

## **The Theology of the Hammer and The Economics of Jesus**

**May 2008**

Dear Partners,

I am often asked about the “theology of the hammer” and the “economics of Jesus.” Where did these terms come from?

The genesis was back in 1965 when I first met Clarence Jordan, the founder of Koinonia Farm. He quickly became my spiritual mentor. Clarence had the most profound insights into the Bible of any person I had ever known, or have known since. And, it is from the Bible that all the concepts came for both the “theology of the hammer” and the “economics of Jesus.”

I have worked on these concepts since I first met Clarence Jordan in 1965 and especially since the first house was built at Koinonia in 1969 as part of the Partnership Housing program there (the forerunner of Habitat for Humanity and The Fuller Center for Housing). I talked extensively about both the “theology of the hammer” and the “economics of Jesus” in a lecture series at the Chautauqua Institute in 1987. I articulated in detail the timeless ideas and concepts at that time, all which are deeply rooted in God’s word. And, all of which are so relevant and incredibly important in today’s world, and are central to our work in The Fuller Center for Housing.

Simply stated, the “theology of the hammer” is the understanding that our Christian faith mandates that we do more than just talk about faith and sing about love. We must put faith and love into action to make them real, to make them come alive for people. Faith must be incarnated; that is to say, it must become more than a verbal proclamation or an intellectual assent. True faith must be acted out.

The Theology of The Hammer means that we work hard until a house for a needy family is built or renovated. It means continuing to love and having concern that is shown to the family to ensure success as a new homeowner.

This theology is also about bringing a wide diversity of people, churches, schools, businesses and other organizations together to build and renovate houses and establish viable, dynamic communities. It acknowledges that our political, philosophical and theological differences exist, but we can all find common ground using the hammer as an instrument of God’s Love.

The biblical economic lessons that we call “The Economics of Jesus” teach us that we can all agree on the following:

1. Building and renovating simple decent, affordable houses with and for people in need is right and central to proclaiming God’s love.
2. Utilizing principles that are found deeply rooted in many religious traditions of the world:
  - ✓ Not making a profit off the poor
  - ✓ Not charging interest to the poor (Exodus 22:25)
  - ✓ Taking what limited resources are available, asking God to bless them, then going to work, proceeding with the knowledge that God’s love extends to everyone, with a preferential concern for the poor, the broken and the stranger.
  - ✓ The opportunity for service and divestment of wealth is a blessing to people in need and to the giver.

Since I first published *The Theology of The Hammer* in 1994, an increased awareness of our responsibilities to the planet, the rapidly increasing costs of energy and changes to the climate have made it even more important to promote the use of appropriate technology when building and renovating houses. The plight of the creation which God loves so much requires us to change our thinking and acting!

At the Fuller Center we encourage thinking and acting “green.” We promote the use of environmentally-friendly and energy-efficient building methods when building and renovating houses. We want our homeowners to benefit from energy-efficiency strategies that will lower the need for fossil fuel consumption and help save on energy bills, and we want to build in ways that are respectful of the earth and its resources.

Both the “theology of the hammer” and “economics of Jesus” call for action! So, it is time to get moving. Start your first project. Get a lot and build a new house or renovate a house for someone who desperately needs your help. Introduce the family to The Greater Blessing Program idea. Tell them God loves them and so do you.

May God bless and guide you along the way.

In joyous Christian partnership and friendship,



Millard Fuller, Founder and President

*PS. If you want to do some more in depth reading on *The Theology of the Hammer*, *The Economics of Jesus* and other aspects of this ministry, I encourage you to go to our website [www.fullercenter.org](http://www.fullercenter.org) and order these books:*

*The Theology of The Hammer*  
*Building Materials for Life Volume I*

*The House That Love Built*  
*Building Materials for Life Volume II*  
*Building Materials for Life Volume III*