ChalcedonReport

MINISTRY NEWS FROM THE CHALCEDON FOUNDATION® OCTOBER 2025

The Biblical Idea of Wealth

"The only way our wealth serves any useful purpose in the long run is if it serves the Kingdom of God."[1] ~ Mark Rushdoony

Rushdoony once wrote that, "Modern man has a love-hate relationship and attitude towards wealth,"[2] and that conflicted connection remains with us as contemporary forms of Marxism continue their critical assault on whomever holds power and wealth. At the same time, social media attracts untold millions who push a liquid, or irresponsible, form of wealth—cars, homes, yachts, expensive trips—that can surely evaporate as quickly as they appeared. In the middle of this is the Christian, who unaware of the covenant, the dominion mandate, and the Biblical view of wealth defaults to one of the two positions mentioned above. The end result is the stagnation of the Kingdom of God, and that's precisely where Chalcedon feels a duty to step in.

On a recent episode of the Chalcedon Podcast, our leadership sat down to discuss the Biblical idea of wealth based on two short position papers by R. J. Rushdoony from volume one of *An Informed Faith*.

Old Sins Remodeled

R. J. Rushdoony wrote that, "Each concept of wealth creates its own culture, and its own advantages and problems,"[3] (p. 241) and in another place, "It is not enough to hold to God's absolutes: they must be continually and freshly related to the changing times."[4] For us, this means overlaying the law-word of God on a society and culture that's continually in flux. We don't often find something new in man's beliefs and praxis, but rather old sins remodeled. This is a big reason why the writings of R. J. Rushdoony are extremely helpful in any critique of culture. We are battling the same ideas as he, but in our time, the deleterious results of these beliefs are more apparent. This is again why the Chalcedon Foundation is a vital ministry for these times.

Destroying the Dominion Impulse

We can be certain of one thing, as Andrea Schwartz began their discussion about wealth, "The Bible is not silent on the subject," but "modern man tends to look at wealth strictly in monetary terms." Drawing from Rushdoony's essays, she presented his broader definition of wealth as "substance, good, power, things laid up, fullness, rest, and prosperity." This makes wealth a blessing from God, to which Mark Rushdoony agreed with the caveat that "we can also see examples of how wealth misused can destroy a person and can actually be a curse." Therefore, as with any gift that God gives, Mark noted, "It's what we do with wealth that's important."

Since the sin of man knows no bounds, the abuse of wealth is not limited to personal destruction, but is also wielded by the state as a means to fomenting the conflict of interest between the have's and the have not's. Martin Selbrede saw it as means to accumulated power by the state because this conflict of interest "is treated as a crisis of some kind—a social crisis—which requires power, intervention, and changing things around." This usually means moving the money around by wealth redistribution, because as Martin noted, "It's being distributed unjustly," as any Marxist would claim.

The mechanism for this redistribution, as Martin observed, "is always a state, and the state therefore must grow larger and more totalitarian because as man develops the potential of the earth, there's more wealth to be redistributed. There's more inequity... and the Biblical provisions for dealing with poverty are bypassed completely."

Of course, modern man welcomes this statist intervention, Martin said, because "it's a leveling concept and... destructive of the dominion impulse in man, and puts it in the subservience of the state, which then becomes the great equalizer."

Wealth and the Family

To expand the idea of wealth, Andrea brought up Psalm 127 and its proclamation that children are a heritage from the Lord. She asked Mark how we could drift away from something like the godly family as a form of wealth.

Mark answered, "We don't think about the kingdom of God... We become very atomistic as individuals. If we're serving a cause that's much greater than ourselves, then our family, our churches are important parts of who we are... And yet we don't think in terms of that big picture."

Martin added, "The family is the primary anti-state institution in the world, so for the state to gain ground, oftentimes it must do this at the expense of the family. And so deprecation of the family as an institution, as a foundation stone of society, is important for the state to continue to grow, at least without limits. If the family were to be strong, then of course it would push back against the state, and then the state will make examples of many families on account of this." Martin concluded, "When the state grows too large, it's the family that really needs to be taking charge."

A Rejection of Roots

Andrea turned the discussion toward the modern obsession with things. She asked Mark whether this pursuit of wealth through consumer spending and debt was a symptom or a cause of deeper societal problems. Mark replied that it is "a manifestation of our attitude towards wealth. Debt and even… the pursuit of leisure, is an attempt to appear wealthy."

People crave the appearance of prosperity, he explained: "They want a rich man's lifestyle even while very often they'll be spouting socialistic notions about how they're against the super rich… But they're really feeding off of the production of society and living off of their futures and their family's futures." This schizophrenic view leaves us simultaneously Marxist in rhetoric yet materialist in practice.

Mark observed that even Christians are not immune: "They'll be anti-materialistic… 'I don't need this.'… But people who have contempt of material wealth very often end up… being dependent upon others because they haven't been provident." A false spirituality that despises material goods often results not in holiness but in improvidence.

Martin offered an anecdote from Rushdoony's own files. He recounted how a wealthy couple once declared that if their property ever seemed to tie them down, "they would dump it, burn it down, and start somewhere else. They don't want anything to tie them down." For them, property was not covenantal inheritance but an obstacle to autonomy.

Martin explained that this desire is essentially a "rejection of roots." True wealth, like land or herds, "requires responsible conduct… you have to water it, you have to weed it, you have to do the plowing, you have to do the harvesting." Rooted wealth binds us to creation and to future generations. But modern man seeks liquidity and irresponsibility: "They want to have forms of wealth that are more irresponsible, more liquid… That's why money itself… is an irresponsible form of wealth as opposed to land."

This rootless vision of wealth is not neutral—it is a rebellion against the God who formed us from the dust of the ground and tied us to responsibility within His creation.

Responsible Wealth

In concluding their chat, Andrea asked Mark why Chalcedon's message was essential for the future of godly wealth. He answered without hesitation: "The only way our wealth serves any useful purpose in the long run is if it serves the Kingdom of God." Wealth, like every resource, must be pressed into obedience. "Basically and simplistically, it's by obedience. And to the extent that we're obedient to God, we are serving that larger purpose of conforming to what he would have us to be."

Martin then added a forward-looking note. He foresees "a transformation of the concept of wealth… away from money as a primary form… back into responsible forms of wealth. Means of production, tooling, things on this order, emphasis on trades versus abstractions in college." Even our currencies betray the need for reform, since, as he reminded us, "Noah Webster… said the legal tender law is the devil in the flesh."

For Chalcedon, then, the task is clear: restore obedience to God's law in every sphere, so that wealth—rooted, responsible, and covenantal—can again serve its rightful end: the advancement of Christ's Kingdom.

1. Chalcedon Podcast Episode 58. https://tinyurl.com/ChalcedonPodcastEp58

2. R. J. Rushdoony, *An Informed Faith: The Position Papers of R. J. Rushdoony*, Volume 1 (Vallecito, CA: Ross House Books, 2016), p. 240.

3. ibid., p. 241.

4. R. J. Rushdoony, *The Philosophy of the Christian Curriculum* (Vallecito, CA: Ross House Books, 2001), p. 14.

The Revolt Against *Responsibility* and the Coming Transformation of Wealth

Martin G. Selbrede

As humanism makes further inroads in a society, the concept of wealth that men had inherited from previous generations degenerates from responsible forms of wealth to more irresponsible forms of wealth. Responsible forms require something of man: a productive field must be plowed, sown, weeded, watered, and harvested. The potential wealth in the field requires man to act responsibly and morally so that the "earth might yield up her strength" to him (Gen. 4:12). The wealth in a business enterprise requires entrepreneurial responsibility. The more that humanistic man drives a wedge between the Creation and himself, turning his back on the world of concrete reality to embrace a world of abstractions, the more he seeks forms of wealth that gratify his revolt against maturity, against responsibility.

The liquidity of cash makes it the form of wealth best suited for irresponsible man and his impulses. The next stages of decay involve collective man pushing the limits of irresponsibility through inflation and socialism, so that redistribution of wealth (which makes termites and parasites of us all) soon dominates and attempts to recalibrate the people's moral values.

Against this humanistic trend, there is a notable and growing countertrend among uncompromising Christians dedicated to bringing about a transformation of the concept of wealth. We will witness a tendency away from *money* as a primary form of wealth back to more responsible forms of wealth: wealth that embodies a stake in God's creation. We will see other forms of wealth taking precedence, e.g., means of production, tooling, things on this order, as well as an emphasis on trades versus abstractions. When wealth is taken more seriously, more biblically, it will build the Kingdom more directly.

"We will witness a tendency away from *money* as a primary form of wealth back to more responsible forms of wealth: wealth that embodies a stake in God's creation."

It's very hard using Federal Reserve notes for the Kingdom. As Noah Webster warned, legal tender laws are the devil in the flesh, forcing people to accept God-condemned abominations as money. We are not supposed to use such abominations nor have them on our person, as possession implies the intent to use them.

We live in an evil situation monetarily. We must clean house on that situation, committing to being part of the solution rather than remaining, through inaction and neglect, part of the problem (which God will not then wink at, cf. Micah 6:10-14). It won't happen overnight, but when God's people start to sanctify their economics, transformations and innovation will arise.

This transformation is desperately needed. We're warned that "an appetite for silver cannot be satisfied by silver" (Eccl. 5:10). Man gravitates to forms of wealth that enable and increase his irresponsibility. Dr. Rushdoony unpacks the proverb, "Eat, Drink and be Merry" in this way: "The economics of this proverb was an economy geared to quick consumption without concern for the future, and this meant the erosion of tomorrow." In contrast to this, God's man has a different calling:

> A man, when free from the corruption of modern humanism, will work in terms of God's calling, and, under God, for his family, for the personal realization of his abilities, and more. These are essentially non-economic motives. Economies self-destruct when their motivating forces become essentially economic.[1]

The motivating force of an insatiable "appetite for silver" leads to economic suicide. Irresponsible forms of wealth promote consumption and redistribution, creating a *conflict of interests* that statists demand control over. But responsible forms of wealth, used responsibly, chart the course toward God's promise of a *harmony of interests*, which only Biblical Christianity delivers, for the blessing of God "maketh rich, and He addeth no trouble with it" (Prov. 10:22).

Responsible men turn to responsible forms of wealth, to capitalization of future generations. Contrary to the madness of conspicuous consumption, their wealth is the result of work and is intended to underwrite future work. Like the smiths of Zechariah, their mission is skilled work done quietly.[2]

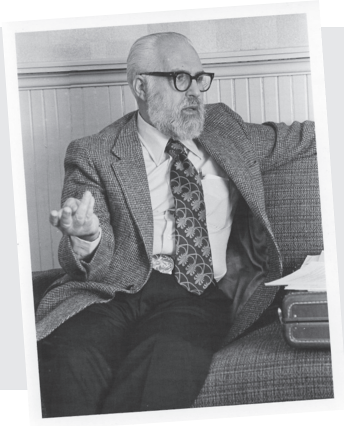
When you pass by a construction site, the noise level from the tools is oppressive. In ancient times it was no different: buildings arose against a backdrop of chaotic noise. But there was one lone exception: the house of God that Solomon built.

> And the house when it was in building, was built of stone made ready before it was brought thither: so that there was neither hammer nor axe nor any tool of iron heard in the house, while it was in building. (1 Kings 6:7)

Unlike all other buildings in Israel, God's house was constructed in silence: the people saw this amazing structure rise in their midst without a sound. And this will be the way that true, responsible wealth will be generated by God's people as they transform the concept of wealth with their own minds, hands, and hearts.

1. R. J. Rushdoony, *Systematic Theology* (Vallecito, CA: Ross House Books, 1994), vol. 2, p. 1045.

2. https://chalcedon.edu/resources/articles/the-smiths-of-zechariah



"If we lay up treasures on earth, if we pin our material hopes on man, then our hearts will be wrapped up in humanistic goals rather than God and His Kingdom."

~ R. J. Rushdoony

"Where Your Treasure Is" by R. J. Rushdoony

A Word In Season: Daily Messages on the Faith for All of Life, Volume 7, pp. 55-57

The trouble with most of us is that we do not really read the Bible with any desire to understand it. Take our Lord's familiar words from the Sermon on the Mount: "For where your treasure is, there will your heart be also" (Matt. 6:21).

If you think as you read this, it will suddenly strike you that this seems altogether backward. Most people believe that a man will put his money where his heart is, that where his heart is, there will his treasure be also. Our Lord, however, reversed this common and ancient opinion: a man's heart will follow his money, so beware of unwise investments (Matt. 6:19–20), because your heart will become unwise with them. If we lay up treasures on earth, if we pin our material hopes on man, then our hearts will be wrapped up in humanistic goals rather than God and His Kingdom.

Let us look at three examples of our Lord's words. A man who had spent his life building up a company saw it go into other hands and into immoral courses of action when he resigned as chairman of the board. He was, of course, unhappy about the new policies, but, because he had a few million dollars tied up in the company, and because the profits were better than ever, he steadily became belligerently hostile to any criticism of the company. His heart had followed his treasure.

Another man had been an early champion of unionism in his field of work, and one of the first officials of the new union. Later on in life, he saw the union perpetrate as many evils against the workers as the old bosses had, but, because the union had been his life's work and treasure, he refused to break with it or attack it. His heart had followed his treasure.

Still another man took pride in his church. His family had helped build it. Many of the stained glass windows and furnishings, as well as a chapel in the beautiful collection of buildings, represented memorials to members of his family. But the church became a flagrantly unchristian and evil congregation, the pastors mockers of the faith, and the buildings a center for every reprobate cause. Everything the church now represented went against this man's professed faith. However, although all his friends left, he remained. His real treasure had always been, not Christ, but the buildings and their furnishings, that which his wealth had built up as a memorial, and his heart could not break with his treasure.

Beware of what you invest in with your time, wealth, and work. Your heart will follow it to your ruin. Lot's wife could see Sodom burning, but it represented her life and work, everything she prized, and she turned back into it to be destroyed with it.