

# Abraham Kuyper and the Economic Teachings of the Heidelberg Catechism\*

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This article explores the economic teachings of the Heidelberg Catechism, a key confessional document in the Reformed tradition, through the lens of historic Reformed commentary, particularly that of the Dutch theologian and statesman Abraham Kuyper (1837–1920). The Catechism’s teachings concerning the origin, essence, and nature of economic activity are captured in the themes of superabundance, stewardship, and sabbath. These themes are reflected in the Catechism’s explication of the fourth petition of the Lord’s Prayer, “Give us this day our daily bread” (Lord’s Day 50); the eighth commandment, “Do not steal” (Lord’s Day 42); and the fourth commandment, “Remember the Sabbath Day” (Lord’s Day 38).

## Introduction

The Franciscan missionary Bernardino of Siena (1380–1444) tells the story of an interaction between Francis of Assisi (1181/1182–1226) and a demon-possessed man. When Francis contends that murder is the worst sin, the demon-possessed man responds instead that “keeping other people’s property is worse than murder, for more sinners go to hell for that than for anything else.”<sup>1</sup> This narrative

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\* This work was supported by the Templeton World Charity Foundation, Inc. The opinions expressed in this publication are those of the author and do not necessarily reflect the views of Templeton World Charity Foundation, Inc. A version of this piece also appears as the volume introduction to Abraham Kuyper, *On Business & Economics*, ed. Peter S. Heslam (Bellingham: Lexham Press, 2020).

exchange well illustrates the significance of economic matters for Christian discipleship. From Ahab's seizure of Naboth's vineyard (1 Kings 21) to the punishment of Ananias and Sapphira (Acts 5:1–11), throughout scripture we encounter narratives that demonstrate the moral and spiritual importance of faithfulness in matters relating to money, property, commerce, lending, alms, and wealth. The right or wrong use of temporal goods has eternal and spiritual significance.

The purpose of this study is to explore the economic teachings of the Heidelberg Catechism (1563), a key confessional document in the Reformed tradition.<sup>2</sup> As a summary of the Christian faith, the Heidelberg Catechism is not an economic textbook or a manual for economic policy. It does, however, have much to say about the fundamental categories of discipleship in economic matters, and what it says provides a helpful normative framework for thinking about economics—understood more generally as that which involves economic realities, phenomena, and human action rather than understood more narrowly as an academic discipline. Within the context of this study, economic phenomena are understood to particularly involve the production, exchange, consumption, and distribution of temporal goods and services.<sup>3</sup> The catechism speaks directly to the origins of our material existence in divine creation and the consequences for human action and stewardship in the world.

The argument in this article is at the same time both historical as well as constructive. This study is focused on the biblical teaching as presented in the Heidelberg Catechism as it has been understood and expounded by interpreters within the Reformed tradition.<sup>4</sup> Moreover, the thought of the Dutch Reformed theologian Abraham Kuyper (1837–1920) provides the lens through which the economic teachings of the Heidelberg Catechism are organized and expounded. Although Reformed theologians and pastors from the early generations of the Reformation down to present day have many valuable and timelessly instructive insights, Kuyper's proximity to modernity, and particularly his historical context after the dawning of the Industrial Revolution, allow his insights to map more easily onto contemporary economic realities in the twenty-first century. And although Kuyper himself never wrote an extended treatise on economics as such, his writings on the Heidelberg Catechism,<sup>5</sup> as well as in other works,<sup>6</sup> bear directly on questions of faithfulness in economic matters.<sup>7</sup>

This study is in this way a kind of Kuyperian exposition of the economic teachings of the Heidelberg Catechism. A standard Neo-Calvinist approach to a topic is to identify the origin, essence, and goal of the issue under examination.<sup>8</sup> This kind of modified scholastic method, sometimes identified with a “world-view” approach,<sup>9</sup> can be fruitfully applied to identify the economic teachings of the Heidelberg Catechism. The result is that we can identify the *origin, essence,*

and goal of economic realities with the concepts of *superabundance*, *stewardship*, and *sabbath*, respectively. The theme of superabundance is related to the fourth petition of the Lord's Prayer, "Give us this day our daily bread." The themes of stewardship and sabbath relate to the eighth ("Thou shalt not steal") and fourth ("Remember the sabbath day") commandments, respectively. After exploring these three basic themes as formative of the economic teachings of the Heidelberg Catechism, we conclude with some observations about implications for economics with particular attention for the way in which economic realities relate to a proper understanding of *shalom* and human flourishing.

## Superabundance and the Origins of Economics

It is appropriate to open the discussion of economic issues with the fourth petition of the Lord's Prayer as presented in the Heidelberg Catechism, as this petition has traditionally been understood to refer to "temporal blessings," or those things necessary "for all our bodily need," as the catechism puts it. This petition of the Lord's Prayer teaches at least three basic things important for the foundation and origin of economic activity: (1) the intrinsic goodness of temporal blessings, (2) the eternal or spiritual orientation of all these good gifts, and (3) the divine source of all these blessings.<sup>10</sup> In addition to these teachings, the framework of superabundance must be understood within the context of the fall into sin and consequences for human labor and the concept of scarcity.

### Lord's Day 50

125. What is the fourth petition?

*"Give us this day our daily bread"; that is, be pleased to provide for all our bodily need (Ps. 104:27–28; 145:15–16; Matt. 6:25–26), so that we may thereby acknowledge that Thou art the only fountain of all good (Acts 14:1; 17:27–28), and that without Thy blessing neither our care and labor, nor Thy gifts, can profit us (1 Cor. 15:58; Deut. 8:3; Ps. 37:3–7, 16–17); that we may therefore withdraw our trust from all creatures and place it alone in Thee (Ps. 55:22; 62:10).*

## Temporal and Spiritual Goods

As Zacharius Ursinus (1534–1583), an author of and early commentator on the Heidelberg Catechism, makes clear, the instruction to pray for temporal goods includes not only bread as such but also everything needed for survival and flourishing. Thus, the term *bread* represents everything "necessary for the support of life." Understood in this way, writes Ursinus, "It is, however, certainly right and proper to desire riches, if we remove all ambiguity from the

word.”<sup>11</sup> By this Ursinus means that temporal goods or “riches” are those things that human beings need, not just individually, but also socially, and not just to survive but also to flourish and thrive. In this way Ursinus observes that these goods are to be prayed for not only as good in themselves, but particularly as they might be put to human use: “Nor did Christ merely comprehend under the term bread things necessary for the sustenance of life, but he also comprises such a use of these things as is profitable; for bread, apart from such a use, is no better than a stone.”<sup>12</sup> And the uses that these goods are to be put toward are not individualistic or selfish but instead are directed toward the good of others as well as ourselves.

Each person has a particular office or calling, and Ursinus speaks of goods “acquired by lawful labor in some honest and proper calling, pleasing to God and profitable to society at large.”<sup>13</sup> This petition therefore asks God to provide those resources that are necessary to rightly discharge the responsibilities of such a position. “If we, therefore, understand the term riches as just defined,” writes Ursinus, “they are certainly to be sought and prayed for at the hands of God, inasmuch as we are to desire such things as are necessary for nature, and for the position and office which God has assigned us in life.”<sup>14</sup> Another way of understanding this petition, Ursinus observes, is to ask of God: “Give us so much of what is necessary for the support of life as every one of us needs, to serve thee and our neighbor in our several callings in life.”<sup>15</sup>

If temporal and material blessings are understood to be goods that are conducive for human survival and flourishing, they are also understood to be supportive for spiritual and eternal realities. Ursinus writes, “In this fourth petition we are taught to pray for temporal blessings,” and he explains its placement in the middle of the Lord’s Prayer as a way of relating temporal to spiritual or eternal goods. “Christ having regard to our infirmities,” writes Ursinus, “placed this fourth petition respecting our daily bread, as it were in the middle of the prayer which he prescribed, that we might both commence and end our prayers with petitions for spiritual blessings as being most important.”<sup>16</sup>

This relationship between material and spiritual realities as taught in the Lord’s Prayer underscores the broader dynamic between created nature and special grace. As Kuyper writes, “You must first live before you can live for your God, and your life as a human being on earth depends, after all, on God’s providing you with your bread.”<sup>17</sup> In this way we are to regard temporal goods as truly good and necessary, understood within the context of and oriented to the greater good of spiritual and eternal blessings. Kuyper notes that the Lord’s Prayer provides a model for all human prayer, and this is true also with respect to the relationship between material and spiritual needs. He writes, “But when

the prayer now turns to our persons, all prayer must take our physical needs as its point of departure, not in order to stay there (for this petition is followed by two petitions concerning our spiritual needs) but to start there.<sup>18</sup>

### The Divine Source of All Good Gifts

The central teaching of this petition in the Heidelberg Catechism comes in the phrase that appears in the answer acknowledging God as “the only fountain of all good.” This phrase connects the Catechism’s response with the long Christian tradition confessing God to be the *fons omnium bonorum*. The image here is of a source or fountain, as in the case of water, and the goodness of God that overflows to creation. All good things that exist come from God and continue to exist on the basis of his beneficent grace. Understood as coming from the source of everything good, the blessings human beings experience can be well understood to come from God’s *superabundance*, the overflow of his grace. God is, as Bastingius describes, the one “who so aboundeth in all store of good things, that he is content with him selfe, and hath sufficient for him selfe, so that whosoever hath him can want nothing besides, as possessing the very fountaine of all good things [*fontem omnium bonorum*].”<sup>19</sup> For Kuyper, God as the fountain of all good things is “the profound thought that underlies the fourth petition.”<sup>20</sup> Acknowledging God as the divine source of all good gifts has consequences for the Christian’s understanding of providence. As Ursinus puts it, “God desires that this praise should be given to him, inasmuch as he is the source of all good things, and that we may not suppose these things to come by mere chance.”<sup>21</sup> The temporal blessings that we receive come from God according to his providential care.

If God’s superabundance is the source of all our blessings, including temporal goods, then the means and purposes of his distribution is also significant. A primary image for God’s role in provision is that of an owner of an estate or house. Thus, writes Ursinus, “God, as a householder, distributes to every one his own portion, or that which we deserve at his hands.”<sup>22</sup>

If we take bread, for example, the good mentioned explicitly in the petition, we have record of God providing bread in two basic ways. First, God can provide bread immediately and miraculously, as in the case of the manna in the wilderness (Ex. 16) and Jesus’ feeding of crowds of people (Matt. 14:13–21; Matt. 15:29–39). Kuyper specifically invokes the Exodus narrative to illustrate this possibility: “The history of manna in the wilderness teaches without doubt that God does not lack the power nor the capability to feed an entire nation on a barren expanse of sand.”<sup>23</sup> This is a special and unusual means of provision. The

second, more common manner of provision is by the divine gift of an abundant and fertile world with which humans are able to grow and produce the materials necessary for making, giving, selling, and eating bread. God deigns to use human beings as the regular means for the provision of temporal goods that we all need to survive. Kuyper contrasts these two methods: “God can feed us in the usual way, but also in an unusual way. He can feed us through the common means which he chooses as the vehicle of his divine power, or without those common means, by letting his divine power work apart from any means or through uncommon means—by a miracle.”<sup>24</sup>

For Kuyper the common means of provision are latent in the created order and are discovered by human activity. He likens the means of farming grain and baking bread to divine laws or ordinances. Thus, he writes, “The ordinary means are neither our invention nor our fabrication; they are ordinances of God instituted at the time of creation for the sake of his creation. And even there where the means underwent some modification as a consequence of the fall into sin—like nourishment, since the fruits of paradise were replaced after the Fall by nourishment through bread—the means of nourishment are and remain his divine ordinance.”<sup>25</sup> Elsewhere Kuyper discusses the regular, human means of production on the basis of God’s created order and writes of the first farmer that “God gave him the soil, a head to think with, hands to work with, and (besides these) a basic hunger. God stimulated him by means of this drive. God taught him to think about things. And thus he had to try things. First one thing, and when that did not work, something else, until finally one person found this and the other that, with the results confirming that this was the right solution. Subsequently, the one imitated the other, and it was passed on from father to son, and in this way agriculture expanded.”<sup>26</sup>

It is very tempting to focus on the proximate means of the production of human goods and services and neglect to appreciate the divine origins of all good gifts. Of this danger Kuyper writes, “the knowledgeable person knows quite well that all power in the created thing is only derivative power and that all this ability is only derivative ability, of which the source and spring lies in God and God alone. He is the Almighty, which means that neither in heaven nor on earth any power exists or works other than the power that was in God and that came to us from him.”<sup>27</sup>

The consequence of God’s superabundant provision of the material and the means for meeting human temporal needs is that there is a corresponding human responsibility to put this material and these means to proper use. Ursinus, Bastingius, and Kuyper all invoke the concept of “stewardship” in this regard. Ursinus writes, “We should regard ourselves as stewards of God [*oeconomos*

*Dei*], who has committed these riches to our charge for the purpose of being properly expended, and has imposed upon us the duty of administering them so as to promote his glory, and that we shall at some time be required to render and account to God for our stewardship [*dispensationis*] and administration [*administrationis*].”<sup>28</sup> Bastingius contends that in this petition God “meant also to put us in minde to love our neighbor: for therefore it is called our bread, that we should not eate it alone, but distribute it to the poore, as being appointed Gods stewardes [*Deo oeconomi*], that is, dispensers of his bread [*illus panis dispensatores*].”<sup>29</sup> Kuyper observes that God’s purpose for his people in this portion of the Lord’s Prayer is that “after such a prayer they may perhaps have a better sense of their calling to be stewards of their possessions on God’s behalf, and they may be more willing than they might have been otherwise to stretch out their hand as servants of God in distributing daily bread to him who has no bread.”<sup>30</sup> The concept of stewardship relates to the essence or nature of economic faithfulness and is more fully explored in the Catechism’s treatment of the eighth commandment.

### **Sin and Scarcity**

In his exploration of the relationship between proximate causes of material production as related to divine origins, Kuyper discusses the changed situation following the fall into sin. The inherent fruitfulness of the created order has been altered at least insofar as it relates to human productivity. Human work is now marked by struggle and suffering. At the same time, observes Kuyper, God has promised to continue to uphold the basic ordinance connecting human work to productive provision. Faced with death and destruction as a consequence of sin, human beings must depend on God’s faithfulness and provision of forbearance and grace for survival. As Kuyper puts it, “Over against death stands life; and for life two things are necessary, namely, the emergence of life and the maintenance of life.”<sup>31</sup> In this way God’s promises in the midst of the curses after the fall into sin in Genesis 3 provide assurance that human life will continue through procreation (“you shall bring forth children,” v. 16) and material provision (“you shall eat bread,” v. 19). What is remarkably new in this situation is the challenge and opposition that characterizes these elements necessary for provision. Procreation and co-creative labor are both marked by “pain” (vv. 16, 17).

Sin is the reason for this changed situation, but there is a fundamental continuity in God’s promises of provision and preservation. Kuyper writes of the curses and promises, “these words contain a double prophecy that, combined

into one, says, ‘I, your God, restrain death and in spite of the fact that you invoked death and brought it upon yourself, I, your God, will to the contrary cause *life* to be born and *life* to be maintained.’”<sup>32</sup> Sin also has consequences for how bread is to be obtained; it is more difficult not only in a physical sense but also as relates to human cognitive capacities. Human beings observe things differently than they did or would have continued to do without experiencing the noetic effects of sin. Speaking of the relationship to the animal world in the primal state in Paradise, writes Kuyper, “Adam immediately perceived the nature of these animals in such a way that he immediately gave them names.”<sup>33</sup> After the corruption of our capacities, however, human beings must operate in the world differently. For example, “If we want to learn to understand a plant or an animal,” Kuyper contends, “then we must observe that animal and that plant carefully for a long time, and from what we observe gradually draw conclusions about their nature. This occurs apart from us ever learning to understand their essence.”<sup>34</sup> The fall into sin thus adds difficulty and complexity to the challenges of human provision and preservation, even as common grace provides the basis for God’s continuing care and maintenance of the created order.

A common critique of mainstream economic thought has to do with the economic idea of scarcity. From a theological perspective that affirms divine superabundance, an assumption of scarcity as foundational for economic thought can seem deeply mistaken. As D. Stephen Long has concluded, for instance, “Theologians must deny this narrative of scarcity for it forces our language and actions into the inevitable embrace of death.”<sup>35</sup> Whereas such a judgment is grounded in the understandings of God’s fundamental superabundance and gracious overflowing, it must be agreed that there is no scarcity in God. As a judgment about the relevance of scarcity for human life and economic thought, however, a simple juxtaposition of superabundance and scarcity is inadequate. Even in the midst of abundant divine blessing there are limits to human activity. Moreover, scarcity ought to be considered not only in terms of material realities, as for example the possible fruitfulness of a piece of land or a tree, but also in moral and temporal terms. Human concupiscence has given rise to unrestrained desire.<sup>36</sup> There is a deep disconnect between what humans desire from creation and what it is designed by God to offer. There is thus a basic limitation both in spiritual terms and moral and material terms on human expectation and interaction with the rest of creation. Further temporal implications of scarcity will be explored in more detail in the discussion related to the fourth commandment concerning the sabbath. Even in the midst of sin, God has preserved the possibility and reality of abundance for his creatures. But there are nevertheless unavoidable and intrinsic limitations related to human finitude and causality



that require economic responsibility, economizing, and the exercise of prudent stewardship.

## Stewardship and the Essence of Economics

It is common in the Reformed treatment of the Decalogue to identify both the positive obligations and duties as well as the negative prohibitions that attend to each commandment. As J. Douma has observed, the prohibitions of the eighth commandment have to do with property and material goods, but these material realities are also to be understood morally and spiritually. Christians are to avoid unjust and unrighteous attachments to material things, which have to do not only with acquisition but also with loyalty and love. Thus, writes Douma, “this commandment is designed to protect us from every new form of slavery.”<sup>37</sup> This includes actual slavery, oppression, and manipulation as well as idolatry. But the “roots of the eighth commandment” are also to be found positively in the reality of stewardship, which means that “everything man has received from God to manage must be cared for and used not according to man’s wishes, but according to God’s will.”<sup>38</sup>

### Lord’s Day 42

110. What does God forbid in the eighth Commandment?

*God forbids not only such theft (1 Cor. 6:10) and robbery (1 Cor. 5:10) as are punished by the government, but God views as theft also all wicked tricks and devices, whereby we seek to get our neighbor’s goods, whether by force or by deceit (Luke 3:14; 1 Thess. 4:6), such as unjust weights (Prov. 11:1; 16:11), lengths, measures (Ezek. 45:9–10; Deut. 25:13–15), goods, coins, usury (Ps. 15:5; Luke 6:35), or by any means forbidden of God; also all covetousness (1 Cor. 6:10) and the misuse and waste of His gifts (Prov. 5:10).*

111. But what does God require of you in this Commandment?

*That I further my neighbor’s good where I can and may, deal with him as I would have others deal with me (Matt. 7:12), and labor faithfully, so that I may be able to help the poor in their need (Eph. 4:28).*

The idea of stewardship has a rich history in the Christian tradition. In many ways it is a basic image of Christian discipleship, particularly within the context of material goods. As A. Troost puts it, “Stewardship does not mean individualism. On the contrary, it emphasizes that in each and all of his relationships man has a particular responsibility to God, free from the domination of church or state, or family or an economic power organization. To be a steward, to admin-

ister the goods of Another, is a *religious* relationship of man to God, a relationship which ought to govern the spirit of all the functional human activities.”<sup>39</sup> Stewardship must be oriented to both God and neighbor.

In his analysis of the stewardship idea, Nicolaas H. Gootjes points particularly to Abraham Kuyper as the figure who popularized this image in modern theological discourse in this context.<sup>40</sup> Gootjes observes that the image of stewardship is used by Bastingius in connection with the eighth commandment, but only in passing, and it is left to Kuyper to turn this into a central model for understanding the right use of property.

Gootjes is correct that Bastingius’ mention of stewardship in connection with the eighth commandment is not central. In fact, the term only really is treated substantively in the Dutch edition of his commentary on the catechism, which is an amplification of the Latin original, and which, as Gootjes observes, was being prepared for publication in a new Dutch edition in Kuyper’s own time.<sup>41</sup> For Bastingius, the mark of a true steward is the willingness to distribute the goods he has been entrusted with to others.<sup>42</sup> This is an obligation of human nature as well as the divine commandment: “Therefore he that loveth not, and by the Law of love seeketh not the profite of his neighbor, is rebellious against God and fighteth with nature, beeing unworthie to enjoy the goods of nature.”<sup>43</sup> But as we have seen, Bastingius as well as Ursinus before him and Kuyper after him also explicitly invoke the stewardship idea as a corollary to an understanding of God as the source of all good gifts in their discussion of the fourth petition of the Lord’s Prayer.

## Property Rights

The role of stewardship arises from the responsibilities attending to property. As Ursinus writes, “This commandment sanctions and authorises a distinction in property or possessions.”<sup>44</sup> The first relevant distinction for property is between the owner of something in an absolute sense and the steward or owner of something in a relative sense. God, as creator and sustainer of all things, is the owner of and sovereign over everything in an absolute sense. Only in light of God’s primary ownership in this regard can proper appreciation of human ownership and stewardship be achieved. Kuyper puts it his way: “What Scripture says *about the owner as steward* points us in the one and only safe direction, and Christ’s Church abandons her calling if she does not constantly and ceaselessly preach and imprint on humankind the holy sacred truth that the Lord God is the only lawful owner, and that no person ever is or can be anything but a steward over a part of that which belongs to God alone.”<sup>45</sup> The reality of God as the

source of all good things and as the creator and sustainer of all reality entails the absolute sovereignty of God over all of creation: “The Lord our God is the owner of all that exists, the sole and complete owner—he and no one else.”<sup>46</sup> This understanding of God’s absolute claim to ownership is the background for any proper understanding of human property rights.

For Kuyper this means that there are really only two possibilities for human ownership. Property is either held in accord with God’s law or in violation of it. Because God is the creator and the first cause of all things, “Absolute right of ownership can for that reason only be conceived of in God. He who created everything does with everything as he pleases. He alone has total control over all that exists.” With this in view, “no one can own anything except insofar as he has received or stolen it from God, always either in dependence on or else in rebellion against him who created it.”<sup>47</sup> God’s ownership rights provide the normative framework and ontological basis for human property rights and stewardship responsibilities.

Referring back to the fourth petition of the Lord’s Prayer, Kuyper observes, “What a rich sentence this is, in language with golden simplicity: *Father ... give us today our daily bread!* It is a petition of only six words, but if you could bring all loyal citizens of this country to pray those six words with convicted heart, would not suddenly all false concepts of ownership, all plutocracy, all worship of the golden calf, and all socialism not suddenly disappear from the face of the earth?”<sup>48</sup> A proper understanding of the divine origin of temporal blessings would rule out of bounds mistaken attitudes, customs, and legal arrangements with respect to the distribution and use of these goods.

Another distinction follows this basic distinction between absolute and relative property rights, and it has to do with the distribution of property among human beings. Ursinus writes that the goal or *telos* of this commandment is “the preservation of the property or possessions which God has given to every one for the support of life.”<sup>49</sup> For Kuyper this basic distinction or division of property is part of God’s creational design and not merely a consequence of sin. Thus, writes Kuyper, “When God created man, he also created in him an awareness of the distinction between one person and another, and consequently also between the belongings of one and those of another.” After the fall, “Sin attempted to destroy this awareness altogether and would indeed have succeeded had God the Lord not checked this destruction by his common grace and left in us a certain awareness of the respect we must show for another’s possessions.”<sup>50</sup> The fact that some distinction in property between individual persons is a feature of creation does not mean, however, that all subsequent arrangements of

property and distribution of wealth are justified. As we have seen, the reality of sin and the fall mean that there are two basic ways human beings can possess property, either in accordance with God's law or in rebellion against it. In this way the reality of property rights leads directly into an understanding of the corresponding stewardship responsibilities.

## Stewardship Responsibilities

As the apostle Paul describes the basic responsibilities of stewardship, "it is required of stewards that they be found faithful" (1 Cor. 4:2). The Catechism provides both negative prohibitions and positive mandates in its exposition of the eighth commandment, things that a faithful steward is to avoid and things that a faithful steward must do. Ursinus and Bastingius describe those things that are to be done as "virtues" and those things to be avoided as "vices."<sup>51</sup> Ursinus outlines seven virtues of faithful stewardship that are enjoined by this commandment: (1) commutative justice, (2) contentment, (3) fidelity, (4) liberality, (5) hospitality, (6) parsimony, and (7) frugality.<sup>52</sup> These are the general virtues that positively attach to the commandment, "Do not steal."

Stewardship is an individual and personal matter as well. People are placed into different circumstances and have different responsibilities. They have different roles in different times and places. Therefore, the temporal blessings they need to fulfill their stewardship responsibilities differ as well. Bastingius writes that it is part of the requirements of this commandment "that every one diligently and faithfully goe bout his owne worke, and doe that which belongeth to his calling."<sup>53</sup> For Kuyper the divine orientation of the stewardship calling is definitive. The social order regulates the relationship between human beings and between human beings and the created order. But as Kuyper puts it, "Whether you think of the object or of the person, you must always take your point of departure in the Lord our God, because both object and person exist only by his grace. He created both the object and the person." This means that there is an objective divine standard for executing stewardship responsibilities: "the parties whose right of ownership you seek to regulate are also not free to act as they will and please free to act as they wish, but in the regulation of ownership both are bound to submit themselves in obedience to God."<sup>54</sup> Stewardship responsibilities are a corollary of relative property rights. Thus, writes Kuyper, "all your belongings are immediately placed under a higher rule, are subjected to a moral order, and are made not to elevate you in your pride but to raise your responsibility before God."<sup>55</sup>

Human beings are therefore never free to do whatever they might wish with their possessions or, indeed, with the creation itself. This is true for inanimate

objects, land, and animals as well as in our relationships (contractual, covenantal, and otherwise) with human beings. Nothing in this world is simply value-free or outside the mandate of God's moral order: "Nothing exists by virtue of a resident power internal to it, but every single object is maintained by the Lord's omnipresent power."<sup>56</sup> God therefore has a purpose for everything and all of creation is called to act and exist in harmony with that purpose.

Indeed, the responsibility of human stewardship is only one aspect of any particular element of the created order. Kuyper outlines four basic relationships that govern all created things. First, the thing "is related to itself, because it is handled in accordance with the nature God has established in it." Everything that is created has a nature that God has given to it and which must be respected.<sup>57</sup> Second, each good "is related to God, who created and maintains it, and who is its absolute Sovereign." Third, the thing "is related to its temporal stewards whom God has appointed over it." And finally, each thing "is related to our fellow creatures, that is, to our neighbors, to all interested parties to all stakeholders, to our village our community, our society and even our country as a whole."<sup>58</sup>

While the specific stewardship responsibilities of each person will differ to some extent depending on the nature of their callings, each "temporal steward" is bound to respect these four relationships and to manage the goods they have been entrusted with in light of these diverse realities. "Everything can be a spiritual calling," writes Kuyper, but this is true when stewardship responsibilities are exercised within the framework of the divinely created, ordered, and sustained reality.<sup>59</sup> As we shall see in considering the goal or *telos* of economics, this includes pursuing temporal stewardship in light of eternity and the "everlasting sabbath."

## Faithful Labor and Entrepreneurship

Specific stewardship responsibilities include the mandate to be productive and fruitful. Work and labor are in this way understood as forms of fruitful service.<sup>60</sup> The catechism outlines an explicit positive use of material wealth: We are to "labor faithfully, so that [we] may be able to help the poor in their need." The Christian is called to work productively so that there is a surplus beyond what an individual person needs and so that there is plenty to share with one's own family and with those in need.

This positive injunction implies that there is thus a prior responsibility to be generative of material goods in labor.<sup>61</sup> To "labor faithfully" is to exercise responsible stewardship, and one aspect of this is that the labor is productive as relates to the good of other people. Out of this generative and fruitful work

there is enough to fulfill the appropriate needs and requirements of each person and his or her own intimate communities, but also to care for the maintenance, preservation, and advancement of the needs of others and other institutions, including the government and church.

This stewardship responsibility to labor faithfully can be seen as a mandate for human persons to exercise their creativity in response to the realities of divine superabundance and primal creative activity. For Kuyper, this is the basic dynamic of human responsiveness to God's gracious act of creation. Human causality operates as a derivative and responsive reality on the basis of what God has already done and continually makes possible. All human learning and advancement are only realizable because of the latent possibilities that God has embedded in creation. Thus, writes Kuyper, "we may simply conclude that knowledge and learning are nothing but discovering and learning the mystery of the means of common grace that God has ordained and appointed for us."<sup>62</sup> This means that human beings learn not only on the basis of special revelation and Scripture, but also from nature and creation itself.

Productive human labor is thus made possible on the basis of divine creation, and sustained as possible by God's preserving grace. "In life after the fall," writes Kuyper, "everything needed to stave off death and distress had to be discovered or invented and employed by human beings themselves; this would occur under steady exertion, with much effort, by pondering and reflecting and then working."<sup>63</sup> Picking up on the basic biblical image of "bread" from the fourth petition of the Lord's Prayer, Kuyper applies this basic framework specifically to the case of agriculture: "God's instruction continues ceaselessly, and throughout the centuries he uncovers for us new forces, new means, new ways of doing things; the same applies to agriculture."<sup>64</sup> The result of days, months, years, and generations of working the land provides insights and continues to provide new knowledge about the interrelationship of soil, tools, air, water, seeds, and human effort in cooperating to produce a bountiful crop. Thus, observes Kuyper, "All newly acquired knowledge then has its application in agriculture and in the preparation of agricultural products, in order to make the soil produce more, to simplify the work, and to better prepare the particular crop. And in all this, the common grace of God is at work, which increases our power over nature, gives us a more bountiful and better harvest, and makes us enjoy the fruits of the earth in even greater ways."<sup>65</sup> In this way, productive and faithful human labor, as in the case of farming and agriculture, requires the application of human creativity and ingenuity to discover and make actual the latent possibilities embedded by God in the creation order.

We might therefore understand the economic phenomenon of entrepreneurship in light of these important distinctions between divine and human causality.<sup>66</sup> Entrepreneurship is a form of human creativity and discovery, particularly as relates to economic life.<sup>67</sup> Because of their diligence in discovering and applying new techniques, Kuyper notes, “In the sixteenth century, Dutch farmers really were the teachers of Europe. We were the most advanced, and our products garnered the highest prices.” Similarly, it is a corollary of the mandate to labor faithfully for all Christians to be good stewards and exercise their gifts, talents, and abilities to develop human culture and society. Kuyper thus calls for Christians to “allow ourselves to be instructed in more and better ways by our God—not only in the Heidelberg Catechism but also in the catechism of agriculture, in the catechism of industry, and in the catechism of commerce.”<sup>68</sup>

## Sabbath and the Goal of Economics

If the focus of the eighth commandment has to do with liberation and stewardship, the fourth commandment is focused on time. Reflecting on Revelation 14:13: “‘Blessed indeed,’ says the Spirit, ‘that they may rest from their labors, for their deeds follow them,’” Kuyper writes of the blessed dead who die in the Lord that there are two key teachings here: “[T]he Spirit is saying, first, that the effort is ended at death, for they will rest from their labor. The eternal Sabbath dawns for them.” And second, “their work, that is, the fruit of their labor, the profit obtained, does not remain behind, but goes with them and follows them.”<sup>69</sup> In this way Kuyper introduces the key dynamic relating human work in time to the sabbath in eternity.

### Lord's Day 38

#### 103. What does God require in the fourth Commandment?

*In the first place, God wills that the ministry of the Gospel and schools be maintained (Titus 1:5; 1 Tim. 3:14–15; 4:13–14; 5:17; 1 Cor. 9:11, 13–14), and that I, especially on the day of rest, diligently attend church (2 Tim. 2:2; 2:15; Ps. 40:10–11; 68:26; Acts 2:42, 46) to learn the Word of God (1 Cor. 14:19, 29, 31), to use the holy sacraments (1 Cor. 11:33), to call publicly upon the Lord (1 Tim. 2:1–2; 2:8–10; 1 Cor. 14:16), and to give Christian alms (1 Cor. 16:2). In the second place, that all the days of my life I rest from my evil works, allow the Lord to work in me by His Spirit, and thus begin in this life the everlasting sabbath (Isa. 66:23).*

Sabbath is the end or goal of temporal work in this age. Out of God's superabundance we are given the task of stewardship, which is to be directed to God's everlasting sabbath. Our daily work in this life ends in a real sense in restful observance of the weekly sabbath. This is a rhythm that is ingrained in creation itself. But it also is a type or image of what is to come in the consummation of creation. The everlasting sabbath, which we begin to observe spiritually in this life, will be the "end" of our temporal stewardship in the consummation of the age to come.

A key distinction in understanding the relevance of the fourth commandment in the era of the Christian church is between the moral and ceremonial aspects of the law.<sup>70</sup> For Ursinus, there is a creational, moral, and spiritual aspect of the sabbath commandment that pertains in all times and places and to all peoples. But there are also ceremonial and external elements that are particular to the people of Israel of the Mosaic dispensation.<sup>71</sup> This in part helps to explain how the day on which the sabbath rest is observed was able to change from the seventh day to the first day of the week. For Kuyper, the key principle of the fourth commandment comes in its connection to the account of creation and God's resting on the seventh day. As Kuyper puts it, "This deepest life principle lies in this, that you as a human being are created in the image of God and that for that reason the nature of the divine life must be the rule for your human life."<sup>72</sup> Two elements of this imitation of God embedded in human nature are of special significance for the sabbath as the end or goal of economic activity. First, human beings are called to rest from evil works in this life, and second, in so doing, begin to participate in the eternal and everlasting sabbath rest in God.<sup>73</sup>

## Rest from Evil

On Ursinus's understanding, the prohibition against work on the sabbath is not to be understood as absolute, in the sense that all work is forbidden. Rather, "When God forbids us to work on the Sabbath day, he does not forbid every kind of work, but only such works as are *servile*—such as hinder the worship of God, and the design and use of the ministry of the church."<sup>74</sup> Kuyper puts it even more strongly: "Read and reread what the Catechism says about the fourth commandment and you will not be able to reach any other conclusion than that (apart from the name "day of rest") it contains not one letter about abstaining from work."<sup>75</sup> Instead, what is prohibited is the work that distracts us from God, that which is intrinsically sinful, or that aspect of work which remains tainted by imperfection and sin in this life.



This means, as Bastingius puts it, the Lord's command to rest from labor is in this sense a recognition that human beings are "by nature . . . corrupt and prone to all vice."<sup>76</sup> Our life, including but not limited to its economic elements, is lived in the time between redemption and consummation. "Here on earth we still live our sinful life," writes Kuyper, "and what is sinful in our life consists precisely in this, that our life does not follow the rule of God's life."<sup>77</sup> This commandment is in this way a call to continually work against evil and strive for goodness and faithfulness. Sabbath observance is thus part of what the Catechism identifies as conversion, that is, mortification or the putting to death of the old man (Lord's Day 33). As Ursinus writes, the sabbath may in this spiritual sense be understood as "a ceasing from sin, and a giving of ourselves to God to do such works as he requires from us. The Sabbath, although it ought to be perpetual in those who are converted, is nevertheless only begun in this life."<sup>78</sup>

The dying away of the old self points to the coming to life of the new self.<sup>79</sup> When the "everlasting sabbath" is fully realized, on that day, "when sin will no longer be, things will be altogether different. Then the life of God's elect will proceed uninterrupted according to the standard and rule of the life of the Lord."<sup>80</sup> But Kuyper highlights two reasons that this perfect state cannot yet be realized: "First, because the consequence of sin is still at work and because God's children must still work in the sweat of their face. And second, because prior to our death God's work of grace does not bring about a complete check on sin."<sup>81</sup> In this way resting from our evil works is the beginning of what it means to positively enjoy the everlasting sabbath in this life. It is a foretaste of the coming kingdom.

## Rest in God

The everlasting sabbath is thus to be understood positively as resting in God. As human beings created in God's image, our nature is to imitate him. "What God does must be the rule of life for us humans," writes Kuyper, at least as such is appropriate to our nature as creatures.<sup>82</sup> The rhythm of work and rest that God enacts and exemplifies in the work of creation (Gen. 2:1-3) is to be manifest in the life of his creation, particularly those creatures who are made in his very image.

Even while in the fallen and not yet consummated world there is a distinction and antithesis between the spiritual and the worldly, the sabbath commandment is not to be understood as creating a sacred/secular divide between the first day of the week and the six that follow. Rather, given the nature of human beings as material as well as spiritual beings, there is a rhythm of rest and worship,

work and labor that is mutually reinforcing. As Kuyper describes it, the purpose of this commandment “is therefore not a spiritual life on one day and then a spiritless life for six days in the world. Rather the reverse: to enrich us with spiritual provisions and spiritual weapons on the sabbath, in order to be able to continue the six days that follow with less danger on our pilgrimage through this hazardous life.”<sup>83</sup>

All of the elements that are specifically enjoined in the exposition of this commandment—ministry of the gospel, schools, public corporate worship, administration of the sacraments, almsgiving—are indispensable elements in beginning to inaugurate the everlasting sabbath in this world, not only on one day of the week but every day. Just as mortification and vivification—dying to self and rising to Christ—is a daily reality, so too is this call to rest from evil works and rest in God. But this resting in God is not to be understood in merely a passive sense. Resting in God actually includes sabbath work.

## **Sabbath Work**

The work required by sabbath observance can be understood in two senses, just as there is a kind of typical meaning of the sabbath and a spiritual, eternal reality to which that type points. In the first, ordinary or typical sense, the work of the sabbath is precisely that which the Catechism outlines. It is the work of the ordained ministry in public corporate worship. It is the work of Christian charity as well as moral and spiritual formation and education. In this way the commandment to observe the sabbath and keep it holy actually requires human work. Thus, writes Ursinus, “such works as do not hinder or interfere with the proper use of the Sabbath, but which, on the other hand, rather carry out its true intention and so establish it, as all those works do which so pertain to the worship of God or religious ceremonies, or to the duty of love towards our neighbor, or to the saving of our own or the life of another, as that necessity will not allow them to be deferred to another time, do not violate the Sabbath, but are especially required in order that we may properly observe it.”<sup>84</sup> But even this temporal sabbath observance is not really to be limited to a single day of the week. As we have seen, there is a deep connection between sabbath observance on a particular day and the spiritual consequences throughout the rest of the week. One example may suffice to illustrate this connection.

Proper sabbath observance requires the giving of alms and the practices of Christian charity. And as we have seen above, the proper exercise of Christian stewardship enjoined in the eighth commandment requires, among other things, productive labor and the creation of wealth so that there might be goods to

share with the poor. The sabbath is the ordinary manifestation of charity and almsgiving in the church, and so the ordinary work of the Christian in the world comes to its fulfillment in one way in the generosity of the Christian church.

In this same way Kuyper observes that all of the work required by the fourth commandment requires financial means. “Where can this money be found?” he wonders. The answer is, of course, that it must ordinarily “come from the annual incomes of the members of the congregation. The money must be earned and acquired in civil society.”<sup>85</sup> Kuyper proceeds to outline the connection between worship and work in this way: “Through her preaching the church is to elevate and inspire her members also in carrying out their God-given occupation. Your members should, as good Calvinists, earn more than others through the faithful execution of their duties, through greater zeal, through putting more of their heart into their work. And it is precisely from these extra earnings that the money should come for maintaining the ministry of your church and all that comes with it.”<sup>86</sup>

All of this has to do with the temporal observance of the sabbath in this life. But this observance, even as it is spiritual in comparison with the requirements of the sabbath in the Mosaic dispensation, points still yet to the everlasting sabbath. And even here, says Kuyper, there is a kind of sabbath work. “The resting from our sin, our vain works, and our misery must be immediately filled with a resting in something positive, a resting in the rest of God,” writes Kuyper. Indeed, this resting in God “is not a doing nothing but an ever-deeper immersion in his work, so also will this rest of God not be a sitting still and doing nothing, but an ever-greater immersion in and therefore richer enjoyment of all that God has accomplished. This then shall be the eternal sabbath, when everything is finished and the eternal enjoyment will begin.”<sup>87</sup> This will be, in other words, the ultimate consummation of work and worship, the harmony of which we strive for in this life.

## Conclusion

The twentieth-century economist John Maynard Keynes famously observed, “*In the long run we are all dead.*”<sup>88</sup> His point had to do with the importance of time horizons for economic calculation and policy making. In the economic teachings of the Heidelberg Catechism, however, death has a similarly formative significance. If the origin of our economic activity is God’s superabundance, and the essence of that activity is stewardship, then the goal or *telos* of economic activity is sabbath rest. This sabbath involves both resting from our evil works and resting in God, now as we are able and fully in eternity. But as the Heidelberg

Catechism also teaches, our temporal death is “a dying to sin and an entering into eternal life.”<sup>89</sup> The economic teachings of the Heidelberg Catechism thus prepare us both for grateful and faithful stewardship in this life as well as for patient and hopeful expectation in the world to come.

This survey of the basic economic teachings of the Heidelberg Catechism opens up important lines of future inquiry and application. We have seen that the foundation of economic life in divine superabundance does not remove all dimensions of scarcity, which is best understood as a feature of finite, creaturely existence. Certainly, after the fall into sin, there are new forms of scarcity and suffering, and it is on the basis of God’s abundance and preserving grace that human action can be taken to alleviate and address material inequities and poverty. This involves not only institutional, structural, and social action but also individual virtue.

The relationship between virtue and Christian discipleship, especially in the context of economic stewardship, is ripe for interdisciplinary investigation. Ursinus’s exposition of the virtues of the Christian steward is noteworthy as an example of Reformed theological reflection on economic ethics. Greater attention to the early modern relationship between Reformed theology and virtue ethics can help reorient contemporary applications of theological perspectives to economics.<sup>90</sup> Areas of important concern include the virtues of a faithful Christian steward as well as the virtues of Christian entrepreneurs, particularly as approached from a comprehensive and robust doctrine of Christian vocation. Similarly, the dangers and temptations—and characteristic vices—of economic endeavors in an increasingly complex and diverse landscape warrant sustained reflection.

More particular topics and areas of inquiry are likewise worthy of sustained attention. The phenomenon of sabbath observance, not only from a theological and practical religious perspective but also as an economic and social phenomenon, is one obvious area where greater work needs to be done. Better understanding of the rhythms and dynamics of work and worship, labor and rest, as well as prayer and practice hold the promise to help correct pathologies characteristic of modern economic life, including job dissatisfaction, alienation, and workaholism.<sup>91</sup>

The relationship of sabbath to daily life underscores the deeper relationship between economic realities and human flourishing. The biblical and theological notion of *shalom*, understood as ultimate peace and our participation in it within this world, can help us to better frame the relationship between created nature and saving grace, between material and eternal goods. As Richard Baxter (1615–1691) put it, “We pray for our daily bread before pardon and spiritual

blessings, not as if it were better, but that nature is supposed before grace, and we cannot be Christians if we are not men.”<sup>92</sup> Or as Kuyper articulated the dynamic between life in this world and the next: “Re-creation brings to us that which is eternal, finished, perfected, completed; far above the succession of moments, the course of years, and the development of circumstances. Here lies the difficulty. This *eternal* work must be brought to a *temporal* world, to a race which is in process of development; hence that work must *make* history, increasing like a plant, growing, blossoming, and bearing fruit. And this history must include a time of *preparation, revelation*, and lastly of filling the earth with the streams of grace, salvation, and blessing.”<sup>93</sup> In this way the temporal economic life of faithful stewardship is to be properly oriented and related to the reality of eternity. Far from evacuating this life of significance, the Christian life of stewardship is hereby infused with proper meaning and perspective. It is neither worthless nor of ultimate value. Rather it is penultimate, an appropriate valuation given to us already in the words of Jesus: “But seek first the kingdom of God and his righteousness, and all these things will be added to you” (Matt. 6:33).

## Notes

1. This anecdote appears in Bernardino’s preaching, and is recounted in A. G. Ferrers Howell, *S. Bernardino of Siena* (London: Methuen & Co., 1913), 272. See also Alejandro A. Chafuen, *Faith and Liberty: The Economic Thought of the Late Scholastics* (Lanham, MD: Lexington, 2003), 31.
2. Text of the Heidelberg Catechism in this essay is taken from James T. Dennison Jr., *Reformed Confessions of the 16th and 17th Centuries in English Translation: 1523–1693*, vol. 2 (Grand Rapids: Reformation Heritage Books, 2010). On the historical context and theological significance of the catechism, see Lyle D. Bierma, *An Introduction to the Heidelberg Catechism: Sources, History, and Theology* (Grand Rapids: Baker Academic, 2005).
3. For this basic framework, see, for example, John D. Mueller, *Redeeming Economics: Rediscovering the Missing Element* (Wilmington, DE: ISI Books, 2010). For more on the relationship between economics and theology, see also Jordan J. Ballor, “The Economies of Divine and Human Love,” *Research in the History of Economic Thought & Methodology* 31, no. 1 (2013): 157–64; and Jordan J. Ballor, “Theology and Economics: A Match Made in Heaven?” *Journal of Interdisciplinary Studies* 26 (2014): 115–34.
4. The commentaries of Zacharius Ursinus and Jeremias Bastingius form significant points of departure for this study. Ursinus’s role in authoring the catechism provides enough rationale for including him among the most significant historical

- interpreters of the document. The connection between Bastingius and Kuyper is explored in more detail in the following discussion related to the theme of stewardship. See Zarcharius Ursinus, *Explicationum Catecheticarum D. Zachariae Ursini* (Heidelberg: Johannis Halbey, 1607), ET: *The Commentary of Dr. Zacharias Ursinus, on the Heidelberg Catechism*, trans. G. W. Willard (Cincinnati: Elm Street, 1888); and Jeremias Bastingius, *In Catechesin Religionis Christianae* (Dordrecht: Canin, 1588), ET: *An Exposition or Commentarie Upon the Catechisme of Christian Religion* (Cambridge: Legatt, 1589).
5. Abraham Kuyper, *E Voto Dordraceno: Toelichting op den Heidelbergschen Catechismus*, 4 vols. (Amsterdam: Wormser, 1892–1895).
  6. Notable treatments include Abraham Kuyper, *Ons Program*, 2nd ed. (Amsterdam: J. H. Kruyt, 1880), ET: *Our Program: A Christian Political Manifesto*, ed. and trans. Harry Van Dyke (Bellingham: Lexham Press, 2015); Abraham Kuyper, *Het Sociale Vraagstuk en de Christelijke Religie: Rede bij de opening van het Sociaal Congres op 9 November 1891 gehouden* (Amsterdam: J. A. Wormser, 1891); and Abraham Kuyper, *De Christus en de Sociale nooden en Democratische Klippen* (Amsterdam: J. A. Wormser, 1895).
  7. A new anthology in English is part of the Abraham Kuyper Collected Works in Public Theology series, *On Business & Economics*, ed. Peter S. Heslam (Bellingham: Lexham Press, 2020). Kuyper’s 1891 speech on the social question appears in this volume, and his treatment of “Christ and the Needy” appears in another volume in the series, *On Charity & Justice*, ed. Matthew J. Tuininga (Bellingham: Lexham Press, 2021). Quotations in this present essay are from Kuyper’s *E Voto Dordraceno* are taken from *On Business & Economics*, translated by Ed M. van der Maas (LD 38 and 50) and Albert M. Gootjes (LD 42). On the early attempts to develop Neo-Calvinist economics, see Joost W. Hengstmengel, “The Reformation of Economic Thought: Dutch Calvinist Economics, 1880–1948,” *Philosophia Reformata* 78, no. 2 (2013): 124–43.
  8. This formula (*oorsprong, wezen, bestemming*), with variations, appears numerous times in the works of Kuyper and Herman Bavinck. See, for instance, Herman Bavinck, *Magnalia Dei: Onderwijzing in de christelijke religie naar Gereformeerde Belijdenis* (Kampen: Kok, 1909), 196–240; Herman Bavinck, *Essays on Religion, Science, and Society*, ed. John Bolt, trans. Harry Boonstra and Gerrit Sheeres (Grand Rapids: Baker Academic, 2008), 205, 253, 263; Herman Bavinck, *Reformed Dogmatics*, ed. John Bolt, 4 vols. (Grand Rapids: Baker Academic, 2003–2008), 1:52, 67, 258; 4:100, 435; Herman Bavinck, *The Christian Family*, ed. Stephen J. Grabill, trans. Nelson D. Kloosterman (Grand Rapids: Christian’s Library Press, 2012), 160; Abraham Kuyper, *On the Church*, ed. John Halsey Wood Jr. and Andrew M. McGinnis (Bellingham: Lexham Press, 2016), 136; *Abraham Kuyper: A Centennial Reader*, ed. James D. Bratt (Grand Rapids: Eerdmans, 1998),

- 383; Abraham Kuyper, *Pro Rege: Living under Christ's Kingship*, ed. John D. Kok with Nelson D. Kloosterman, trans. Albert Gootjes, vol. 1 (Bellingham: Lexham Press, 2016), 110.
9. See James Orr, *The Christian View of God and the World*, 2nd ed. (Edinburgh: Andrew Elliot, 1893); Herman Bavinck, *Christelijke wetenschap* (Kampen: J. H. Kok., 1904); Herman Bavinck, *Christelijke wereldbeschouwing* (Kampen: J. H. Kok., 1904), ET: *Christian Worldview*, trans. and ed. Nathaniel Gray Sutanto, James Eglinton, and Cory C. Brock (Wheaton: Crossway, 2019); Herman Bavinck, *Wijsbegeerte der Openbaring* (Kampen: J. H. Kok, 1908), ET: *Philosophy of Revelation: A New Annotated Edition*, ed. Cory Brock and Nathaniel Gray Sutanto (Peabody, MA: Hendrickson, 2018). See also Peter S. Heslam, *Creating a Christian Worldview: Abraham Kuyper's Lectures on Calvinism* (Grand Rapids: Eerdmans, 1998); David K. Naugle Jr., *Worldview: The History of a Concept* (Grand Rapids: Eerdmans, 2002); Michael W. Goheen and Craig G. Bartholomew, *Living at the Crossroads: An Introduction to Christian Worldview* (Grand Rapids: Baker Academic, 2008); James Eglinton, *Trinity and Organism: Towards a New Reading of Herman Bavinck's Organic Motif* (London: T&T Clark, 2012), 128–30; Ab Flipse, *Christelijke wetenschap: Nederlandse rooms-katholieken en gereformeerden over de natuurwetenschap, 1880–1940* (Hilversum: Verloren, 2014); and Craig G. Bartholomew, *Contours of the Kuyperian Tradition: A Systematic Introduction* (Downers Grove: IVP Academic, 2017), 101–30.
  10. Cf. Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 182v.
  11. Ursinus, *Commentary on the Heidelberg Catechism*, 645.
  12. Ursinus, *Commentary on the Heidelberg Catechism*, 644.
  13. Ursinus, *Commentary on the Heidelberg Catechism*, 644.
  14. Ursinus, *Commentary on the Heidelberg Catechism*, 645–46. For more on positive historic Reformed teachings concerning riches and temporal goods, see Jordan J. Ballor and Cornelis van der Kooi, “The Moral Status of Wealth Creation in Early-Modern Reformed Confessions,” *Reformation & Renaissance Review* 21, no. 3 (2019): 188–202.
  15. Ursinus, *Commentary on the Heidelberg Catechism*, 645.
  16. Ursinus, *Commentary on the Heidelberg Catechism*, 641. See also Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 182v: “For when God abaseth him selfe to feed our bodies, it is not to be doubted, but that he is much more careful of our Spirituall life: therefore his so bountifull goodnes, lifteth up our affiance higher.”
  17. Kuyper, *E Voto Dordraceno*, LD 50, §1.

18. Kuyper, *E Voto Dordraceno*, LD 50, §1.
19. Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 183v.
20. Kuyper, *E Voto Dordraceno*, LD 50, §2.
21. Ursinus, *Commentary on the Heidelberg Catechism*, 642. Cf. also Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 184v: “It is God, who with a bountifull hand imparteth unto us the treasures of his goodnes and liberalitie.”
22. Ursinus, *Commentary on the Heidelberg Catechism*, 644.
23. Kuyper, *E Voto Dordraceno*, LD 50, §3.
24. Kuyper, *E Voto Dordraceno*, LD 50, §3.
25. Kuyper, *E Voto Dordraceno*, LD 50, §3.
26. Abraham Kuyper, *Common Grace: God’s Gifts for a Fallen World*, ed. Jordan J. Ballor and Stephen J. Grabill/J. Daryl Charles, trans. Nelson D. Kloosterman and Ed M. van der Maas, 3 vols. (Bellingham: Lexham Press, 2015–2020), 2.68.3, hereinafter *CG*.
27. Kuyper, *E Voto Dordraceno*, LD 50, §3.
28. Ursinus, *Commentary on the Heidelberg Catechism*, 646.
29. Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 183r.
30. Kuyper, *E Voto Dordraceno*, LD 50, §1.
31. *CG* 1.31.2.
32. *CG* 1.31.2.
33. *CG* 3.63.4.
34. *CG* 3.63.4.
35. D. Stephen Long, *Divine Economy: Theology and the Market* (New York: Routledge, 2000), 146. See also Jordan J. Ballor, “Interdisciplinary Dialogue and Scarcity in Economic Terminology,” *Journal of Markets & Morality* 23, no. 1 (2020): 131–37.
36. See Daniel M. Bell Jr., *The Economy of Desire: Christianity and Capitalism in a Postmodern World* (Grand Rapids: Brazos Press, 2012). See also Jordan J. Ballor and Victor V. Claar, “Envy in the Market Economy: Sin, Fairness, and Spontaneous (Dis)Order,” *Faith & Economics* 61–62 (Spring/Fall 2013): 33–53.
37. J. Douma, *The Ten Commandments: Manual for the Christian Life*, trans. Nelson D. Kloosterman (Phillipsburg, NJ: P&R, 1996), 295.
38. Douma, *The Ten Commandments*, 295, 298.



39. A. Troost, "Property Rights and the Eighth Commandment," *International Reformed Bulletin* 24/25 (1966): 31.
40. Nicolaas H. Gootjes, "De mens als Gods rentmeester," *Radix* 6 (1980): 20–26, ET: "Man as God's Steward," trans. S. Carl Van Dam, in Nicolaas H. Gootjes, *Teaching and Preaching the Word: Studies in Dogmatics and Homiletics*, ed. Cornelis Van Dam (Winnipeg: Premier Publishing, 2010), 249–55.
41. Jeremias Bastingius, *Verclaringe op den catechisme der Christelicker religie* (Dordrecht: Canin, 1591). The Dutch version is significantly longer than the original Latin, owing it seems to amplification by the translator Henricus Corputius, done with the blessing of Bastingius himself. See the foreword by F. L. Rutgers to the Bibliotheca Reformata edition, *Verclaringe op den catechisme der Christelicker religie* (Amsterdam: J. A. Wormser, 1893), vii.
42. For Bastingius's discussion of stewardship in connection with this commandment, see p. 633 of the 1893 edition.
43. Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 158r.
44. Ursinus, *Commentary on the Heidelberg Catechism*, 595.
45. Kuyper, *E Voto Dordraceno*, LD 42, §1.
46. Kuyper, *E Voto Dordraceno*, LD 42, §2.1.
47. Kuyper, *E Voto Dordraceno*, LD 42, §2.1.
48. Kuyper, *E Voto Dordraceno*, LD 42, §1.
49. Ursinus, *Commentary on the Heidelberg Catechism*, 595.
50. Kuyper, *E Voto Dordraceno*, LD 42, §1.
51. Cf. Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 158r. This basic fact, that it was common for Protestant theologians to exposit the Decalogue in connection with attendant virtues and vices, belies the sharp dichotomy between Roman Catholic virtue ethical approaches and Protestant biblicist approaches that focus on rules and commands. For an example of this dichotomy, see Brad S. Gregory's claim that Protestants rejected the traditional medieval perspective in which "virtuous actions were rational because they simultaneously fostered individual and communal flourishing; they were also actions consonant with God's natural law, if it were understood to mean that good must always be sought and evil avoided." Brad S. Gregory, *The Unintended Reformation: How a Religious Revolution Secularized Society* (Cambridge: Belknap Press, 2012), 192–93. Both Reformed and Lutheran theologians connected the Decalogue, the moral and natural law, and virtue ethics in the early modern period. For a Lutheran perspective, see Niels Hemmingsen, *On the Law of Nature: A Demonstrative Method*, trans.

- and ed. E. M. Hutchinson (Grand Rapids: CLP Academic, 2018), 91–163. See also Sebastian Rehnman, “Virtue and Grace,” *Studies in Christian Ethics* 25, no. 4 (2012): 472–93. On the typology of Protestants and Roman Catholic approaches, see James M. Gustafson, *Protestant and Roman Catholic Ethics: Prospects for Rapprochement* (Chicago: University of Chicago Press, 1978).
52. Ursinus, *Commentary on the Heidelberg Catechism*, 596–600.
  53. Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 158v.
  54. Kuyper, *E Voto Dordraceno*, LD 42, §2.2.
  55. Kuyper, *E Voto Dordraceno*, LD 42, §2.3.
  56. Kuyper, *E Voto Dordraceno*, LD 42, §2.2.
  57. See CG 3.62.3: “A thought of God constitutes the core of the essence of things, and it was primarily this thought of God that prescribes for created things their manner of existence, their form, their principle of life, their destiny, and their progress.”
  58. Kuyper, *E Voto Dordraceno*, LD 42, §4.2.
  59. Kuyper, *E Voto Dordraceno*, LD 42, §5.1.
  60. See Lester DeKoster, *Work: The Meaning of Your Life—A Christian Perspective* (Grand Rapids: Christian’s Library Press, 2015).
  61. The Heidelberg Catechism occupies an important place within the broader spectrum of Reformed confessional expositions of the eighth commandment and the degree to which the positive moral status of the creation of wealth is made explicit. See Ballor and van der Kooi, “Moral Status of Wealth Creation.”
  62. CG 2.68.3.
  63. CG 2.68.3.
  64. CG 2.68.3.
  65. CG 2.68.3.
  66. See Jordan J. Ballor and Victor V. Claar, “Creativity, Innovation, and the Historicity of Entrepreneurship,” *Journal of Entrepreneurship and Public Policy* 8, no. 4 (2019): 513–22.
  67. See Jordan J. Ballor and Victor V. Claar, “The Soul of the Entrepreneur: A Christian Anthropology of Creativity, Innovation, and Liberty,” *Journal of Ethics & Entrepreneurship* 6, no. 1 (Spring 2016): 115–29.
  68. CG 2.68.3.

69. *CG* 1.63.1.
70. See Lyle D. Bierma, “Remembering the Sabbath Day: Ursinus’s Exposition of Exodus 20:8–11,” in *Biblical Interpretation in the Era of the Reformation*, ed. Richard A. Muller and John L. Thompson (Grand Rapids: Eerdmans, 1996), 272–91.
71. A chart with further subdivisions of this basic distinction appears in Ursinus, *Commentary on the Heidelberg Catechism*, 563.
72. Kuyper, *E Voto Dordraceno*, LD 38, §2.1.
73. Kuyper, *E Voto Dordraceno*, LD 38, §4.4: “For the people of God this resting is in part resting from something and in part resting in something.”
74. Ursinus, *Commentary on the Heidelberg Catechism*, 558.
75. Kuyper, *E Voto Dordraceno*, LD 38, §2.1.
76. Bastingius, *An Exposition or Commentarie Upon the Catechisme*, 144v.
77. Kuyper, *E Voto Dordraceno*, LD 38, §2.2.
78. Ursinus, *Commentary on the Heidelberg Catechism*, 562.
79. Cf. Kuyper, *E Voto Dordraceno*, LD 38, §3.4: “For this letting go of our evil works is nothing other than the dying off of the old man, and that letting God work in us is in fact nothing other than the resurrection of the new man.”
80. Kuyper, *E Voto Dordraceno*, LD 38, §2.2.
81. Kuyper, *E Voto Dordraceno*, LD 38, §2.2.
82. Kuyper, *E Voto Dordraceno*, LD 38, §2.1.
83. Kuyper, *E Voto Dordraceno*, LD 38, §2.2.
84. Ursinus, *Commentary on the Heidelberg Catechism*, 559.
85. Kuyper, *E Voto Dordraceno*, LD 38, §5.2.
86. Kuyper, *E Voto Dordraceno*, LD 38, §5.2.
87. Kuyper, *E Voto Dordraceno*, LD 38, §4.4.
88. John Maynard Keynes, *A Tract on Monetary Reform* (London: Macmillan and Co., 1923), 80, emphasis original. On the moral consequences of this perspective, see Victor V. Claar and Greg Forster, *The Keynesian Revolution and Our Empty Economy: We’re All Dead* (New York: Palgrave Macmillan, 2019).
89. LD 16, A 42.

90. For a comprehensive survey of the bibliographic sources, see Manfred Svensson, "Aristotelian Practical Philosophy from Melancthon to Eisenhart: Protestant Commentaries on the *Nicomachean Ethics* 1529–1682," *Reformation & Renaissance Review* 21, no. 3 (2019): 218–38. See also Luigino Bruni and Robert Sugden, "Reclaiming Virtue Ethics for Economics," *Journal of Economic Perspectives* 27, no. 4 (Fall 2013): 141–64.
91. On the recurring theme of agriculture in this essay, see Britney Rosburg, Terry W. Griffin, and Brian Coffey, "The Cost of Being Faithful: What Do Farmers Give Up to Keep the Sabbath?" *Faith & Economics* 73 (Spring 2019). See also Justo L. Gonzáles, *A Brief History of Sunday: From the New Testament to the New Creation* (Grand Rapids: Eerdmans, 2017); and Edward O'Flaherty and Rodney L. Peterson with Timothy A. Norton, eds., *Sunday, Sabbath, and the Weekend: Managing Time in a Global Culture* (Grand Rapids: Eerdmans, 2010).
92. Richard Baxter, *How to Do Good to Many: The Public Good Is the Christian's Life*, ed. Jordan J. Ballor (Grand Rapids: Christian's Library Press, 2018 [1682]), 31.
93. Abraham Kuyper, *The Work of the Holy Spirit* (New York: Funk & Wagnalls, 1900), 50–51.