Stewardship and The Common Good

with Darrell L. Bock and Dr Greg Forster
Release Date: March 2015
**The Table Podcast**  
**Stewardship and The Common Good**

**Dr. Darrell Bock**  
Welcome to the table where we discuss issues of God and culture and our discussion today resumes our walk through the document theology that works. So faith and work is our topic. And we’ve got really a whole array of associations between how our work applies to certain areas and certain issues of life that come up and the document that we are going through is one that is produced by the Kern Family Foundation to summarize kind of the issues of faith and work. And our expert today, returning guest, a veteran of foreign wars as I like to refer to anyone who has been on this show before, is Greg Forster. Welcome back Greg.

**Dr. Greg Forster**  
Thanks very much Darrell. It’s always a pleasure to be here.

**Dr. Darrell Bock**  
Well we want to start in by talking about this section that’s dealing with kind of the relationship of work and stewardship to different areas. And I think what I want to do, we’re going to start off talking about greed to start off with but before we do that I want to set the positive table first. The document refers to what’s called a stewardship mentality. The way in which we manage really the responsibilities that God has given to us and so what is a stewardship mentality and why is it important when we think about the challenge of consumerism and materialism in particular?

**Dr. Greg Forster**  
I think there are two ways you could define a stewardship mentality. One is in the vertical dimension a steward is someone who is both over and under. So if you are a steward than you are steward over something, you have responsibility for it, you are accountable for what happens to it. But if you are a steward then you are also a steward under someone. You are responsible to someone for that stewardship you are accountable to someone for that stewardship responsibility. So the human being is steward over the world, a steward of material resources, a steward of relationship with other people, a steward of spiritual resources in some senses, a responsible agent. And that also implies responsible to someone. So a steward is under God who is the ultimate owner, the final owner of all of the things that we are stewards of. So we are kind of managers in trust is one way that I’ve heard it put. We have been created by God to be under him but to be over all these things that we have responsibility for. That’s one way of thinking about a stewardship mindset.
Another way of thinking about it is to think about the alternative. You can always define something by asking, “Well if you don’t have that then what do you have?” And as I talk about in the paper, the alternative really is what I call a dualistic mindset in which moral and spiritual things are separated from material life. So you have a set of religious activities or a set of moral exercises or whatever it is and that is how you fulfill the part of your being that is spiritual or religious or moral. And then separate from that you have activities that involve management of material things. And so work is in one category and moral and spiritual development is in a separate category. The stewardship mindset is in some ways defined by denying that dualism, denying that moral and spiritual things are separate from material things. Affirming that when we manage material resources, relationships and other things we are doing something that is of the profoundness moral and spiritual importance.

*Dr. Darrell Bock* So you put those two things together and that means that no human being is a chief executive officer. We’re all sub-chiefs in one way or another?

*Dr. Greg Forster* Well the Chief Executive Officer is responsible to someone too. You can be the Chief Executive Officer of your little corner of the world as long as you understand you’re not the board.

*Dr. Darrell Bock* [Laughs] There you go. Well so let’s define this in relationship to what is sometimes called consumerism and the danger of what I would call over reaching in the material world, what we would probably more technically define with the simple word greed. How does the stewardship mentality help us with the danger of being greedy and the subtle temptations that come with consumerism?
Well I think if you look at that dualism that I talked about earlier; one form of dualism is to privilege moral and spiritual things and kind of look down your nose at material things but the opposite error is to privilege the material things and that’s what you’re talking about when you talk about greed. That’s why although the word consumerism is fine, I usually use the word materialism to describe that attitude because it reflects I think more precisely the problem we’re dealing with, to treat material things as if they were of ultimate value. Jesus talks about the deceitfulness of wealth and part of the deceitfulness of wealth is the illusion that material things will satisfy you or give you safety, give you security or give you a shelter from a sense of guilt or worthlessness. That you can fill that hole with money or with material stuff. Ultimately that’s the problem we’re dealing with that people think material things is what’s going to make them all right.

I think a stewardship mindset helps to break that down in a lot of ways. One of the most important ones is it gives us a new place to find spiritual satisfaction. People are turning to materialism usually because they have hole they’re trying to fill. They’re looking for satisfaction and they think that will get it by having stuff. Now they’re not wrong to think that satisfaction is out there to be found. And as Christians we know that satisfaction comes from God and Christ but what does that look like when you live it out. What does that look like when the rubber hits the road. It mostly looks like doing things that help other people, that serve other people. You know you love God by loving your neighbor to a large extent. So to have good stewardship. To be focused on being a good steward of all the things that come under my care gives me a profound sense of satisfaction when I can say I did something that made the world a better place. I faithfully executed my responsibilities. I made God happy by the way that I managed my job, my checkbook, my relationships, whatever it is.

And you mentioned at the beginning before we talk about the negative, let’s talk about the positive. And I think that’s a lot of what happens. When you have something positive to aspire to, something that is good, that’s what is most effective in helping people overcome a sin or something that they need to avoid. You want to give them something positive rather than simply kind of wagging your finger at the negative but offering nothing to replace it. So being a good steward and passing on a world that’s better than you found it, it gives people a positive place where they can seek that satisfaction they’re looking for.
Dr. Darrell Bock: Now one of the things that people sometimes think that material goods will give them is not just security or kind of a control of their environment living in a way that is satisfying because you're comfortable and that kind of thing and you have access to the things that you want but another thing that people do with materialism or consumerism is they think it somehow gives them status, it gives them worth, it gives them value. I think in some ways that’s the more subtle thing that materialism does to us. What do you think of that observation?

Dr. Greg Forster: No I think that’s absolutely right. One of my favorite observations that I quote all the time is from Katherine Leary Alsdorf. Who said that, “As Christians if our identity is in Christ we should be more willing to take risks because we know that if we lose financially or in business that that does not ultimately take away what matters most. That our identity is in Christ so it is not in our checkbook, it is not in our position in the office. It is not in whether our business succeeded or failed. So she said Christians should be more entrepreneurial because they don’t need that stuff to establish their identity or status as you put it. I think there’s a lot to that.

Dr. Darrell Bock: Now when we talk about this area sometimes when you hear theological responses to the economy they often miss the mark in making their comments. And in particular they tend to sometimes suggest that consumption or economic development is not a positive category that somehow the creation of wealth and the creation of more abundance of goods is not a good thing. That almost a suggestion it doesn’t happen unless people take advantage of one another or something to that effect. Why is that in inadequate view of the way God has created us to manage the creation?
I think it comes back to our understanding of what creation is. We unfortunately very often have a very static view of creation that God created the world in it’s essentially final state. A perfectly developed and fulfilled state. And then the fall represented a falling away from that and so the only thing that needs to happen is let’s get back to Eden, right. But if you read the biblical narrative it doesn’t end with the garden. It starts in the garden but the redemption of creation does not consummate in the return of the garden right. Son of Garden of Eden or Garden of Eden Part 2, that’s not where the biblical narrative ends. The biblical narrative ends in a city. That the creation is given to humanity as a project, Colin Gunton put it. Something that was in a state of potential; it was perfect in a sense that it was sinless. It was perfect in a sense that everything that was needed was provided and God was going to be present and in active relationship with us to see the project through but it was dynamic, it was unfolding. It was something that was given to us to develop to cultivate, to be creative, to build, to grow, to make new things.

And you see how that goes wrong after the fall but the active redemption is not to get us back to the garden but rather to get this project of building and growing and developing reoriented towards its proper end which it the glory of God and the Love of God and neighbor. It’s to take that project that has gone off the rails and put it back on the rails. Once you see that then it makes perfect sense that over time living in relationship with God and practicing the virtues that God teaches us to practice would have a general tendency to result in economic success. Now that’s not a promise. We don’t want the prosperity Gospel right? Nobody’s more against prosperity Gospel then I am but as a generalization it is usually the case that people who are honest and diligent and sober and generous and seek the good of others will have more economic success then people who are greedy and shallow and lazy and can’t control their desires and have to have the latest thing and are constantly spending themselves into debt because they want to gratify those desire and who can’t be trusted right. No one wants to do business with someone who’s going to stab them in the back. And if you read the book of Proverbs, if you read a lot of the Old Testament wisdom literature, the laws, the mosaic laws, if you read a number of the New Testament documents you find this sort of generalization affirmed. That virtuous living on the whole and on balance, all things being equal is going to lead that kind of flourishing.
The Table Podcast  Stewardship and The Common Good

**Dr. Darrell Bock**  
So as we talk about flourishing and we think about it and we think about service and stewardship, service and stewardship then push us in a direction where we’re both helped individually and corporately, right?

**Dr. Greg Forster**  
Absolutely. I think one of the things that we’re struggling to recover and I see more and more leaders in the Christian space talking about this is to have an anthropology that recognizes the individual but also recognizes the social nature of human beings. That in order to be human we must be individuals who are unique and precious as individuals but also we are members of communities, we are born into relationships. The little community of the family and the big communities of our neighborhoods and nations. And so individually if someone comes to Christ we should expect behaviors that were counterproductive for flourishing are going to go away. You know, the addictions, the dishonesty, the lack of self-control, all those things are going to go away. We should also expect as Christians manifest that behavior in public places. As Christians participate in businesses, in market places, in neighborhoods and demonstrate this way of life we should hope that while some powers will reject it and fight against it others will say Hey this works, this is attractive, this fills a need that I didn’t know I had. So I think when Christians are manifesting that change in public you do see a reaction against it by worldly powers but you also see a powerful reaction towards it by people who are being moved maybe in a saving way and maybe not in a saving way but in both of those ways that becomes appealing to people and changes the way they live.

**Dr. Darrell Bock**  
Yes, well in contrast to that the complaint that often comes up is the idea that people who are often at the top of the economic chain make too much even the suggestion that there’s a way to make an immoral amount of money. Is there any way to access that kind of claim? You know should a Christian have a Maserati? [Laughter]

**Dr. Greg Forster**  
Well let me give you an example of that. I was once eating lunch with Dallas Willard a few years ago and we were talking about the culture of sensuality and we were bemoaning the culture of sensuality. And then desert came and they brought this fantastic dessert. It was a parfait, it was this really tall glass filled and it was just amazing.

**Dr. Darrell Bock**  
Sounds dangerous to me.
Dr. Greg Forster: So delicious and it had all the whip cream and I just sat there and looked at it. And he had his in front of him and I had mine in front of me. And I said, “Dallas are we surrendering to culture of sensuality by eating this dessert?” And he said, “Well that depends on how you feel about it.”

Dr. Darrell Bock: Spoken like a philosopher [Laughs].

Dr. Greg Forster: No absolutely. And then he said, “Could you stop if you ought to?” And I think that’s a good place to begin with a difficult question like this. Should a Christian own a Maserati? Well is that something that you are dependent on in a way you shouldn’t be. Why is it that you want a Maserati? I’ll give you sort of a counter-example. John Schneider use to talk about how he built a deck on the back of his house and he said, “Yes I spent you know a couple thousand dollars on this deck and I could have donated that to the poor. Does that make that a sin to have this deck? Well I don’t think so because I glorify God by having this deck. You know I sit and I behold the goodness of God’s creation and it gives me a unique opportunity to behold the goodness of God’s creation.” And that’s good too. And it’s not like he gives no money to the poor. It’s not like he’s not generous. So these are on opposite extremes, you know having a Maserati and having a deck on the back of your house. And I think on the one hand we need to avoid a sort of passiveness that says oh it doesn’t matter. You know you don’t have to worry about that. Yeah sure Christians can own Maserati’s because it doesn’t hurt anybody. Well I think that kind of passiveness would be an open door for a materialism to creep in. I think we should be very serious examining whether you need something like that. On the other hand there is also a danger of legalism because if you can’t have this kind of car, well what about this kind. You could do with something less and what about this kind, and what about this kind, and what about this kind.

Dr. Darrell Bock: Okay. I’ll just have a tricycle. [Laughs]
**Dr. Greg Forster**  
Yeah. Well and this is an old issue. Calvin in the institutes writes about monks who compete to see who can survive on this bread and water, right. That I can get by on half a piece of bread and you need a whole piece of bread so you’re not a real Christian. And so I think it helps to avoid legalism on one hand and to avoid a passiveness a sort of it doesn’t matter attitude on the other hand. I know that’s not tremendously helpful. You know it doesn’t give you kind of a nice, neat, kind of a dollar figure, right. Christians could live on $50,000 a year and after that you should give it all away. I think the temptation to have that kind of specificity is something we should be weary of. I don’t think we need to be that specific about it. And I see that as an open door to legalism. But on the other hand I appreciate people who are saying, “Hey think about whether you need that fancy car. Think about whether you need to spend money going out to eat as much as you do. Could you do that less? Is there a better stewardship for that money?”

**Dr. Darrell Bock**  
Another way to raise this perhaps is to ask the question, it’s not a matter of how much you have but what you do with what God gives you. And if you use it well, use it generally, don’t hoard it to yourself, think about ways in which you impact other people through the means that God has given to you. Then to having access to a lot may allow you to serve very many people. And so that’s the danger of a specific amount is that it can get in the way of asking, “Well what is actually this being used for and why is that God has given this to me and how should I be using the things that God has blessed me with?” Asking those kinds of questions and then utilizing it well may actually put you in a position to minister to more people than you would be able to minister to otherwise.

**Dr. Greg Forster**  
I think that’s absolutely true. I also think though that we need to continually examine whether that is the reason we’re getting into that position and not for some other reason that we wouldn’t want to admit. In terms of generosity one thing I love C. S. Lewis had this statement, “There should be things that you want to do but you can’t do because you need to be generous to others instead.” And I think that’s a good hermeneutic. I like that hermeneutic, are there things that I want to do but I can’t do because it would contract my opportunities to be generous to others and serve others. I think I have found that helpful as I struggle with what admittedly are complicated issues.
Well the next section of the paper actually goes through a list of some key texts. And I’m in many ways glad we’ve gotten here because we’ve done a lot of discussion over these many podcasts of theories and views of economics and that kind of thing. So to actually take a look at some specific texts is kind of nice. And I’ve got the list here and the paper has done a nice job. There are actually tons of passages that deal with this theme in one way or another but I think the paper’s done a good job of selecting out kind of some of the highlighted passages and the first one on the list is actually one of my favorite passages out of Luke and it is the parable of what we call the rich fool. And he’s called the rich fool because at the end of the passage of course it says, “you foolish man you know who will you give the resources that you’ve saved to?” And the passage is famous because this man happens upon a very good harvest, a very good crop. And this is Luke 12:13-21 and Jesus is actually dealing with the issue of greed in this passage and the potential for greed and then we go through a series of responses to what he’s going to do. And the key part of the text in Luke 12 reads as this. It starts in verse 17. It says, “What should I do for I have nowhere to store my crops?” And he’s got this huge crop. Verse 18, then he said, “I will do this. I will tear down my barns and build bigger ones. There I will store all my grain and all my goods. I will say to myself you have plenty goods stored up for many years. Relax, eat, drink and celebrate.” And the interesting thing about those verses is how many times the first person singular appears in one form or another. I will do this. I will tear down my barns and build bigger ones. I will store all my grain and my goods. I will say to myself. You know you have plenty of goods stored up for many years. It’s kind of all about him.

Absolutely.

- in the way that this goes about it. And then the response is, “You fool this very night your life will be demanded from you. Who will get what you have prepared for yourself.” And when I read this and talk about it I say that’s actually a very good question. You know. A question to ponder. So it is for the one who stores up riches for himself who’s not rich towards God. When you come to the end and you’ve done all this archiving, if I can say it of goods. Low and behold when you’re all done you can’t take the archive with you. And so it’s like a different kind of being left behind.
Dr. Greg Forster

Well and I think we can’t overestimate the importance of household and community to a biblical understanding of economics, particularly household. It’s interesting the question comes who’s going to inherit your wealth. This man is thinking about himself and not other people. The Bible’s constantly admonishing households to take care first of their own needs and then serve the needs of others around them but household is itself a unit of people in relationship with one another. So if you contrast this passage with the passage where Paul talks about, several passages where Paul talks about how you have to support your family.

Dr. Darrell Bock

Right and we’re going to get to those.

Dr. Greg Forster

You have to provide for the needs of your family and if you don’t do that you’ve denied your faith and your worse than an unbeliever because it’s other oriented. It’s maintaining relationships with other people. It’s serving the needs of people. Or another example I like to point people to is, look at Job’s description of his righteousness. Job constantly talks about other people. Job, when he talks about how he’s obeyed God he’s constantly describing things he did for other people. So the contrast with this where the focus is on himself really I think gets to the heart of the problem.

Dr. Darrell Bock

Yeah, and one of the dangers of consumerism I think can be that it gives us the impression that we are our own gods and that we can control our environment. That it’s our world that matters. It’s what happens to me that matters and we become the center of the universe and that’s something the scripture really challenges, so much so that in some texts greed is called idolatry. And you know that use to always kind of perplex me. Why greed and idolatry? I don’t normally put those two words together but there’s a sense in which greed when it’s so self-directed and so self-focused ends up being this huge blinder that clouds out the rest of the world and my responsibility to it and in the process by turning so inward I end up building up an idol and that idol is not necessarily the things but what the things do for me in distinction and in detachment from the rest of the world around me.
Dr. Greg Forster: And I think the same thing happens in reverse. That when we have strong relationships with other people that is one of the most important things that keeps us grounded in Godliness and virtue because it’s very difficult to continue to believe that you are God or treating yourself like you’re God. If you are regularly in strong relationships with other people, it prevents the formation of that isolated universe.

Dr. Darrell Bock: Now a second passage here gets at a theme that you’ve already noted and that is how the scripture urges us to make sure that we take care of our own households and this short verse does it pretty vividly. This is 1 Timothy 5:8, “But if someone does not provide for his own, especially his own family he is denied his faith and is worse than an unbeliever.” I mean there’s almost no commentary to give to that. [Laughter]

Dr. Greg Forster: —I agree. I think again it speaks again to the profound sense of importance of the household in biblical text throughout the old and new testament. The household is the key economic unit for the biblical authors. And that’s what stands behind this admonition that to fail to provide for your own household is tantamount to infidelity.

Dr. Darrell Bock: We’re designed to contribute to the well-being of those around us. That’s part of what is being affirmed here. Well a third text is James 1:26 and 27 and it raises another commitment. Again a relational commitment. “If someone thinks he is a religious yet does not bridle his tongue and so deceives his heart, his religion is feudal.” So obviously there’s an issue of self-control in that verse. And then it goes on to say, “Pure and under filed religion before God the father is this. To care for orphans and widows in their misfortune and to keep oneself unstained by the world.” So there’s an integrity element on the end of the passage but I think the key part of this passage for our discussion is this sense of caring for those who are at risk, who are vulnerable, who may not be able to care for themselves and stepping into the breach.
Dr. Greg Forster Absolutely. And again I think that’s again something that you see throughout scripture. I’ll go back to Job. Job talks repeatedly about his service to widows and orphans and outcasts and people in need. One of the most convicting passages I’ve ever read in scripture is where Job says, “I sought out the case I did not know.” Right. After he’s helped all the people in need that he knew of he went out and found people in need for the purpose of serving them. That’s deeply convicting for me. I don’t know how many of us are going to be able to say that.

Dr. Darrell Bock Yeah that’s right. Another passage that’s in the list is James 2:15-17 which is interesting because it’s an example that’s actually placed in the middle of a very theological discussion about the relationship between faith and works. And it’s an interesting illustration because I think James presents it as an example as a way that we should be sensitive to those in need around us. “If a brother or sister is poorly clothed and lacks daily food,” James 2:15, “and one of you says to them, “Go in peace. Keep warm and eat well but you do not give to them what the body needs what good is it. So also faith if it does not have works is dead being by itself.” He’s talking about the usefulness of living in a world in which a person has no compassion for the needs around them is an example of the way in which faith actually has a product.

Dr. Greg Forster And you really see there I think the direct challenge to that dualism that would separate the moral and spiritual from the material. The person who says, “Be warm and filled.” But does not actually help you satisfy those needs is somebody who is doing the moral and spiritual thing but does not then follow up with material action that aligns with those affirmations. So the Christian faith is really a direct challenge to that James in particular is famous for that. Demanding that type integration of our spiritual identity and our material actions.

Dr. Darrell Bock Yes. And the next passage on the list which I’m having trouble getting to on my iPad because Psalms is such a big book is Psalm 112, verses 3-5. And it reads as follows, “His house contains wealth and riches. His integrity endures. In the darkness a light shines for the godly for each one who is merciful, compassion and just. It goes well for the one who generously lends money and conducts his business honestly.” Obviously an exhortation to conducting your business life and your everyday life with integrity and compassion.
Absolutley. And I think also one of those places where it is affirmed as a general observation that that tends to lead to economic flourishing. And not only for yourself but for others as well. So notice, “lending generously”. We don’t have time for a lengthy discussion of how lending is different in an agricultural economy then it is in a contemporary industrialized economy but this imperative to lend generously is there because in an agricultural economy people don’t have easy access to capital. And so one of the important functions for those who accumulated some capital is to serve essentially as the local bank. That if you have some money stored up one of the things that you need to do to help other people thrive is to make it available through lending because there’s not a banking system.

Dr. Darrell Bock  Yes.

Dr. Greg Forster  There’s no bank you can go to for a loan.

Dr. Darrell Bock  Right. So you got to get help whereever it can come from. Now to me of all the passages listed the one that I most often direct people to when I say, “Is there one passage in the new testament that just kind of sums it all up?” It’s a series of texts in 1 Timothy 6 where Paul summarizes what godliness is and the way in which we should view contentment, our access to resources, that kind of thing. In 1 Timothy 6:6 it says, “Now godliness combined with contentment brings great profit for we have brought nothing into this world so we cannot take a single thing out either.” That’s kind of a reflection and a commentary on the parable that we started off with. “But if we have food and shelter we will be satisfied with that.” I think just thinking about what that verse is saying and what we ought to be content with is a pretty significant verse in and of itself. We often talk about what we need but our list of needs is often much bigger than it actually needs to be.

Dr. Greg Forster  Absolutely.
Then in verse 9 it says, “Those who long to be rich however stumble into temptation and a trap and many senseless and harmful desires that plunge people into ruin and destruction for the love of money is the root of all evils.” Key there is the idea of love of money. “Some people in reaching for it have strayed from the faith and stab themselves with many pains.” That takes us through verse 10 and then the discussion picks up again in verse 17 with this, “Command those who are rich in this worlds good not to be hoity or to set their hope on riches which are uncertain but on God who richly provides us with all things for our enjoyment. Tell them to do good, to be rich in good deeds, to be generous givers, sharing with others. In this way they will save up a treasure for themselves as a firm foundation for the future and so lay hold of what is truly life.” And if you ask yourself what that passage says is truly life. What’s truly life is being generous with the resources God gives you in such a way that you bless the people around you.

No and I think it comes back to relationship once again. And you can hear in that admonition to the wealthy both of the concerns that we were looking at when we asked the question, “Can a Christian own a Maserati?” On the one hand it says, “Be rich in good deeds and be generous givers.” So don’t just contentedly say, “Well I’ve got this money so I’m going to enjoy it.” On the other hand it says, “God gives us all things richly to enjoy.” So that is I think the stopper against legalism. When we get to the point where we’re saying, “Well you may need a full piece of bread but I can live on half a piece of bread.” You know God gives us all things richly to enjoy and that legalist attitude that would deny us the enjoyment of the things that God has given us is just as much off the mark. I’d like to also point out the role of, you said, food and shelter right.

Uh-huh.

Food and covering. I’m told, I’m no Greek scholar but I’m told the word there is covering and could include both clothing and housing.

Yes.
But notice that ties back to what James was talking about, right. “If a person is lacking in daily food or clothing.” And you’ll see those two things again and again in scripture identified as our needs. You know food and covering, we’re not talking about Xboxes here. So I think if we could recover a sense of being content if we’ve got what we need and think about the fact that in the modern economy where it’s an entrepreneurial economy we are all by that standard pretty wealthy. Virtually all of us.

That’s exactly right.

There are exceptions and I don’t want to forget that but most of us are very wealthy. We have an Old Testament professor in one of the schools that I work with who did a word study on prosperity in the Old Testament. Found that the root of that word is a word associated with having excess or left over, especially in the context of food. So if you’ve got extra food left over you’re prosperous. That’s the standard in an agricultural economy. Two-thirds of the population in an agricultural economy is at or close to subsistence level where they’re just living hand to mouth. They have as much as they need to survive and that’s it. If you’ve got something left over after pure survival then you’re prosperous by that standard. And we are now living in a society where almost all of us are prosperous in that way. You know, a middle class person fantastically so. And we’re still trying to figure out I think what does it mean to be Godly in that context and how do you organize society in that context.

Exactly.

I think we’re still wrestling with that.

Yeah. I think you’re right. Yeah just to make the point that you made about the term clothing. The Greek term here, we don’t normally do this but you’ve given me the chance as a New Testament person to throw in a little Greek so I’m going to do it. Skepsasma is the term and it can refer to clothing, it can also refer to housing. So it’s precisely the point that you are making if you check it in the Lexicon for those of you who don’t believe me that’s what the Lexicon will tell you.