

Introduction

JÜRGEN VON HAGEN AND MICHAEL WELKER

Over the centuries, time and again, theologians, philosophers, poets and even sociologists have proposed that money should be regarded as a “god-term” (Kenneth Burke). They have spoken of the omnipotence of money (Georg Simmel) and pondered whether we should not organize religious faith like money (Niklas Luhmann). They propagated a “pantheism of money” (Falk Wagner) and called it the “all-determining reality.”¹

This treatment of money as a god-like phenomenon stands in sharp contrast to another tradition which, in the European context, goes back at least to Luther’s polemical use of the phrase, “You cannot serve God and mammon” (Matt. 6:20, Luke 16:13) and his explanation of the first article in his Great Catechism which puts God and Mammon in strong opposition to each other: “Many a one thinks that he has God and everything in abundance when he has money and possessions; he trusts in them and boasts of them with such firmness and assurance as to care for no one. Lo, such a man also has a God, Mammon by name. It is money and possessions on which he sets all his heart and which are also the most common idols on earth. He who has money and possessions feels secure, and is joyful and undismayed as though he were sitting in the midst of paradise. On the other hand, he who has none doubts and is despondent, as though he knew of no God. For very few are to be found who are of good cheer, and who neither mourn nor complain if they have not Mammon. This care and desire for money sticks and clings to our nature, even to the grave.” Luther thus demonizes money as an idol trapping humans by promising them a false security and luring them into putting their trust in material goods rather than the living God.

This tension between a tradition of deification and a tradition of demonization of money is the starting point of the research project on which this book is a report. The chief goal of this project was to bring

¹ See Tonio Hölschers’ contribution in this book, Chapter 6 below.

together scholars from different academic disciplines to compare and discuss the views on money their respective disciplines offer. The project did not aim at developing a unified perspective on money shared by all disciplines. Instead, it took a multidisciplinary approach, one that accepts the differences between different disciplines and traditions, and uses these differences to promote a discourse that can affect the research and thinking in each one of them. For this end, the project involved economists, historians, lawyers, sinologists, and theologians, who met several times over a period of three years to develop and discuss their contributions.

I. Money and markets: economic, legal, and ethical foundations

In "Microfoundations of the uses of money," Jürgen von Hagen provides a thorough introduction to the economic fundamentals of monetary economies. The fundamental function of money is to be a general medium of exchange. Money is characterized by three properties: it is storable, it is accepted in exchange for goods which are desirable for consumption without being the object of consumption itself, and it is nameless. Since the use of money is costly in terms of real resources, it emerges as a social institution only if it is supported by two key characteristics of a society's trading system. The first is decentralization, implying that trade takes time. The second is a lack of trust among those trading with each other which destroys the possibility of trading on the basis of credit. Where these conditions do not hold, money will not emerge.

Von Hagen then goes on to draw out the implications of these microfoundations for the current research project. One argument concerns the ambivalent role of government in monetary economies: government can supply the trust individuals must have in an anonymous medium of exchange, but government can also abuse this trust to reap the gains from money creation. Another argument concerns the social and economic developments required for money to emerge and be sustained as a social institution. Here, von Hagen formulates a set of questions to the other researchers involved in the project.

In "Money and its role in a decentralized market economy," Peter Bernholz delves more deeply into some of the aspects developed in the previous chapter. He explains the idea of monetary trade in

more detail and focuses in particular on the role of government in monetary affairs. Bernholz reviews the history of hyperinflations in the past few centuries and argues that these hyperinflations were due to attempts by the governments to over-exploit money creation as a source of revenue. This was facilitated by the move from metal-based to credit money and, later, pure fiat, or paper money. In the last part of his chapter, Bernholz discusses the perceptions of the social role of money as reflected in literature and philosophical writings. These perceptions often ascribe to money a power of changing social relations and values. This links up with the discussion in von Hagen's chapter, i.e. that this may be a misperception: changes in social relations and values due to changes in economic and trading structures are ascribed to money, because the use of money emerges as a result of these structural changes.

Wolfgang Ernst, in "*Mensura et mensuratum*: money as measure and measure for money," discusses the use of money as a unit of account, or measure of value. He begins with a review of the use of money as a unit of account in the Middle Ages, a particularly interesting period during which the "money" serving as a unit of account did not coincide with the money used as a medium of exchange, a possibility discussed earlier by von Hagen. As Ernst points out, this is a period when thinking about the value of a good was dominated by religious and ethical concepts such as the "true" or "fair" price. Money was regarded as a measure of this objective value of things, a notion that led to the postulate of monetary stability. For example, Ernst reports that Thomas Aquinas argued that, since all measures must be stable, so must money as a measure of value.

Ernst then goes on to discuss the special problems of bimetallism, where the value of different coins is tied to different precious metals rather than one (usually gold and silver), and imaginary money, where the unit of account does not correspond to the actual coins circulating. In bimetallic systems, swings in the market price of one metal against the other can cause deviations of the exchange rate between different coins from their relative face values. If these swings were persistent, the face values of the coins were adjusted or official, regulated exchange rates were applied. With imaginary money, the unit of account becomes completely abstract, while the value of the coins used as a medium of exchange itself becomes variable against the unit of account. Finally, Ernst discusses modern fiat money, where the medium of exchange is no

longer tied to any commodity. He argues that fiat money can no longer be regarded as a measure value of all other things; instead, the price of all other things becomes the measure of the value of money. This contradicts the medieval notion of an objective value inherent in all things, but it is fully consistent with modern economic thinking which holds that relative prices are the result of the interplay of consumer preferences and scarcities of supply.

In "Standardization and monetization: legal perspectives," Burkhard Hess addresses the issues of standardization and the use of money from a legal perspective. Hess points out that all contractual relations which can be enforced by courts require some standardization – a definition of what is equal and common in repetitive human actions and relations is necessary for a judge to rule what is right or wrong and to award compensation for damages where necessary. Standardization is not limited to economic relations; it is found also in other parts of civil law. Standardization facilitates the settlement of conflicts, but it also comes at a price, as the standards set may be perceived as unfair by the weaker parties in a conflict. In modern legal systems, judges are empowered to intervene in such cases and impose what is perceived in society as fair conditions of exchange.

In the legal context, monetization refers to the use of money to make payments and settle accounts in commercial relationships. Beyond that, it also refers to the use of monetary payments to compensate for injustice, tort, and losses of non-tangibles. Modern legal systems use this instrument pervasively, to settle conflicts. Thus, as pointed out by Bernholz, the complaints of writers and philosophers that things that were once highly valued have lost general esteem in society and have been degraded by the fact that they can be purchased for money, may actually reflect development of standardization in legal systems more than a supposedly evil property of money. Hess uses two specific examples – monetary compensation of the loss of intangibles and monetary transfers paid to the victims of mass tort – to illustrate the conflict between justice and standardization. The second example is discussed in more detail in Günter Thomas's chapter.

Michael Welker's "Kohelet and the co-evolution of a monetary economy and religion" begins with the observations that money has been ascribed god-like features by theologians, philosophers, poets, and social scientists. A well-known example is Martin Luther, who confronts us with the imperative to choose between "God and Mammon."

Welker finds that this is a distorted view not only of money and markets, but also of God. He focuses on the biblical book of Kohelet to correct these distortions. At a first glance, Kohelet's teaching seems to be characterized by the contradiction between his emphasis on the futility of all material things on the one hand and his repeated admonition that man should enjoy the things he possesses. On the one hand, wealth and money provide neither security nor the fulfillment of human desires; on the other hand, Kohelet advises his reader to sow and reap and enjoy the fruits of his labor.

This apparent contradiction, Welker argues, is resolved by the distinction between property as wealth and property as God's gift. As a gift of God, wealth should be enjoyed. It should not, however, be brought into the sphere of the market and the monetary system, because doing so involves the risk of losing it. Property as a gift can mean much more than just material possessions; it can include non-tangibles such as talents, and cultural and social institutions. Wisdom is the art of distinguishing between properties as non-marketable gifts and properties as marketable assets which can be purchased and sold in the market.

Welker argues that Kohelet is also characterized by viewing a person's relationship with God from a perspective of profit, which is anticipated, but by no means sure. God relates to individual human beings only indirectly, by granting them, or depriving them of, possessions as gifts, and the opportunity to enjoy them. The human's role in this relationship is to actively enjoy what God has given him. Yet, from the human perspective, this relationship with God is highly unpredictable; therefore, his life is marked by a large degree of uncertainty and instability. As Welker points out, referring to Seow's commentary on the book, this view of life may be a reflection of the increased degree of social and economic mobility in the Palestinian society under the Persian empire.

II. Monetary exchange: historical and social roots

Tonio Hölscher, in "Money and image: the presence of the state on the routes of economy," investigates the historical social environments in which coined money was first invented. The first known coins were introduced in the Greek state of Lydia in the seventh century BC. Hölscher argues that their introduction fell into a period in which the Greek economy underwent a deep transformation. In the pre-monetary

economy, economic transactions were based mainly on barter trade and gifts exchanged between leaders, which symbolized long-term relationships based on mutual trust. In the decades around 600 BC, a prosperous middle class emerged in the cities, whose economies were characterized by a much larger degree of the division of productive tasks among individuals and families, and where the city-states began to assume greater roles than before in public life. Public building projects – both for civic and religious purposes – were at the center of the states' activities. Hölscher argues that these state-sponsored public works promoted the development of monetary economies, as money made it possible to store large amounts of wealth and to pay large public workforces on a continuous and regular basis. Hölscher explains that in the strongly decentralized political system of Greece, the value of money was certified and assured by the same communities of citizens that acknowledged this value in everyday trade. The spreading of monetary exchange implied that exchange relations lost their personal character of gift-giving and instead became impersonal market transactions, leading to a deep transformation of Greek economic life.

Hölscher also discusses the function of coins as images circulating within and outside the territorial realm of the political authority issuing them. Throughout the centuries, Greek and, later, Roman authorities used coins to present themselves and to send messages to their citizens and beyond.

Leong Seow notes in "The social world of Ecclesiastes" how much the language of Kohelet presupposes a readership that is familiar with a society embedded in an economy characterized by a high degree of commercialization and monetary exchange. Seow places the book in the era of Persian rule over Palestine and argues that archeological evidence is (partly, at least) consistent with such an economic basis. The economy in Yehud was still largely agrarian, but it was private and profit-oriented agriculture. Seow's argument is based on his observation of Kohelet's frequent use of terms which are also found in Persian legal and economic documents, and of strong parallels between the theological concepts put forward by Kohelet and legal and political concepts prevailing under the Persian rule. In particular, Seow points out, Kohelet's view of God who is completely sovereign (and perhaps somewhat arbitrary) in what he chooses to give to or withhold from individual persons resembles the Persian kings' custom of giving and withdrawing grants to and from individual citizens.

The social world of Ecclesiastes was characterized by a large degree of social mobility and uncertainty about social positions which can also be found in the book of Kohelet. Individuals of low social rank could find and grasp opportunities to climb the social ladder and gain substantial wealth and influence, but they could also lose both quickly. Facing such opportunities, some individuals devoted their lives entirely to the accumulation of wealth, sometimes only to end up in poverty. With a larger set of economic opportunities, economic inequality increased and so did the perception of economic injustice. Both are well reflected in the writing of Kohelet. While some people were able to benefit massively from the opportunities to become rich, the average person in society felt helpless and oppressed by a powerful and arbitrary king and a rich elite.

In "The development of monetary systems in Palestine during the Achaemenid and Hellenistic Eras," Ulrich Hübner describes the history of money in Palestine, which evolves in parallel and reflects the political history of the region and the influence of external forces. Hübner argues that the introduction of coins must be interpreted as a gradual improvement of pre-monetary exchange rather than a major cultural innovation. For a long time, coins that were used in long-distance trade circulated alongside coins of local and regional origin that were used in local and regional trade only. At the same time, trade based on the exchange of metal bars that needed to be weighed continued to exist for long periods of time.

While the first coins used in Palestine were of Greek origin and date from the sixth and fifth centuries BC, Sidonian and Tyrrian coins became the leading currencies in the region during the middle of the fifth century BC and into the Roman era. In the middle of the fourth century BC, coins were minted in the province of Yehud (Judah), most likely in its capital, Jerusalem. These coins bore images that contributed to the shaping of a Yehud identity separate from the neighboring regions. They were produced until the early Ptolemaic period; local minting only started again at the end of the Seleucid Empire and the beginning of the Hasmonean rule.

"Fate's gift economy: the Chinese case of coping with the asymmetry between man and fate" by Rudolf Wagner, discusses the role of *spiritual money* offered in religious rituals in China and its interpretation. Wagner develops a view of the gift economy that relates the world of the living with the supernatural world in Chinese spiritual traditions.

In this economy, human life is regarded as an initial credit given to a human being with the expectation of man paying back in the form of morally acceptable deeds. It is based on the fundamental tenet that supernatural powers do not act randomly and that man can exchange good actions for good fate, although the specific terms and ways of this exchange are not known to human beings. The relationship between human beings and the supernatural powers involves a large degree of standardization, which is embodied in a system of *karma points* that can be earned by good and squandered by bad deeds. This standardization lends itself to the use of *spiritual money* as a currency representing the value of good deeds. Wagner emphasizes that the valuation of this currency is not tied to the value of money used in ordinary human business transactions. On the contrary, paper money is postulated to have higher value in the spiritual realm than metal coins. As in ordinary credit relations, the Chinese tradition holds that the good deeds of one person may be accredited to another and contribute to the efforts of the latter to manage and pay back his life credit.

As Wagner points out, the traditional scholarly view of this relationship between the world of the living and the supernatural world interprets it as a translation of ordinary, real-life institutions and relationships to the spiritual realm. The main point of this chapter is that the inverse can also be true and serve as a fruitful hypothesis: what is assumed to be true about the supernatural world and its relationship with human beings serves as a model for ordinary economic transactions among humans. Wagner notes that, in Chinese tradition, the enforcement of business contracts explicitly relies on the punishment of devious behavior by spiritual powers. Furthermore, the development of Chinese banking is intimately linked to the Buddhist monastic tradition and its thinking about money and interest. Finally, the use of paper money, which was first invented in China, in ordinary economic transactions, may derive from the use of spiritual paper money in religious rituals. This would involve a translation of the emphasis on truth and good moral behavior in the spiritual realm to the credibility of the promise of a stable value of a currency with no backing other than paper.

In "Mothers and children?: discourses on paper money during the Song period," Hans-Ulrich Vogel continues on the theme of paper money raised in Wagner's contribution. He reviews the debate among Chinese scholars and officials surrounding the introduction and the use

of paper money in the late tenth century and from the twelfth to the seventeenth century in some Chinese provinces. Paper money was introduced as an alternative to iron and copper coins, which were inconvenient in trade due to their heavy weights. Its issuance was soon taken over by the state. Paper money regimes were plagued by the tension between the need to limit the amount of money circulating in order to preserve a stable value of money and the fiscal demands of the state. Vogel cites from a record of a discussion between a Shenzong emperor and his officials which brings out this tension very explicitly and shows that the fiscal demands of the state typically prevailed.

The review of the debates shows that paper money regimes were also plagued with counterfeiting. Excessive issuance and counterfeiting of paper money caused wealthier merchants to hoard coins, which made trading more difficult for ordinary people, as paper notes were not available in small denominations, and thus resulted in economic downturns and hardship. As a result, paper money was met with criticism and suspicion by many Chinese scholars and officials of that period.

Berndt Hamm's chapter, "Buying Heaven: the prospects of commercialized salvation in the fourteenth to sixteenth centuries," describes the theological response to the commercial revolution and the emergence of a monetary and capitalistic economy in Europe during the eleventh to the thirteenth century and until the Reformation. On the one hand, the Church adopted concepts from commercial life in its theology, teaching that God offered man a contract by which man could buy heavenly treasures for good deeds and donations of money (rather than land, as during the times of the feudal economy), thus providing the new class of rich merchants, bankers, and tradesmen with an assurance of salvation. In contrast to the Chinese gift economy described by Wagner, this contractual relationship is characterized by a very calculable principle of *do ut des*, which is perfected in the sale of indulgences. On the other hand, the Church gave legitimacy to the new economic system and itself became heavily involved in it as a financial actor. Thus, Hamm argues, the relationship between the Church and the commercial world is a dialectic one. The Church shapes it and is shaped by it.

The commercial logic of buying salvation became the main point of attack by the Reformation, which held the principle of God's free and unmerited grace against it. Hamm argues that the Reformers' critical attitude against money must be seen against the background of common teaching that money could be used to buy salvation. Moreover, the

Reformers had a tendency to demonize money and monetary exchange precisely because the Catholic Church was so deeply involved in monetary dealings. Nevertheless, Hamm shows, Lutheran and Calvinist theology found ways to adjust to the developing capitalist economic system.

Hamm concludes that Christian religion was never a driving force behind the development of the capitalist economy in Europe, but it became an important ally in many ways, providing the economic system with legitimacy, credibility, and, thus, stability. As the capitalist economy increasingly detaches itself from this ally, Hamm suggests, it may end up losing an important pillar of stability.

III. Monetary exchange: ethical limits and challenges

In "The monetization and demonetization of the human body: the case of compensatory payments for bodily injuries and homicide in ancient Near Eastern and ancient Israelite law books," Konrad Schmid picks up an argument introduced by Burkhard Hess, i.e. the use of standardization in legal contexts, and describes how this was already practiced in Near Eastern legal codes of the eighteenth and twenty-second centuries BC. These codes spelled out compensatory payments for bodily injuries that were graded by the severity of the injury, the function of the body part injured and the social status of the person injured. The values implied by these payments varied over time. Apart from the compensatory function, the payments also seem to have served a role of deterrence and punishment.

In comparison to these ancient law codes, Schmid argues that the Israelite covenant code makes less use of compensatory payments. In particular, it does not allow for payment compensating for the taking of a human life, and it does not specify set values of payments for any bodily injury. Schmid attributes this to the fact that the Palestinian economy became monetized much later than the more developed economies in the region.

Günter Thomas continues this theme in "What price do we place on life? Ethical observations on the limits of law and money in a case of transitional justice," but he looks at it from a different angle, namely, the use of monetary payments by the state to make good injustices suffered by its citizens. The case he considers is the payment of reparations to citizens of the former German Democratic Republic who

suffered from political persecution. Is such a monetary compensation possible at all?

The difficulty in this case and similar ones comes from the fact that the injustices were committed by a political regime different from the state paying reparations, and that the compensation is made by an institution rather than an individual as a moral agent. Justice is sought to be done for the victims, but not for the perpetrators. Thomas provides a detailed discussion of the complex ethical issues involved in the setting of compensatory payments for large numbers of victims. It forces the state to establish a monetary price for an imaginary unit of injustice such as a month in forced-labor camps, and thus enforces a standard of comparison on individual suffering which by definition is incomparable to any other suffering.

As Thomas points out, public art, public narrative and religion offer alternatives to monetary compensation in dealing with injustices suffered by large numbers of people. In the German case, these alternatives were neglected, and deplorably the churches did not play an active role reminding the German people of these alternatives.

Piet Naudé's "Standardized monetization of the market and the argument for preferential justice" begins with a brief review of the history of the global economic system from the mid-nineteenth century to date. Naudé argues that, despite the differences in the global trading and financial regimes over time, this history is characterized by the ever-larger differences between the center and the periphery of the global economy. While the standardized market system is based on voluntary exchange and reciprocity among equals as a conception of justice, these growing differences call for a new concept of justice, one that gives unambiguous preference to the poor. This call has been voiced by theologians in the form of liberation theology, by philosophers, most prominently by John Rawls, and recently by the economist and Nobel Laureate Joseph Stiglitz.

Naudé reviews all three strands of thinking and shows how they converge on the principle of preferential justice for the poor, despite their very different starting points and methodological approaches. Preferential justice for the poor is served when those who are better off contribute to the economic well-being of the poorest.

Naudé proposes that this principle should also be applied at the local as well as the global scale of human society and politics. The fact that this has been argued from three very different bases gives it the

credibility and the specificity necessary for practical implementation. Furthermore, it is an inclusive concept of justice that makes it possible to let the poor and the rich live together in a stable society. Finally, it can be usefully applied as a benchmark against which concrete political actions and their outcomes can be measured and from which they can be defended or dismissed.

How does a Christian believer cope with an economic environment characterized by dishonesty and cheating? Gao Shining and Yang Fenggang address this question in their empirical study, "Religious faith and the market economy: a survey on faith and trust of Catholic entrepreneurs in China." They start from the observation that the spreading of the market system in a weak legal and regulatory framework in China during the past 30 years has caused a widespread moral decline in the Chinese economy. Noticing that economists have long pointed to the importance of trust for the functioning of a market economy, they ask whether and to what extent personal faith influences the behavior of Catholic entrepreneurs in situations demanding trust. To answer the question, Shining and Fenggang conducted a series of interviews with such entrepreneurs in 2006.

According to their results, personal faith is, indeed, an important factor in economic situations that involve trust, such as customer-supplier or employer-employee relations. While family ties are a prime determinant for whether or not trust is granted, faith relations seem to be of significant importance, too. They help entrepreneurs build and maintain business relations which would otherwise not be possible. In a sense, Shining and Fenggang provide empirical support for the argument with which Berndt Hamm closes his chapter, namely, that religious faith provides a source of stability for the capitalist market system.

IV. Money, wealth, and desire

In "Do not sell your soul for money": economy and eschatology in biblical and intertestamental traditions," Andreas Schüle takes the reader back to the world of Kohelet and, subsequently, that of the apocryphal *Sapientia Salomonis* (*Wisdom of Solomon*) that comes from the intertestamental period, and finally, to that of the *4QInstructions* which belong to the Qumran texts. The thread linking these three texts is the emerging concept of an immortal human soul and an afterlife the expectation of

which serves as a guide for what is valuable in this life and what is not. While these concepts are only vaguely hinted at in Kohelet, they are fully developed in *Sapientia Salomonis* and receive an eschatological dimension in the Qumran text.

Schüle demonstrates that the views of money these texts hold develop in line with the development of their concepts of the immortality of the human soul and the afterlife. While Kohelet's view of money is quite ambiguous, as Michael Welker and Leon Seoq also argue in more detail in their contributions to this book, *Sapientia Salomonis* and 4QInstructions both take a more definitely negative position in this regard. They see money and the desire for monetary wealth primarily as a dangerous force threatening to destroy the relationship between human beings and God and, therefore, human chances to enjoy a glorious afterlife.

Schüle ends by noting that the development of the concepts of immortality and afterlife marks a very dynamic change in early Judaism and that the time when this occurs coincides with a period marked by very dynamic economic development, i.e. the monetization of the Palestinian economy discussed by Welker and Seow. Without claiming causality in either direction, it is interesting to see that the development of a monetary economy was a key characteristic of the period and society which developed the idea of a precious, immortal soul.

In "Businessmen and merchants will not enter the places of my Father": early Christianity and market mentality," Edmondo Lupieri takes this discussion one step further by considering the views of money, markets, and wealth present in the early texts of the New Testament. Terms and metaphors relating to the world of business, markets, and money abound in these texts, reflecting the fact that trade, monetization, and market activities had reached a hitherto unknown degree of development in the Palestine economy of the Roman Empire during the first century AD. But the use of these terms is rather ambiguous. Buying and selling, the basic market activities, can be spoken of both with a negative meaning of an excessive focus on material things, and with a positive meaning describing fundamental theological concepts such as the purchase of the lives of believers by the blood of Jesus Christ. Similarly, New Testament writers warn of wealth as distracting human beings from relying on God, and yet describe the Lord himself as a wealthy businessman. Similar to what we have seen in the discussions of money in Kohelet, it seems that these writers do not criticize

money, markets, and even wealth themselves, but rather, the wrong uses one can make of them. Matthew seems to have the most critical view of the use of money, linking it directly to the betrayal of Jesus Christ and the hypocrisy and unfaithfulness of the Jewish religious authorities. Some textual passages hint at an economy of exchanging gifts and donations based on the fundamental fact that everything owned by human beings is a gift from God as an alternative to the prevailing market economy, but this thinking remains far less explicit and developed than the gift economy Wagner describes for the Chinese religious tradition.

Lupieri provides a detailed discussion of the New Testament episode of the cleansing of the temple by Jesus, a story that stands out if only by the fact that all four evangelists mention it. This episode has often been used to justify the claim that Jesus was opposed to trading and markets. Yet, as Lupieri explains, such a simplistic interpretation is unwarranted. The focus of the New Testament texts is much less on the trading activities themselves than on the purity and holiness of the temple, the place of God's presence.

John F. Hoffmeyer, in "Desire in consumer culture: theological perspectives from Gregory of Nyssa and Augustine of Hippo," presents a theological reflection on the main dynamic force driving today's monetary market economy: consumer desire. Through the art of advertisement, Hoffmeyer argues, businesses have managed to keep consumers in a constant state of desire, never satisfied with what they have already acquired, always discontented with what is before them, ever ready to buy new things. In the modern consumer culture, the feeling of desire itself becomes desirable, and the act of shopping provides more satisfaction than the act of consuming the object purchased on the shopping trip.

Hoffmeyer refers back to Augustine and Gregory to identify the anthropological problem underlying this culture of desiring desire. Augustine holds that, because human beings are created by God and because of the way God created them, they cannot find satisfaction unless they find rest in God. Augustine describes his own experiences before becoming a Christian in terms that resemble the unquenchable desire of the consumer in a consumer culture. Faith, for Augustine, is an insatiable desire for God, much like the consumer's desire for desire. Even more forcefully, Gregory sees the process of searching for God as the believer's true enjoyment.

There is thus an interesting parallel between the desire for desire for God and the desire for desire for consumer goods. This parallel, Hoffmeyer

argues, is rooted in human nature, which does not allow human beings to find satisfaction in themselves. The problem of consumer culture, then, is not that human desires are unquenchable; the problem is that they are misdirected towards things created instead of being directed towards God, the creator. This is useful, because it can teach people to focus on the real, spiritual problems to which advertisements promise a solution without offering one. While consumer culture is characterized by a restless search for the newest object of consumption, the theological perspective teaches acceptance of the insatiability of the human desire, but rejection of the claim that (even merely temporary) satisfaction requires novelty and replaces it by the claim that (everlasting) satisfaction comes only from rest in the everlasting God. Instead of constantly chasing after the latest fad, such a perspective invites us to engage in relationships of faithfulness and commitment.