, and they, therefore, are taking from the poor. But with voluntary exchange, there is no coercive power of one over another as long as there is competition in the markets where exchange takes place. By definition, voluntary means that each side has the power to say yes and the power to say no. Even if one side of the exchange is wealthy and the other side is poor, if the wealthy do not have coercive power over the poor, then the wealthy and the poor meet on common ground and enter into the exchange if both choose to do so.

If Middleton's (2005) warnings are heeded about power and combat being the antithesis of the image of God, then it seems that voluntary cooperative exchange is a better system for organizing economic activity than involuntary exchange. It also seems that voluntary exchange helps develop relationships that benefit the other, and it also helps each person use their gifts of thought and choice. In other words, an economic system of voluntary exchange meets the standards set by the theology of the image of God.

INVOLUNTARY EXCHANGE

An exchange is involuntary if one person has the power of coercion over the person on the other side of the transaction. If Person A has something that Person B wants, needs, or desires, and Person B has the power of force or coercion over Person A, then Person B can force Person A into the transaction (or just take from Person A without any sort of exchange, which is theft), even if Person A does not want to engage in the transaction. An involuntary exchange is on the opposite end of the continuum from voluntary exchange. There are middle ground exchanges that do not fit easily into the polar extremes, but polar extremes are useful to illustrate difference.

There are two kinds of involuntary transactions: illegal involuntary transactions and legal involuntary transactions. An illegal involuntary transaction is a Godfather-type transaction. It is when a person on one side is given a pen and a contract and informed by the other side he would either have his brains or his signature on the contract. Now, this situation does require some thought, but it is only how much the signor values his life. It definitely does not require as much thought as a person pondering the

costs and benefits of a voluntary transaction. Godfather-type transactions violate practically all of the standards. While there is some degree of thought and choice, there is no relationship other than power and the peaceable nature of the royal view of the image of God is violated.

The second type of involuntary transaction is where the force or coercion is legal. The sole owner of legal force in our society is government. The most common type of involuntary exchange that most of us enter into is payment of taxes and we must apply our standards of economic exchange to our exchanges with government.

It is true, there are benefits to be received (national defense, police protection, fire protection, roads) from the payment of taxes. It is also true that if a person believes the benefits received are less than the taxes paid, that person does not have the right or ability to disengage the transaction. Taxes are a typical example of involuntary exchange, but here is also the example of eminent domain. If the government targets someone's land for a road to be built in the public interest, the property owner can negotiate and take legal action, but in the end, the transaction will go forward even if the property owner does not agree to it. So, while involuntary transactions do involve thought, they do not involve choice.

But there is another point to be made about the thought put into involuntary transactions, especially the payment of taxes. It is here that the accountants are helpful as they make the distinction between tax evasion versus tax avoidance. Tax evasion is doing something illegal in trying to not pay taxes. Tax avoidance is taking full advantage of the tax law in order to not pay taxes. Tax evasion is illegal; tax avoidance is not. Involuntary transactions still allow an individual to use the gift of thought, but it is a different kind of thought. It is a thought not to figure out how to engage in a transaction or relationship with another person, but how to avoid the transaction. It is a thought of avoidance of relationship, not a thought of engagement in relationship. It is not thinking about the other person's good in order to persuade them to engage the transaction, but thinking about how to avoid the other person altogether.

Where involuntary exchange tends to fail miserably is in the establishment of peaceful relationships. Peaceful relationships with others, with the nonhuman creations, and with God are fundamental to human beings created in the image of God. There needs to be analysis of the impact of involuntary exchange on relationship with God. In terms of involuntary exchange, individuals tend to think of themselves as being on the involuntary end of

the exchange, but for purpose of analysis, it is necessary to think of both sides of the involuntary exchange. It is necessary to think about the impact of involuntary exchange on the person doing the coercing. That person doing the coercing puts his or herself in the position of a god. Even the term “Godfather” is suggestive of this perspective. By definition, a person doing the coercing is not being peaceable, and therefore at least one side of the transaction is violating the standards set by the royal view of the theology of the image of God.

With the use of legal force, the assault on peaceful relationships is subtle and nuanced. In the case of the lawmaker who is making the decision to assess income tax, the lawmaker is essentially saying: I know more about what is the highest and best use of the income a person has earned than the person who earned it. The lawmaker is saying, in essence, that I have thought through the implications of this tax and it is my opinion that taxing money away from you is more important than whatever use you could make of it. In other words, the lawmaker is playing the role of a manager (Godfather?) in control of others’ resources in deciding the best use of the money earned by the others. It places the lawmaker in the role of violating a person’s ability to engage in relationship and the ability to engage in a peaceful, uncoerced transaction.

Even if the person doing the coercion is thinking of what is best for the person they are coercing, it is treacherous ground to assert that one knows what is best for the other person. It is especially dangerous to assume coercion of resources out of another person is a virtuous act, for then the person doing the coercion can justify his or her taking as righteous. It is a slippery slope to assume the coercer is smarter, more knowledgeable, and cares more than the person being coerced. Just as teachers are subject to greater strictness (James 3:1-2), so those who put themselves in the position of coercing people into transactions will be judged with greater strictness.

The other view is the impact of an involuntary transaction on the person being forced into the transaction. Because the transaction is involuntary, the coerced may become resentful and bitter. Rather than having a choice about how their money is used, he or she easily gives in to resentment and, on occasion, outright rebellion against those making the decisions to coerce taxes out of the taxpayers.

In other words, it does not appear that involuntary transactions would promote peaceable relationships among human beings and to God on the part of those being coerced, but especially on the part of those doing

the coercing. Having come to this conclusion, we are not claiming that a society cannot have any sort of involuntary exchange, or that all involuntary exchange (especially legal involuntary exchange) should be prohibited. Life is too complicated for that sort of absolute statement. There is more Scripture to be studied and more ideas to be considered before any such conclusion could (if ever) be reached. We are asserting, however, that a society with an economic system that is by and large dedicated to voluntary exchange conforms more closely to the anthropology of human beings created in the image of God. We are saying that any economic system should work with or toward the will of God, and finding the will of God has its beginnings in understanding the *Imago Dei*.

CONCLUSION

This paper began with a study of the theology of the image of God and then put that theology into conversation with the economics of exchange. The theology of the image of God suggests that human beings are made for thought, choice, and peaceable relationships. If this is a faithful interpretation of the image of God, then economic systems should be designed in order to build upon or work with those characteristics of human beings. The conclusion of this paper is fairly modest. A system of voluntary exchange is more consistent with the development of peaceful, non-violent relationships between human beings who are able to make use of their God-given ability to think and choose. To do otherwise is to make it much more difficult for human beings to engage in those peaceful relationships that are the manifestation of the image of God.

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APPENDIX A

Table 1: Standard of Evaluation

Interpretation	Standard of Evaluation
Substantialist	The system should allow each human being to maximize their gift of thought and choice
Relational	The system should encourage relationship and community
Royal	The system should be peaceful and promote peaceful relationships