FAITH & MONEY · CULTURE · STEWARDSHIP

Peter Thiel Says Giving Is for Suckers. *Scripture Disagrees.*

> The PayPal founder is dismantling the Giving Pledge from within — and calling it freedom. But his vision of the sovereign billionaire owes more to Ayn Rand than to anything in the biblical tradition. There's a better word for what he's describing: captivity.

By David A. Sims · JD, PhD, CKA®, CEP®
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Peter Thiel has a message for America's billionaires: quit the Giving Pledge, keep your money, and stop pretending that social pressure to give constitutes a moral obligation. He's been saying it privately for years. Now he's saying it in the New York Times — calling the Gates-Buffett pledge an "Epstein-adjacent, fake Boomer club" and boasting that he has "strongly discouraged people from signing it, and then gently encouraged them to unsign it."

He's right about one thing. The Giving Pledge is broken. In its first five years, 113 families signed on; in all of 2024, just four. Of the original 57 American signers, 32 are still billionaires — their net worth up nearly 300% since signing. The pledge has produced some genuine generosity and a great deal of philanthropy-as-reputation-management.

But Thiel's diagnosis — that the problem is too much obligation — is exactly backwards. And for Christians who work with wealth, advise donors, or simply wrestle with what their own portfolios mean in light of the gospel, this moment demands a clear-eyed theological response.

The God Who Gives First

The first act recorded in Genesis is an act of giving. Light. Land. Sea. Vegetation. Breath. Companionship. The Hebrew word for "create" — bara — is never used with a human subject; it is exclusively divine. The world owes its existence not to competitive advantage but to the sheer, gratuitous generosity of a God who gives because He delights in giving.

This is not decorative theology. It is load-bearing. If creation is gift, then all human possession is stewardship — not ownership. "The land is mine; with me you are but aliens and tenants"

(Leviticus 25:23). Everything we have, we have received. The only question is what we do with what we've been given.

Thiel's framework rests on the opposite premise: that wealth is created by exceptional individuals, and therefore their claim on it is absolute. It is a coherent worldview. It just happens to be cosmologically wrong. The maker is made. The creator is creature.

"We have been discipled by the market more effectively than we have been discipled by the Church."

Two Kinds of Freedom

Thiel's billionaires who feel "blackmailed" by the Giving Pledge are experiencing something real. But what they're experiencing is not coercion from without. It's the friction of a prior commitment meeting a present unwillingness — and the libertarian instinct names that friction "appression."

Bonhoeffer saw the same dynamic in the rich young man. The young man comes to Jesus having kept all the commandments — sincere, devout, morally serious. Jesus names the lack: sell your possessions, give to the poor, follow me. And the young man goes away grieving, not because he made a bad choice, but because, as Barth saw clearly, he was not free. His possessions were not an obstacle to obedience; they were evidence that another god had claimed him.

The neoliberal tradition has sacralized the freedom-from model: the sovereign individual's right to choose, constrained by nothing. Scripture defines freedom differently — as freedom for the other. "You were called to freedom — only do not use your freedom as an opportunity for self-indulgence, but through love become slaves to one another" (Galatians 5:13). The soul curved inward on itself, experiencing the ordinary claims of community as intolerable constraint, is not free. Augustine named it incurvatus in se. It hasn't changed.

The Machine That Shapes Desire

Thiel's libertarianism is not a free philosophical conclusion reached by independent minds. It is the fully formed output of decades of market formation. Theologian Daniel Bell argued that consumer capitalism is not merely an economic arrangement — it is a technology of desire, an ensemble of disciplines that captures the deepest human longing for God and redirects it toward the market.

The affluent American child is nurtured from birth in what one scholar called "twin capitalist habits of acquisition and enjoyment." By the time she arrives at adulthood — at church, at the wealth advisor's office, at the table where the Giving Pledge is discussed — the formation is largely complete. The desires have been disciplined. The moral imagination has been furnished.

Thiel's Thiel Fellowship celebrates itself as counter-cultural: $200,000 to skip college and build $100 billion companies. But look at the metric. The telos is unchanged. Accumulation,

measured in market value. This is not a critique of the market's liturgy. It is the market's liturgy performing at its highest register.

The Move Thiel Can't Make

Here is the claim for which libertarianism has no category: The poor are not a problem to be managed. They are the location of Christ's presence in the world.

"Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me" (Matthew 25:40). This is not metaphor. It is Christology. And Paul's summary of the Incarnation in 2 Corinthians 8:9 is the definition of true generosity: the generous act of Christ is not that He redistributed surplus, but that He became poor. The generosity is in the giving of self.

Neither the Giving Pledge nor the Thiel Fellowship requires the donor to enter into solidarity with those who suffer. Both operate from secured advantage, retaining the power to define what "good" means for everyone else. The Incarnation pattern blows that up. You cannot practice the economics of the Kingdom from a safe distance.

The Acts 4 Economy

"There was not a needy person among them" (Acts 4:34). This was not proto-communism. It was not state redistribution. It was the spontaneous overflow of a community so transformed by the resurrection and the Spirit that private accumulation in the face of another's need had become unthinkable. What the Torah commanded and Israel failed to sustain, the Spirit accomplished in a single generation.

That community cannot be produced by pledges, fellowships, or donor-advised funds. It requires transformed desire. Not better-managed desire. Transformed.

The world is not made better by those who possess sufficient wealth and virtue to redistribute it wisely. It is made better by people whose loves have been reordered by the grace of the One who gave first — and who therefore cannot help but give. Not because social pressure demands it. Not because a pledge was signed. But because the God they worship gave everything, and a community that worships a self-giving God and does not give is worshipping a God it has invented.

The rich young man went away grieving. The community at Pentecost held all things in common. The difference is not net worth. It is not ideology. It is freedom. True freedom.

One flock. One Shepherd. Truly free.

POLITICAL ECONOMY · THEOLOGY · CIVIL SOCIETY

The Libertarian Billionaire and the Grammar of Gift

> Peter Thiel's crusade against the Giving Pledge is more than a culture-war skirmish among the ultra-wealthy. It is the latest expression of a rival anthropology — one that the Christian tradition has been arguing against since at least Augustine, and which now demands a fresh response rooted in creation, covenant, and the common good.

By David A. Sims · JD, PhD, CKA®, CEP®
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David A. Sims (JD, PhD, CKA®, CEP®) is an attorney, theologian, and stewardship advisor whose Durham University doctoral research examined the intersection of consumer capitalism and evangelical formation — published by Wipf & Stock in 2009. He works at the intersection of fiduciary wealth advisory and Christian ethics, advising high-net-worth multi-business families on questions of wealth, legacy, and the common good.

There is a sentence buried in Peter Thiel's recent New York Times interview that deserves more attention than it has received. Discussing the Giving Pledge — the Gates-Buffett initiative in which billionaires commit to donating at least half their wealth — Thiel observed that many signatories feel "sort of blackmailed," too exposed to public opinion to renounce a non-binding promise. He has, he added, "strongly discouraged people from signing it" and "gently encouraged them to unsign it."

The word "blackmailed" is doing significant theological work here, even if Thiel doesn't intend it that way. It assumes that the sovereign individual's prior voluntary commitment creates no genuine moral claim — that obligation is simply coercion by another name, and that the free person's defining act is the refusal of any constraint he has not himself chosen in the present moment. This is not an economic position. It is an anthropology. And it is one the Christian tradition has a great deal to say about.

Against the Analogia Libertatis

The late Stephen Long identified what he called the analogia libertatis — the analogy of liberty — as the theological substrate of neoliberal economics. In this framework, theology's role in relation to economic life is reduced to affirming the supreme value of human freedom. The market generates facts; theology merely supplies values. The result is a Christology evacuated of content: we do not learn anything from Jesus about how wealth ought to circulate that we do not already know from the price mechanism.

Thiel is a more sophisticated thinker than his provocations suggest, and his version of this framework is not naive. He has genuine eschatological concerns — his private lectures on the

Antichrist and civilizational risk suggest someone who takes history's directionality seriously. But his economic anthropology rests, finally, on the self-originating creator: the individual whose wealth is the material expression of his productive genius, owed to no structure larger than himself.

The Christian counter-claim begins not with ethics but with cosmology. The Hebrew word bara — to create — is never used with a human subject. It is exclusively divine. Creation is not the product of competitive exchange; it is gratuitous gift. "The land is mine; with me you are but aliens and tenants" (Leviticus 25:23). The billionaire who imagines he has created his wealth ex nihilo is not exhibiting freedom. He is exhibiting the most ancient of illusions.

"The maker is made. The creator is creature. The market does not generate its own moral grammar — it inherits one, and if the Church does not supply it, the market will invent a substitute."

Desire, Formation, and the Rival Liturgy

Comment readers will be familiar with the Radical Orthodoxy argument that secular social orders are not neutral spaces theology may optionally inhabit. They are rival liturgies. John Milbank's foundational claim — that the social sciences are covert theologies grounded in an ontology of violence and competition — finds its sharpest practical application precisely here, in the formation of wealthy Christians by the liturgies of accumulation.

Daniel Bell's development of this insight is the most useful: consumer capitalism is not merely an economic arrangement but a technology of desire, an ensemble of disciplines that captures the deepest human longing for God and redirects it toward the market. By the time the affluent child of the evangelical or mainline household reaches adulthood, the formation is largely complete. What she hears at church — when she hears it — is filtered through formation already received.

Thiel's Thiel Fellowship presents itself as a counter-cultural alternative to institutional philanthropy. But the metric remains market valuation. The telos is unchanged. The formation is identical. This is the market's liturgy performing at its highest register, not a critique of it.

Covenant, Sabbath, and the Counter-Economy

The Torah is not merely a moral code. It is, as the manifesto tradition of the Hebrew prophets understood it, an economic constitution for a liberated people — designed to ensure that what happened in Egypt would never happen again. Sabbath, Jubilee, gleaning rights, the prohibition of usury, protections for the widow and the stranger: these are God's counter-proposal to the economics of empire — of Pharaoh, of Babylon, of Rome, and of every system that demands limitless productivity and the subjugation of persons to profit.

When Israel forgot these laws — when kings built palaces on forced labor, when merchants rigged scales against the poor — the prophets arose. Amos. Isaiah. Micah. Jeremiah. Their

message was always the same: You have forgotten the Exodus. You have become Egypt. And the God who liberated you from Pharaoh will not tolerate you becoming Pharaoh.

The civil society implication is direct. Neither the Giving Pledge nor the Thiel Fellowship represents a genuine alternative to this pattern, because neither touches the desire-structure that generates the concentration of wealth in the first place. The prophetic tradition demands something more uncomfortable: an honest accounting of the economic arrangements that produce poverty as a structural outcome, not merely a misfortune to be remediated by sufficiently generous donors.

The Common Good and the Limits of Sovereign Choice

Thiel's warning to Musk — that pledged giving would go to "left-wing nonprofits chosen by Bill Gates" — reveals that his objection to the Pledge is not principled opposition to philanthropic power but competition for philanthropic hegemony conducted under the flag of anti-philanthropy. He does not object to directed power. He objects to that direction of power.

The Catholic social tradition, from Rerum Novarum through Centesimus Annus and Laudato Si', has consistently maintained that the common good is not the aggregate of individual preferences but a shared reality with a prior claim on each person's resources and choices. The principle of subsidiarity does not dissolve this claim into sovereign individualism; it specifies the appropriate level at which the claim is met. And the universal destination of goods — the doctrine that the earth's resources are ordered to the benefit of all humanity — establishes a moral architecture that no amount of productive genius can generate a private exemption from.

> *"Did he judge the cause of the poor and needy? Is not this to know me? says the LORD." — Jeremiah 22:16*

What Transformed Desire Looks Like

"There was not a needy person among them" (Acts 4:34). The early Church's economic experiment is not proto-communism and not a naive communalism easily dismissed by appeal to fallen human nature. It is the political form of the resurrection — the community whose life together becomes the evidence that something has actually changed in the world. What the Torah commanded and Israel failed to sustain, the Spirit accomplished in a single generation.

This cannot be produced by pledge programs, libertarian fellowships, or donor-advised funds. It requires transformed desire. Not better-managed desire — transformed. The ordo amoris reordered from its ground up. And that reordering is, finally, what the Christian tradition offers that neither the Giving Pledge nor Peter Thiel can: not a better philanthropy strategy, but a different account of what a human being is, what her wealth is for, and whose economy she inhabits.

One flock. One Shepherd. Truly free.

ECONOMY · THEOLOGY · CULTURE

Incurvatus in se and the Billionaire

Peter Thiel's campaign against the Giving Pledge is, beneath its provocateur's surface, a serious anthropological claim — one that deserves a serious theological answer. Augustine and Bonhoeffer supply it. The rich young man dramatizes it. And the community at Pentecost demonstrates that a different political economy is not only imaginable but has already occurred.

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David A. Sims holds a JD from the University of Florida and a PhD from Durham University, where his doctoral research examined the theological anthropology of the affluent American evangelical child in late modernity (Wipf & Stock, 2009). He is an attorney and stewardship advisor whose practice integrates Augustinian and Reformed ethical frameworks with high-net-worth wealth planning. He works with the questions this essay raises not from the academy but from inside the advisory relationship.

Peter Thiel is, by his own account, engaged in a campaign of theological correction — though he would not use that language. Having called the Giving Pledge an "Epstein-adjacent, fake Boomer club," having warned Elon Musk that his pledged wealth would otherwise be distributed to "left-wing nonprofits chosen by Bill Gates," and having told the New York Times that he has "strongly discouraged" signatories from honoring their commitments, Thiel is doing something more than disrupting a philanthropic institution. He is proposing an anthropology: the sovereign self whose wealth is the material expression of its productive genius, owed to no structure larger than itself, accountable to no prior commitment the present will does not ratify.

This is a serious position. It deserves a serious answer. The Christian tradition has one.

The Grammar of Bara

Augustine observed that the soul is restless until it rests in God — and that the characteristic pathology of the fallen will is to rest in itself instead. Incurvatus in se: the soul curved inward, mistaking its own desire for the supreme good, experiencing every external claim as an affront to its sovereignty. Luther developed the Augustinian insight with characteristic force: the incurvatus person is not the obviously wicked but the subtly self-enclosed — the one who performs obligation when observed and resents it when the audience has left.

Thiel's billionaires who feel "blackmailed" by the public expectation that they honor a voluntary pledge are exhibiting this condition with diagnostic clarity. The experience of

accountability as coercion — of prior commitment as present oppression — is not evidence of oppression. It is evidence that the will has come to regard its own sovereignty as the primary good, against which every other claim, however legitimate, presents itself as intrusion.

The theological counter begins not with ethics but with ontology. The Hebrew word bara — the act of creation in Genesis 1 — is never used with a human subject. It is exclusively divine. The world does not owe its existence to competitive advantage or productive genius. "The land is mine; with me you are but aliens and tenants" (Leviticus 25:23). Every billionaire's portfolio is, in the strictest cosmological sense, borrowed goods administered on behalf of Another.

"The maker is made. The first truth about the human being is not that she creates, but that she is created — and that the One who created her is generous before He is anything else."

Bonhoeffer at the Intersection

It is Bonhoeffer who names most precisely what is at stake in Thiel's framework, because Bonhoeffer understood that the Protestant tradition had itself corrupted the concept of freedom it was meant to recover. The rich young man comes to Jesus having kept all the commandments from his youth. He is not a hypocrite. He is not indifferent to goodness. He is, in every conventional sense, a good man. And yet he goes away grieving, unable to do the one thing Jesus asks.

Barth's reading of this moment is devastating: the young man's possessions are not merely an obstacle to obedience. They are evidence that another god has claimed him. He cannot sell because he is not free. He cannot give because he is not free. He cannot follow because he is not free. The freedom the libertarian tradition celebrates — the freedom to choose whether to comply — is precisely not the freedom the gospel offers. The gospel offers the freedom to obey; and what the young man lacks is exactly this: the capacity, in the presence of love, to respond with love.

Thiel's libertarianism elevates the young man's incapacity into a philosophy. The freedom to choose, constrained by nothing, becomes the supreme value. Every other good — including the good of the poor, the good of the covenant community, the good of the creation entrusted to human stewardship — must pass through the permission of the sovereign self to be recognized at all. This is not the Protestant recovery of freedom. It is the Protestant corruption of it, precisely as Bonhoeffer feared: faith deployed as an excuse for disobedience.

Against the Analogia Libertatis

Stephen Long identified the analogia libertatis as the theological substrate of neoliberal economics: the reduction of theology's role to the affirmation of human freedom as the supreme value, with the market generating facts and theology supplying values. The result is a Christology evacuated of economic content — we do not learn from Jesus anything about wealth and its proper circulation that we do not already know from the price mechanism.

Thiel's warning to Musk reveals that his objection is not to philanthropic power as such, but to that direction of philanthropic power. This is not a principled critique of the patron-client structure that large-scale philanthropy inevitably produces. It is competition for philanthropic hegemony conducted under the flag of anti-philanthropy. The analogia libertatis in practice does not abolish the exercise of power over others through wealth. It merely insists that such power should be exercised by the right sovereign selves.

The prophetic tradition offers no such comfort to either side. "Did he judge the cause of the poor and needy? Is not this to know me? says the LORD" (Jeremiah 22:16). To know God is to do justice. No amount of strategic philanthropy, and no amount of principled libertarian refusal, substitutes for this requirement.

The Political Economy of the Resurrection

"There was not a needy person among them" (Acts 4:34). The phrase is a deliberate echo of Deuteronomy 15:4 — "There will be no one in need among you" — and its placement in Acts is exegetically precise. What the Torah legislated and Israel failed to sustain, the Spirit of the risen Christ accomplished in a single generation. The early Church's common life is not an economic policy proposal. It is the political form of the resurrection — the demonstration, in material terms, that a different kind of human community is now possible because a different power has entered the world.

This community cannot be produced by the Giving Pledge. Nor can it be produced by Thiel's fellowships, foundations, or libertarian refusals. It requires what Augustine called the reordering of loves — the ordo amoris restored from its distortion, desire liberated from its captivity to accumulation and redirected to its proper end in God. This is not a psychological adjustment. It is a pneumatological event: the Spirit doing what no program of desire-management can accomplish.

The incurvatus in se cannot straighten itself. The rich young man cannot sell. The billionaire who experiences accountability as blackmail cannot give — not in any sense that would satisfy the demands of the Exodus God who hears the cry of the oppressed and comes down to deliver them.

What the Christian tradition offers is not a better philanthropy strategy. It is the claim that the human being who cannot give has not achieved freedom but forfeited it — and that the freedom to give, the freedom to follow, the freedom to release the singular in order to receive the plural promised by the Kingdom, is available to anyone who has ears to hear the call of the Good Shepherd.

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THEOLOGY & CULTURE · POLITICAL ECONOMY

Peter Thiel Is Not Your Theologian

> He has real insight about why the Giving Pledge failed. His alternative is a more sophisticated version of the same captivity. Here is the biblical case for why generosity is not a lifestyle choice — and why the rich young man is still the most important figure in American evangelical culture.

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> *David A. Sims (JD, PhD, CKA®, CEP®) did his doctoral work at Durham University on consumer capitalism and evangelical formation — the same formation dynamics this piece diagnoses. He is an attorney and stewardship advisor working with high-net-worth families and business owners, which means he watches the rich young man's dilemma play out in real time, in real offices, with real portfolios. He has written a generosity manifesto for 21st-century Christians and is in the process of working on an academic work under the title* Christian Nurture in Affluence *and two popular works under the titles* Raising Truly Free Children *and* How Shall We Then Give*?*

Let's give Peter Thiel his due. His diagnosis of the Giving Pledge is largely correct. The Gates-Buffett initiative has, by any honest accounting, underperformed its ambitions: of the original 57 American signers, 32 are still billionaires, their collective net worth up nearly 300% since signing. The pledge produced some genuine generosity, a great deal of philanthropy-as-reputation-management, and billions of dollars parked in donor-advised funds that have "left the donor's taxable estate but have not arrived at the widow's table." Thiel's contempt for this — "a fake Boomer club," he told the New York Times — is at least partially earned.

But Thiel's alternative is not a critique of the system. It is the system at full throttle, with the philanthropic overlay stripped away. And for evangelical Christians who are serious about what Scripture actually says about wealth, his framework deserves a direct, theologically grounded response.

What Thiel Is Actually Saying

Strip away the provocation and Thiel's argument has a simple structure: wealth belongs to the person who created it; obligation to give is social coercion not genuine moral duty; true freedom means freedom from external claims on what is rightly mine. He told Elon Musk that signing the Pledge meant his wealth would eventually go to "left-wing nonprofits chosen by Bill Gates" — suggesting that his real objection is not to directed philanthropic power but to that direction of it. He doesn't want to abolish the exercise of wealth as cultural influence. He wants it exercised by the right people toward the right ends.

This is worth naming clearly, because a lot of evangelical Christians find Thiel's anti-Gates, anti-establishment posture instinctively sympathetic. But the anthropology underneath it is not sympathetic to anything in the biblical tradition. It rests on what Stephen Long identified as the analogia libertatis — the reduction of theology to the affirmation of sovereign individual freedom — and it produces a Christology evacuated of economic content: we do not learn from Jesus anything about wealth that we do not already know from the market.

"The tithe is a floor, not a ceiling, in the biblical imagination — and it is practiced by fewer than one in twenty churchgoers."

The Rich Young Man Is Still the Problem

The Gospel of Matthew gives us the most precise diagnostic for what Thiel is describing: the rich young man of Matthew 19. He comes to Jesus having kept all the commandments from his youth. He is not a hypocrite. He is not indifferent to goodness. He knows something is missing and asks about it directly: "What do I still lack?" Jesus names it: sell your possessions, give to the poor, follow me. And the young man goes away grieving.

Bonhoeffer's reading is the one that cuts. The young man is not merely making a bad choice. He is not free. His possessions are not an obstacle to his obedience; they are evidence that another god has claimed him. He cannot sell because he is not free. He cannot give because he is not free. He cannot follow because he is not free. The freedom the libertarian tradition celebrates — the freedom to choose whether to comply — is precisely not the freedom the gospel offers. The gospel offers the freedom to obey when Christ calls. And the young man does not have it.

This is the condition of a significant portion of American evangelical culture. We confess the Lordship of Christ and demonstrate with our portfolios that Mammon is. The average American Christian gives between two and three percent of income — a figure that has remained essentially unchanged for decades, through boom and bust alike, untouched by preaching, unmoved by need. The tithe — itself merely a floor in the biblical imagination — is practiced by fewer than one in twenty churchgoers.

This is not primarily a stewardship failure. It is a formation failure. As Daniel Bell argued, consumer capitalism is not just an economic arrangement — it is a technology of desire, capturing the deepest human longing for God and redirecting it toward acquisition. By the time the affluent evangelical child reaches adulthood, she has been discipled by the market far more effectively than by the Church. Thiel did not create this problem. He is its most ideologically self-aware product.

The Biblical Case, Briefly

The biblical witness on wealth is not primarily about giving strategies. It is about what wealth is and who the human being is. The Hebrew word bara — to create — is never used with a human subject. Creation is exclusively divine. Everything we have, we have received. "The land is mine; with me you are but aliens and tenants" (Leviticus 25:23). The billionaire who

imagines he has created his wealth ex nihilo is exhibiting the oldest illusion: that the maker is not made.

The Exodus establishes that God is not neutral on the question of economic exploitation. He hears the cry of the oppressed and comes down to deliver them. He then commands His liberated people to build a society structured by Sabbath, Jubilee, gleaning rights, and the prohibition of usury — not as optional moral encouragements but as the economic constitution of a people who have known what it is to be slaves and must never reproduce those conditions.

The Incarnation adds the decisive Christological move. The generosity of Christ is not that He redistributed surplus. It is that He became poor — downward mobility as the paradigm of what giving actually is. "Though he was rich, yet for your sakes he became poor" (2 Corinthians 8:9). Neither the Giving Pledge nor the Thiel Fellowship requires the donor to enter into solidarity with those who suffer. Both operate from positions of secured advantage. The Incarnation pattern explodes that.

What Transformed Desire Looks Like

"There was not a needy person among them" (Acts 4:34). This is the sentence for which Thiel has no answer — and for which the Giving Pledge has no mechanism. It is not the product of pledge programs or libertarian fellowships. It is the political form of the resurrection: a community so transformed by the Spirit that private accumulation in the face of another's need had become unthinkable.

The question Mere Orthodoxy readers are well-positioned to press — on Thiel, on the evangelical giving culture that produced him, and on themselves — is not "how much should I give?" It is "what has my desire become, and to what end was it originally made?" The ordo amoris, the right ordering of loves: this is what is missing from both the Giving Pledge and from libertarian billionaire philanthropy refusal. And it is what the Church is supposed to form.

The manifesto tradition — from Luther's Ninety-Five Theses to the liberation theologians at Medellin — understood that words without action are empty, but that the right words, publicly declared, can crack open a culture's assumptions at the fault lines. Here is the fault line: the sovereign self cannot produce ekklesia. It can produce networks, fellowships, even genuinely innovative institutions. It cannot produce the community in which the singular becomes plural through the power of the Spirit — where one house becomes many houses, where there is not a needy person among them.

That community is available. It has already happened once. The Spirit that fell at Pentecost has not been recalled.

One flock. One Shepherd. Truly free.

FAITH & MONEY · CULTURE · GOSPEL & WEALTH

The Billionaire Who Won't Give — and the *Freedom He's Missing*

> Peter Thiel says the Giving Pledge is a shakedown dressed as virtue. He's half right about the pledge. He's completely wrong about freedom. And the rich young man has been waiting two thousand years to explain why.

By David A. Sims · JD, PhD, CKA®, CEP®
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David A. Sims (JD, PhD, CKA®, CEP®) is an attorney, theologian, and stewardship advisor. His doctoral research at Durham University examined how consumer capitalism forms the desires of affluent evangelical children — a question he continues to engage in his wealth advisory practice with high-net-worth families. He has written a generosity manifesto for 21st-century Christians and is in the process of working on an academic work under the title Christian Nurture in Affluence *and two popular works under the titles* Raising Truly Free Children *and* How Shall We Then Give*?*

Peter Thiel made headlines this week by calling the Giving Pledge — Bill Gates and Warren Buffett's initiative to get billionaires to donate at least half their wealth — an "Epstein-adjacent, fake Boomer club." He's been privately discouraging wealthy friends from signing it for years. Now he's saying it out loud.

He's not entirely wrong. The Giving Pledge is genuinely broken. Of the original 57 American signers, 32 are still billionaires — their net worth up nearly 300% since signing. Billions sit in donor-advised funds, generating tax deductions for donors while the poor wait. The pledge has produced more reputation management than actual generosity.

But Thiel's diagnosis — that the problem is too much obligation — is exactly backwards. And for Christians trying to think clearly about wealth, this moment is worth pausing over.

"The average American Christian gives two to three percent of income to charity — unchanged for decades, through boom and bust alike, untouched by preaching, unmoved by need."

The Oldest Illusion

Thiel's framework rests on a premise so embedded in our culture it's almost invisible: that wealth belongs to the person who created it, and therefore the creator's claim on it is absolute.

Scripture doesn't agree. The Hebrew word for "create" — bara — is never used with a human subject. Creating is exclusively what God does. The world doesn't owe its existence to competitive advantage. It owes its existence to a God who gives because He delights in giving. "The land is mine; with me you are but aliens and tenants" (Leviticus 25:23). The billionaire who imagines he built his wealth from scratch is exhibiting the oldest illusion in the book: that the maker is not made.

Everything we have, we have received. The only question is what we do with what we've been given.

The Rich Young Man's Problem

Here is where the story gets personal. In Matthew 19, a rich young man comes to Jesus having kept all the commandments — sincere, devout, morally serious. Jesus names the one thing he lacks: sell your possessions, give to the poor, follow me. And the young man goes away grieving.

The standard reading is that he loved his money too much. Bonhoeffer's reading is sharper: he was not free. His possessions weren't an obstacle to obedience. They were evidence that another god had claimed him. He could not sell because he was not free. He could not give because he was not free. He could not follow because he was not free.

Thiel's billionaires who feel "blackmailed" by the expectation that they honor a voluntary pledge are in the same position. The experience of accountability as coercion — of any external claim as oppression — is not freedom. Augustine named it incurvatus in se: the soul curved inward on itself, mistaking its own sovereignty for the supreme good. It hasn't changed in fifteen hundred years.

True Freedom Looks Different

Scripture defines freedom not as freedom from obligation but as freedom for the other. "You were called to freedom — only do not use your freedom as an opportunity for self-indulgence, but through love become slaves to one another" (Galatians 5:13). The Incarnation makes this concrete: the generous act of Christ is not that He redistributed surplus from a safe distance, but that He became poor. Downward mobility. Genuine solidarity. The giving of self, not just stuff.

Neither the Giving Pledge nor Thiel's libertarian alternative requires this. Both operate from secured advantage, deploying resources toward preferred outcomes while retaining the power to define what "good" looks like for everyone else. Neither produces the sentence that the early Church produced: "There was not a needy person among them" (Acts 4:34).

That community was not the product of a pledge program or a libertarian fellowship. It was the product of transformed desire — people whose loves had been reordered by the grace of a God who gave first, and who therefore could not help but give.

The Question Worth Asking

The average American Christian gives two to three percent of income to charity — a figure unchanged for decades, through boom and bust alike, untouched by preaching, unmoved by need. The tithe is practiced by fewer than one in twenty churchgoers. Thiel didn't create this problem. He is its most articulate secular expression.

The question isn't whether Thiel or Gates has a better philanthropy strategy. The question is what has happened to our desires — and what it would mean to have them genuinely reordered.

The rich young man went away grieving. The community at Pentecost held all things in common. The difference between them is not net worth. It is not ideology. It is freedom. True freedom.

One flock. One Shepherd. Truly free.
