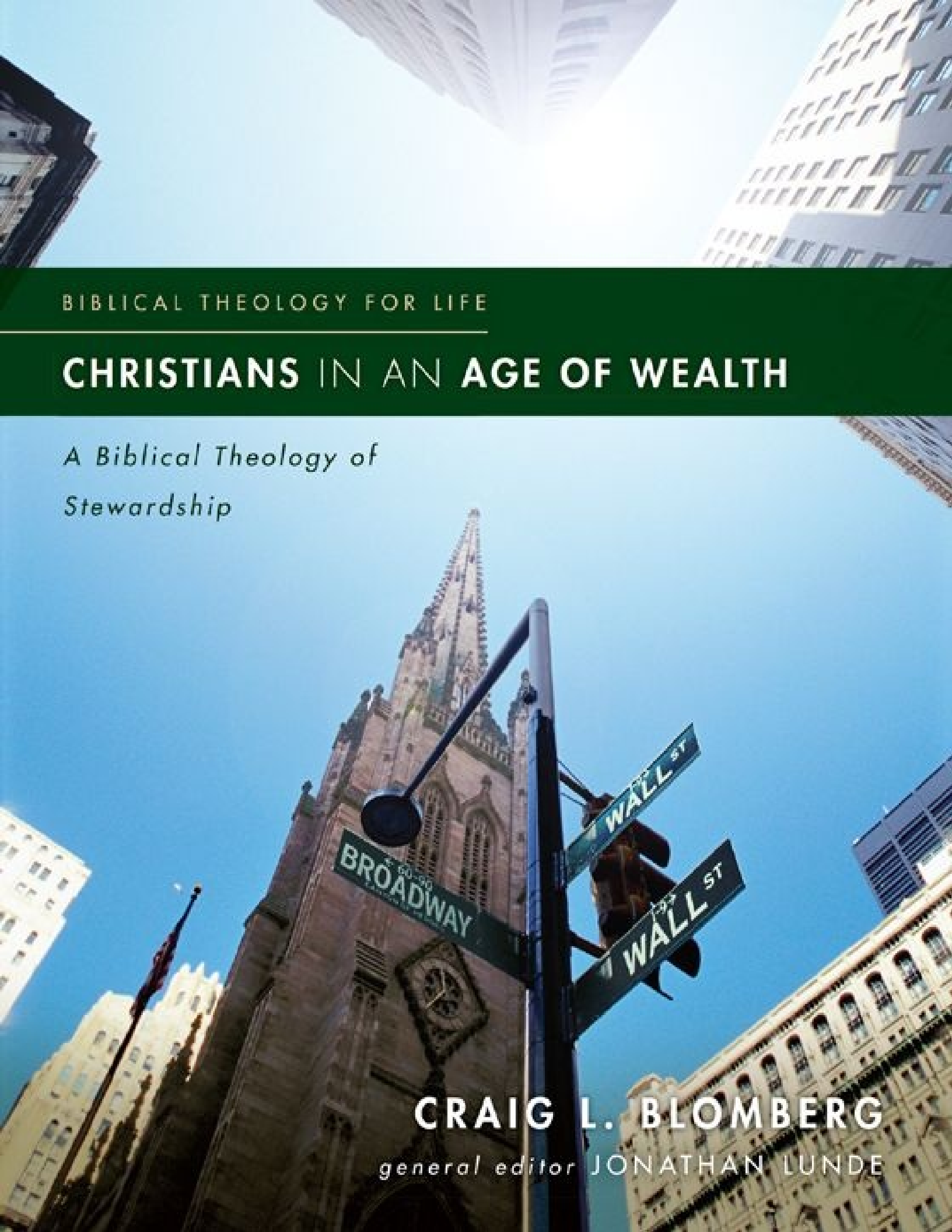
BIBLICAL THEOLOGY FOR LIFE

CHRISTIANS IN AN AGE OF WEALTH

A Biblical Theology of Stewardship



CRAIG L. BLOMBERG

general editor JONATHAN LUNDE

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For Walt and Marj Cochran,
John and Jamy Cochran,
Don and Judy Cochran

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ABBREVIATIONS

AB	Anchor Bible
AOTC	Apollos Old Testament Commentaries
BBR	*Bulletin for Biblical Research*
BCOT	Baker Commentary on the Old Testament
BDAG	Bauer, Danker, Arndt, Gingrich, eds., *A Greek-English Lexicon of the New Testament*
BECNT	Baker Exegetical Commentary on the New Testament
Bib	*Biblica*
BNTC	Black's New Testament Commentaries
BR	*Biblical Research*
BSac	*Bibliotheca sacra*
BST	Bible Speaks Today
BTB	*Biblical Theology Bulletin*
BTC	Brazos Theological Commentary on the Bible
CBQ	*Catholic Biblical Quarterly*
CC	Continental Commentaries
CEB	Common English Bible
CEV	Contemporary English Version
ChrCent	*Christian Century*
CJB	Complete Jewish Bible
Concord	Concordia Commentary Series

CTR	*Criswell Theological Review*
CurrBR	*Currents in Biblical Research*
DBS	Daily Bible Study
EBC	*Expositor's Bible Commentary*
ECC	Eerdmans Critical Commentary
EDNT	*Exegetical Dictionary of the New Testament*, ed. H. Balz and G. Schneider
ERT	*Evangelical Review of Theology*
ESV	English Standard Version
EvQ	*Evangelical Quarterly*
ExAud	*Ex auditu*
GWN	God's Word to the Nations
HCSB	Holman Christian Standard Bible
Herm	Hermeneia
ICC	International Critical Commentary
Int	*Interpretation*
IRM	*International Review of Mission*
ITC	International Theological Commentary
ITQ	*Irish Theological Quarterly*
IVPNTC	InterVarsity Press New Testament Commentary
JBQ	*Jewish Bible Quarterly*
JECS	*Journal of Early Christian Studies*
JETS	*Journal of the Evangelical Theological Society*
JPS	Jewish Publication Society translation (Tanakh)

JQR	*Jewish Quarterly Review*
JSNT	*Journal for the Study of the New Testament*
JSOT	*Journal for the Study of the Old Testament*
JTSA	*Journal of Theology of Southern Africa*
KJV	King James Version
Laur	*Laurentianum*
NAB	New American Bible
NAC	New American Commentary
NASB	New American Standard Bible
NBBC	New Beacon Bible Commentary
NCB	New Century Bible (commentary series)
NCBC	New Cambridge Bible Commentary
NCV	New Century Version
NET	New English Translation
NIBC	New International Biblical Commentary
NICNT	New International Commentary on the New Testament
NICOT	New International Commentary on the Old Testament
NIDOTTE	*New International Dictionary of Old Testament Theology and Exegesis* (ed. Willem VanGemeren)
NIGTC	New International Greek Testament Commentary
NIV	New International Version
NIVAC	NIV Application Commentary
NJB	New Jerusalem Bible
NKJV	New King James Version

NLT	New Living Translation
NovT	*Novum Testamentum*
NRSV	New Revised Standard Version
NTL	New Testament Library
NTS	*New Testament Studies*
OTL	Old Testament Library
PNTC	Pillar New Testament Commentary
PRSt	*Perspectives in Religious Studies*
ResQ	*Restoration Quarterly*
RevExp	*Review and Expositor*
RTR	*Reformed Theological Review*
S&H	Smyth & Helwys Commentary
SP	Sacra pagina
SwJT	*Southwestern Journal of Theology*
THC	Two Horizons Commentary
Them	*Themelios*
TNTC	Tyndale New Testament Commentary
TOTC	Tyndale Old Testament Commentary
TynBul	*Tyndale Bulletin*
VT	*Vetus Testamentum*
WBC	Word Biblical Commentary
WTJ	*Westminster Theological Journal*
ZECNT	Zondervan Exegetical Commentary on the New Testament
	Zeitschrift für die neutestamentliche Wissenschaft und die Kunde

SERIES PREFACE

The question "What does the Bible have to say about that?" is, in essence, what the Biblical Theology for Life series is all about. Not unlike other biblical explorations of various topics, the volumes in this series articulate various themes in biblical theology, but they always do so with the "So what?" question rumbling about and demanding to be answered. Too often, books on biblical theology have focused mainly on *description*—simply discerning the teachings of the biblical literature on a particular topic. But contributors to this series seek to straddle both the world of the text and the world in which we live.

This means that their descriptions of biblical theology will always be understood as the important *first* step in their task, which will not be completed until they draw out that theology's practical implications for the contemporary context. Contributors therefore engage both in the *description* of biblical theology and in its contemporary *contextualization*, accosting the reader's perspective and fostering application, transformation, and growth. It is our hope that these informed insights of evangelical biblical scholarship will increasingly become enfleshed in the sermons and discussions that transpire each week in places of worship, in living rooms where Bible studies gather, and in classrooms around the world. We hope that this series will lead to personal transformation and practical application in real life.

Every volume in this series has the same basic structure. In the first section, entitled "Queuing the Questions," authors introduce the main questions they seek to address in their books. Raising these questions enables you to see clearly from the outset what each book will be pursuing, inviting you to participate in the process of discovery along the way. In the second section, "Arriving at Answers," authors develop the biblical theology of the topic they address, focusing their attention on specific biblical texts and constructing answers to the questions introduced in section one. In the concluding "Reflecting on Relevance" section, authors contextualize their biblical theological insights, discussing specific ways in which the theology presented in their books

addresses contemporary situations and issues, giving you opportunities to consider how you might live out that theology in the world today.

Long before you make it to the "Reflecting on Relevance" section, however, we encourage you to wrestle with the implications of the biblical theology being described by considering the "Relevant Questions" that conclude each chapter. Frequent sidebars spice up your experience, supplementing the main discussion with significant quotations, illustrative historical or contemporary data, and fuller explanations of the content.

In sum, the goal of the Biblical Theology for Life series is communicated by its title. On the one hand, its books mine the Bible for theology that addresses a wide range of topics, so that you may know "the only true God, and Jesus Christ, whom [he] sent" (John 17:3). On the other hand, contributing authors contextualize this theology in ways that allow the *life-giving* Word (John 1:4; 20:31) to speak into and transform contemporary *life*.

Series Editor

Jonathan Lunde

AUTHOR'S PREFACE

In 1999, I published a book entitled *Neither Poverty nor Riches: A Biblical Theology of Possessions*, for the series edited by D. A. Carson entitled "New Studies in Biblical Theology."[1] It was intended to be a reasonably scholarly series, yet accessible to a wide audience. I have been pleased that reviewers and readers have generally agreed that it fulfilled both functions. In 2000, I produced a small digest of the main ideas of the book, complete with study guide questions, for a series of Bible study books published by College Press of Joplin, Missouri.[2] This enabled readers who either could not or did not want to wade through all of the detail of the longer book to get the highlights and reflect on their significance.

When Zondervan, through editor Katya Covrett, asked me if I would be interested in contributing a volume on stewardship for their newly projected "Biblical Theology for Life" series, I naturally wondered how it would be similar or different to my earlier work. Part of the answer about differences involved format — three parts, "Queuing the Questions," "Arriving at Answers," and "Reflecting on Relevance," occupying roughly 10 percent, 60 percent, and 30 percent of the work, respectively. There were to be sidebars scattered throughout the book as well as key excerpts repeated and highlighted in box form to give the pages more visual interest. The general level was to be pitched at an even more accessible level than the earlier series and, to that end, with a little less documentation of sources or usage of numerous quotations from other writers. Moreover, a theology of stewardship would not cover quite the same ground as a theology of possessions more broadly, especially since a major portion of biblical stewardship — that of the earth—was to be dealt with in a separate volume on creation care. With those parameters in mind, I accepted the invitation.

A significant amount of secondary literature relevant to issues of stewardship has appeared in the fourteen years since *Neither Poverty nor Riches* first appeared, so I have only rarely gone back and cited the same sources in this book as I did in that earlier one. The heavier focus on

contemporary significance also gave me the opportunity to study and reflect in considerable detail on issues that I had not touched in the first volume. This was especially true with the whole question of systemic or social responsibility. If there was one area that reviewers of *Neither Poverty nor Riches* criticized with any frequency, it was my lack of addressing structural or systemic issues, even though I had explained that I was trying to highlight only what Scripture itself elevated to a major level of treatment. Now I can try to fill in that gap (see especially ch. 8).

I must thank my research assistant for the 2010 – 11 school year, Tim Gabrielson, for doing a fair amount of the spadework that made writing this volume a much faster and more pleasant task. Tim researched and catalogued all the key passages in Scripture on our theme, made suggestions about outlines for different parts, and did some preliminary bibliographical work. My research assistant for 2011 – 12, Luke Hoselton, continued that work and proved particularly helpful in identifying resources I likely would not have come across for chapter 8 on business, government, and economic systems. I must likewise express profound appreciation to the faculty, administration, and board of trustees of Denver Seminary for giving me a sabbatical during the first half of 2012 to complete the research and writing of this project.

When I was a sophomore in high school, my best friend, Don Cochran, invited me to a Campus Life club that he and his brother, John, were actively involved in. It was through that club that I first came to know Jesus Christ in a more personal way, as both Lord and Savior, than I had in the church in which I had grown up and been confirmed. Don and John's parents, Walter and Marjorie Cochran, were one of many sets of parents who regularly opened their homes so that the kids in the club could have a place to meet each week during the school years. But the elder Cochrans were probably the one set of parents who were more active than any other in behind-the-scenes leadership, especially as our paid club leaders changed each of my three years in high school. John was the student president of the club my sophomore year, Don was elected to that position my junior year, and I was privileged to serve in that role in my senior year.

Little by little I began to get an inkling of what faithful and generous

stewards Walt and Marj were, not only in giving of their time, skills, and money to their local church but also to numerous key parachurch organizations and community needs as well — a practice that has continued to this day, even if some of their activity has slowed a bit in their retirement years. The young women who eventually became John and Don's wives also came from our club — Jamy Schneider and Judy Hart, respectively. Both younger couples have modeled marvelous Christian stewardship in a multitude of ways over the subsequent years as well. Because there would be no way to dedicate this book to just one of the six of these people, I express my gratitude to all three couples by dedicating this book to their extended family.

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1. Craig Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Leicester, UK: Inter-Varsity Press; Grand Rapids: Eerdmans, 1999; Downers Grove, IL: InterVarsity Press, 2001).

2. Entitled *Heart, Soul and Money: A Christian View of Possessions*.

PART 1

QUEUING
THE QUESTIONS

CHAPTER 1

WHAT ARE WE TO DO WITH ALL OUR STUFF? THE CURRENT DILEMMA

As human beings, we obsess over possessions. The very poorest of us strive desperately to acquire at least enough to survive. Those with only their basic needs met naturally want more, in order to provide a cushion should times get worse. The middle class remains discontent because they see people with so much more. The affluent compete with their peers in countless contests of material one-upmanship. The truly wealthy worry about how to invest their resources, because mere savings may not keep pace with cost of living increases.

Advertising bombards us daily, creating a consumer culture that is designed to make us feel shortchanged. Last year's technology is obsolete; upgrade it at once! Don't repair a broken item; throw it away and buy a new one. Acquire more, never be content with what you have, and always look for the improved model. Take care of yourself first and only then think of family and friends, if you even bother with them. But, at least at Christmastime, go into debt for them, because they expect presents and the retail stores require huge sales to meet their end-of-the-year goals. A widely distributed book and film refer to this malaise of consumerism as "affluenza"!

"Affluenza's costs and consequences are immense, though often concealed. Untreated, the disease can cause permanent discontent. Were you to find it in the Oxford English Dictionary, the definition might be something like the

following: **affluenza**, *n.* a painful, contagious, socially transmitted condition of overload, debt, anxiety, and waste resulting from the dogged pursuit of more."[1]

What is true of individuals is also true of corporations. The "Occupy Wall Street" movement of the early 2010s showed how the average person with little or no investments in stocks, bonds, or mutual funds became more aware than ever that capitalism unmitigated by historic Judeo-Christian values has fostered increasingly unbridled greed. The international financial crisis could have been avoided had lending companies not extended credit to countless people who were never realistically going to be able to repay their loans. The relativism of postmodernity and the erosion of historic, Western, cultural values lead more and more businesspeople to question even what the concept of "ethics" in business means, even as others recognize the need for reinstating it.[2]

Not surprisingly, what is true of private individuals and corporations is likewise true of politicians and governments. As recently as the mid-twentieth century, the way to be patriotic during times of depression or war was by skimping, saving, and volunteering for the community and nation — in short, through sacrifice. In the twenty-first century, in stark contrast, politicians of all major stripes have encouraged the public to spend their way out of times of recession and conflict, even if it means amassing record levels of personal debt. Consumers and companies alike can declare bankruptcy, reorganize, and move on with life with not nearly the ill effects of a prior era.

Governments too have modeled the process well for us. Entire cities have declared bankruptcy, a concept once unheard of. And after balancing the national budget (under a Democratic administration) in the 1990s—something baby boomers were taught in high school and college economics classes could never happen, and certainly never under the Democrats — we now again have record-setting, trillion-dollar debts, created initially by a Republican administration in the 2000s. The world is indeed topsy-turvy.

Those of us who grew up during the Cold War marveled at some of the blatantly false propaganda that Communist nations used to indoctrinate

their people. Promises of happiness and prosperity, along with the creation of a new kind of humanity, inundated children from their earliest years, even though the truth was that the money that might have helped the poor was supporting a vast military machine instead. We might forgive those who believed the lies, because the literature, including the sacred texts of the world's religions that decried materialism and atheism, was confiscated, keeping a generation of citizens in the former Soviet bloc countries from becoming familiar with dissenting voices and forming opinions for themselves.

But have democratic capitalists done that much better in putting possessions into perspective? We certainly don't exercise the same form of censorship over information. We now live in the internet age that makes such sweeping control almost impossible. But don't those very observations make people all the more guilty when they believe that money can buy happiness, that God is dead, or that warfare takes priority over the eradication of poverty? The information *is* available to teach them otherwise. In Victorian England, delayed gratification for one's personal desires was the sign that one had moved above the working class to "middle-class morality." Today, it is hard to find *any* class that champions delayed gratification!

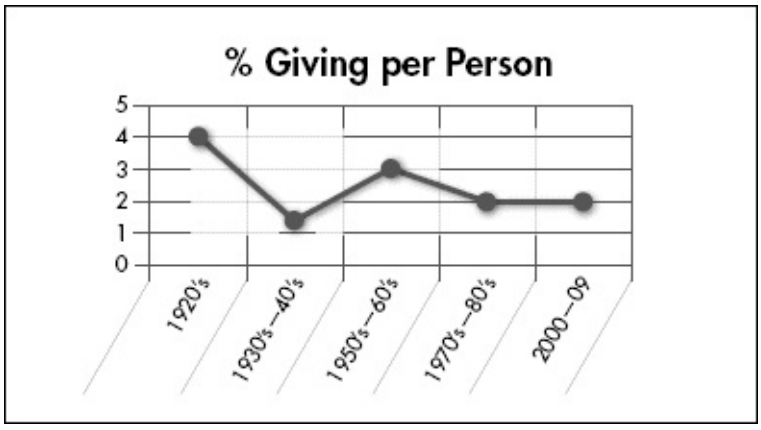
THE CHRISTIAN CHURCH AND ITS GIVING PATTERNS

But surely the Christian church is the exception, right? With the Bible as their guide, Christians would not succumb to the lies of either socialism or capitalism left unfettered by religious values. Evangelical Christians in former Communist countries, though often small in number, regularly clung tenaciously to the Bible's truths in spite of every effort to reeducate them. Yet it seems that Christians and churches in capitalist countries have gladly embraced the lies their cultures tell, sometimes even claiming that Scripture teaches them! The most egregious of these is the so-called prosperity gospel, which proclaims that God actually wants his people to become substantially wealthier than they currently are, if only they will have enough faith.[3] Whether through its impact via television or whether it's because people simply want it to be true, this message is accepted by 46 percent of all American Christians, according to one recent poll — a percentage far greater than the number who actually attend churches that promote such unbiblical teaching.[4]

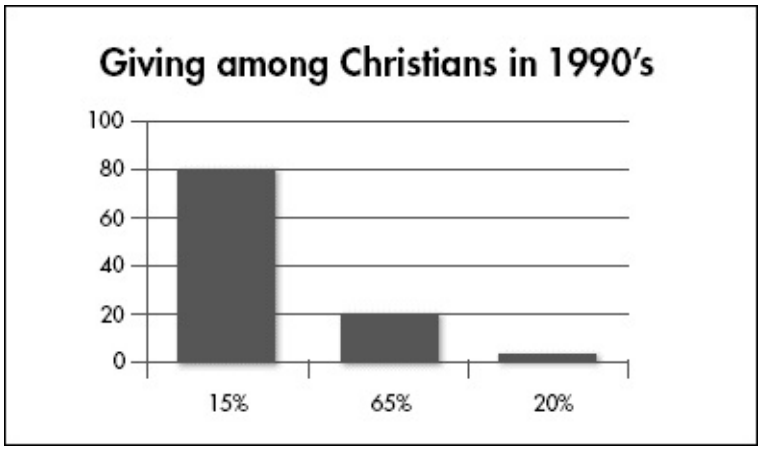
"According to this new gospel, if believers repeat positive confessions, focus their thoughts, and generate enough faith, God will release blessings upon their lives. This new gospel claims that God desires and even promises that believers will live a wealthy and financially prosperous life."[5]

Meanwhile, per capita giving of American church members as a percentage of their annual income, both for general congregational budgetary needs and for helping the poor more specifically, has mostly declined over the past century. In the 1920s the figures almost topped 4 percent per person. During the Great Depression and World War II, they plummeted, bottoming out at nearly *1½* percent in 1942. The next eighteen years saw steady growth, with numbers reaching just above 3 percent by 1960. But the subsequent fifteen years produced consistent decline — by almost a full percentage point. There have been a few small blips on the graph since then, when percentages have grown by

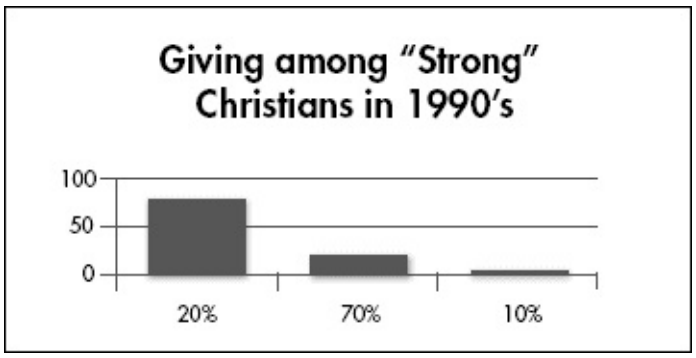
one- or two-tenths of a percent, but with the recession at the end of the first decade of the 2000s, figures for 2009 were barely above 2 percent and at their lowest since the late 1940s.[6]



What is more, giving is highly unequally distributed among Christians. In the late 1990s, one study determined that 15 percent of all Christians in the country contributed 80 percent of all the dollars given to charitable causes. A full 20 percent give absolutely nothing documentable each year.



When the survey limited its analysis only to those who described themselves as “strong” or “very strong” Christians, then 20 percent of the people accounted for 80 percent of the giving, while only 10 percent gave nothing.[7] Still, it is obvious that a lot of people think that they can be Christians, even very good ones, without much or any stewardship of their treasure.

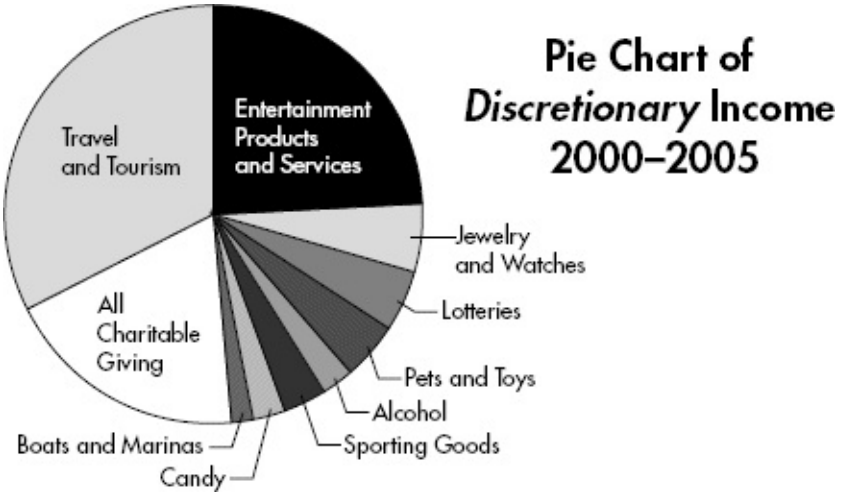


Multiple factors, besides the larger ups and downs of the economy, account for this trend. Many people who actually do have significant discretionary income do not perceive that they do, because of the lifestyle they have chosen to adopt, the debts they have amassed, or their fears about the future. Some genuinely do not know how central a role giving plays in Scripture and how closely tied it is to spiritual health. Still others are wary of churches or Christian organizations mismanaging their funds, sometimes with good reason. Many have never been adequately challenged to give more, on a regular basis, to truly worthy causes administered responsibly, nor have they been held accountable for following through with whatever commitments they might make.[8]

"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless." (Eccl. 5:10)

Meanwhile American spending patterns in recent years, including among Christians, disclose some staggering statistics. In various years between 2000 and 2005 (the information isn't equally available for every year), Americans spent $15.2 billion on boats, engines, and other marine products; $27.9 billion on candy; $29.7 billion in sporting goods stores; $29.8 billion on alcoholic beverages; $36.5 billion on pets, toys, and playground equipment; $45 billion in state lotteries; $59.4 billion on jewelry and watches; $203.7 billion on all entertainment products and services combined; and $288.7 billion on domestic travel and tourism.[9] These figures compare with approximately $188 billion that Americans gave per year during this period to all charitable organizations put

together.[10]



An article in the *Wall Street Journal* in 2011 reported that "a non-scientific study of the Commerce Department data suggests that in February, U.S. consumers spent an annualized $1.2 trillion on non-essential stuff including pleasure boats, jewelry, booze, gambling and candy. That's 11.2% of total consumer spending, up from 9.3% a decade earlier and only 4% in 1959, adjusted for inflation."[11]

Another team of analysts did some fairly sophisticated number crunching and determined that if all American Christians had given away just ten percent of their income after taxes, another $133 billion a year would have been freed up for whatever purposes people chose to use it, above and beyond all the ministry already going on.[12] For 2009, a separate study suggested the figure would have ballooned to an extra $174 billion.[13] A decade ago it was calculated that only $70 – 80 billion a year, if it could be properly spent, would be needed to eradicate world poverty and then keep it at bay.[14] That figure is lower today because of the gains made since 2000, especially through the implementation of the United Nations Millennium Development Goals. The World Summit on Food Security in Rome in 2009 determined that $24 billion per year, rightly directed, would end serious hunger problems due to lack of adequate food and that an additional $12 billion would address diseases due to chronic nutritional deficiencies.[15] Thus, believers have the resources to alleviate enormous amounts of human suffering apart from relying either on the secular business world or the government. If the

church had the will to do so, it could make a huge difference and make it clear to the world that its ministry was in Jesus' name. Imagine how many more people would become Christ's followers as a result!

Are there other reasons that Christians and churches don't do more for outreach to the physical and spiritual needs of lost people, especially in the poorest parts of the world? We own over $230 billion worth of ecclesiastical real estate and buildings.[16] We have created a performance-based mind-set in far too many of our worship services that can only be satisfied with state-of-the art facilities and technology. The numbers of full-time pastors per church member or regular attender have noticeably increased in recent decades, and it takes money to pay their salaries and benefits. We would rather grow bigger and bigger congregations than spin off new church plants when we outgrow our current facilities.

This is not merely the fault of church leaders; they have also been responding to what churchgoers have demanded. Scott Todd insists, "As we consider our multimillion-dollar church buildings, media systems, and the debt with which they are financed, we must ask whom they are designed to serve. We have preoccupied the passions of the Bride of Christ in America by transfusing her holy blood with our culture's blood of amusement and consumerism."[17] But the millennial generation is increasingly rebelling against anything that smacks of showmanship in church and is longing for authentic spirituality and relationships more than for the programs and events that baby boomers have emphasized. The generation that birthed the millennials has also produced more broken families than ever before in the history of civilization, and young adults are wary of leaders they cannot get to know well enough to truly trust them. Little wonder they are leaving the church and the faith in record numbers![18]

"59 percent of young people with a Christian background report that they had or have 'dropped out of attending church, after going regularly.' A majority (57 percent) say they are less active in church today compared to when they were age fifteen. Nearly two-fifths (38 percent) say they have gone

through a period when they significantly doubted their faith. Another one-third (32 percent) describe a period when they felt like rejecting their parents' faith."[19]

Those who stay, moreover, are giving a smaller percentage to Christian ministry than their predecessors did, and nothing in the trends suggests that they will give a higher percentage if they become more affluent. Indeed, to make admittedly sweeping generalizations, each successive generation — from the builders to the boomers to the busters to the millennials — has given a smaller percentage to church and parachurch ministries than their forebears. It doesn't take a rocket scientist to recognize that large numbers of such organizations will close their doors in the decades to come unless these trends are reversed.[20]

"Neither mainline nor evangelical Christians seem to be significantly aware of the generational revolution or the ways in which it is likely to shape our future. More specifically, there seems to be very little awareness or critique of the pervasive and growing secularism that is intertwined with the demographic revolution."[21]

At the same time, there are numerous well-intentioned but misguided efforts to advance world mission and alleviate poverty at home and abroad that have been described as "toxic charity."[22] It's not enough to throw money at a need if it creates a sense of dependency and "enabling" (in the counseling sense of the term) that encourages people to continue to rely on outside support when they could be meeting their own needs. Christian leaders among even some of the poorest communities around the world acknowledge that church or community members could largely support indigenous work with some sacrifice, but see no reason to do so, as long as even larger amounts of money keep pouring in from the outside. In still other instances, local individuals simply cannot by themselves fund the ministries needed to sustain them, physically or spiritually, but Christian groups that might otherwise meet their needs refuse to do so because the outsiders with the resources are not allowed to be in control or because the needy people do not

perfectly align with the outsiders' doctrinal statement.

In fact, globally and locally, the duplication of ministry efforts of all kinds in a given community or neighborhood by Christian groups with competing statements of faith, or even just separate historical origins with no material difference in belief, is one of the least discussed scandals in the church of Jesus Christ worldwide. I once had the opportunity to meet separately with executives from two American denominations with whom I had been deeply involved. Both had almost the identical doctrinal statement and the identical missions commitments. Both were struggling a little size-wise and financially. The only reason they had become two different groups was historical: one was birthed in the nineteenth century out of certain ethnic groups that had immigrated to the United States; the other was a twentieth-century breakaway movement from a parent denomination perceived to have become too liberal. I asked both executives if there was any good reason the two churches should not merge and create a stronger denomination and a more united witness to the world. To my surprise, each gave the same answer, independently of the other: "Oh, I guess just that too many denominational executives would be out of a job!"

Meanwhile, countless unreached or unevangelized people and people groups remain without Christ. Resources that could be better utilized are also regularly diverted to ensure that Western missionaries are paid Western salaries and live in Western affluence even in communities where they could live much more simply and yet safely. But they often relate far less well to local and national people as a result of being perceived as wealthy.[23] In some contexts, this can be offset by their employing domestic help of a variety of kinds and, in so doing, give jobs to those who would not otherwise have them and pay them a decent wage. But then the Western donors can become upset and withdraw their support because they don't understand the cultural dynamics at work. It's not living in Western affluence that concerns the donors; it's having "servants" that convinces the supporters their friends have gone too far!

A perennial problem that transcends cultures and generations is the human propensity for "passing the buck." It's always someone else's problem, someone else's responsibility. We see this clearly in Christian

discourse about economic systems. In the United States, a majority of evangelicals seem to think that we need more pure capitalism.[24] Anything that would require higher taxes is anathema. Increased government involvement, even in small ways, in improved health care, job opportunities, or education is blasted as socialist or even Communist. If only such critics had actually lived in Communist regimes, they would know how horribly misguided such rhetoric is! Trickle-down economics is the solution to problems like poverty, we are told, even as the actual statistics show the gaps between rich and poor in our own country ever increasing.[25]

In the rest of the Western world, evangelicals are more likely to support a more mixed economy, with the state providing important "safety nets," especially for health care and unemployment. These believers marvel that Americans can be so indifferent to large numbers of people falling through our net's holes, and they take for granted that the Christian thing to do is to sacrifice a little and pay more tax to shore up their welfare systems.[26] But these Christians can appear blind to the dangers of the dole — the benefits can allow people to live comfortably enough that they stop seeking to go back to work.

"From time immemorial men have lived by the principle that 'self preservation is the first law of life.' But this is a false assumption. I would say that other-preservation is the first law of life. It is the first law of life precisely because we cannot preserve self without being concerned about preserving other selves. The universe is so structured that things go awry if men are not diligent in the cultivation of the other-regarding dimension. 'I' cannot reach fulfillment without 'thou.' "[27]

Liberal Protestant thought on both sides of the Atlantic still tends to blame the wealthy, the multinational corporations, the governments of the countries that once had "colonies," and the purely "spiritual" gospel of either traditional Catholicism or old-line fundamentalism. It sees class conflict throughout key portions of the Bible, which it believes other theological traditions ignore.[28] Roman Catholic theology worldwide, however, continues to require their clergy to take vows of poverty,

surrendering most of their personal belongings to the church and living with a modest number of possessions that the church then allows them to borrow. Today they are as likely as Protestants to be liberation theologians or their twenty-first-century successors, "postcolonialists." [29] Eastern Orthodoxy appears to remain the last holdout of the three major branches of Christendom in terms of widespread, sustained involvement in addressing issues of poverty and social justice.

When it comes to alleviating poverty worldwide, substantial strides have actually been taken in recent years. The two most populous nations on earth, China and India, have experienced significant improvement in the standards of living of many of their inhabitants, though given their size, massive needs still remain. Latin America, Eastern Europe, Central Asia, and Southeast Asia have all seen economic improvements, even if more modestly and with many exceptions to the overall trends. Ironically, given standard American evangelical rhetoric, it is neither the private sector nor the church that has most greatly contributed to this improvement. Rather, it has been changes in government programs and policies. At times, however, these changes have freed up both the private sector and faith-based initiatives to work more unfettered by bureaucracy. Africa, particularly sub-Saharan Africa, remains the one major part of our world where problems often appear intractable. Societal corruption and the pandemic of HIV – AIDS make long-term solutions exceedingly difficult.

"The church can never match the sweep of national and global initiatives. But if the poor will be with us always, until the Second Coming, it is also true that bureaucratic and impersonal government will be as well. When it comes to caring for people as individuals in their uniqueness, the government is the clumsiest tool imaginable.

"Ah, but people — those precious individuals embedded in a unique family and community — they are right in the church's sweet spot. No government can touch what the church can do here."[30]

Back home in the United States, baby boomers of evangelical, mainline Protestant, and Catholic persuasion alike still tend to prefer larger churches, or at least those with enough programs to minister to a broad range of needs for all members of their families, despite the high number of financial resources consumed in the process. Young adults increasingly prefer smaller congregations and buildings (including house churches), want to recover premodern forms of worship, and tend to prioritize spending on issues of social justice. There are, of course, plenty of exceptions to all these generalizations, but the dilemma is clear: Whose way is right, if anyone's? Are some approaches better for some situations than for others? Are some wrong altogether?

At the 2011 annual gathering of delegates from the Southern Baptist Convention, SBC President Bryant Wright declared, "I believe the number one idol within the lives of our people and in the lives of our churches is materialism." He went on to point out how only 2½ cents on every dollar given by evangelical Christians in the United States these days goes to foreign missions. He concluded, "What it clearly says to us is that no matter how much our people profess that they love Jesus, they love their money more," for "there is no way that when a person is continuing to steal from God, they can claim they love Jesus Christ."[31] What he might have made clearer is that this figure represents largely what churches decide to do with the money given to them, and that many individual believers are frustrated with the decisions made by their leaders to spend so much on in-house staffing and ministry and so little on missions. The English pastor, psychiatrist, and author John White was saying many of these same things already more than thirty years ago in his highly touted book, *The Golden Cow: Materialism in the Twentieth-Century* Church.[32] But the problems have largely gotten worse rather than better in the decades since. Can anything stem the tide?[33]

"How to" manuals abound on just about any skill Christians might want to learn. Concerning money matters, we can discover how to make and keep a budget, how to reduce our debts and eventually be free from them altogether, how to live more simply or spend more wisely, how to "go green" and help the environment, how to start a charitable not-for-profit company, how to engage in business as mission, how to invest in companies with operations and objectives most consistent with Christian

values, how to become good fund-raisers, and on and on. Pastors can acquire resources to help them lead their congregations in most of these activities, while teachers and parents can do the same thing with their children.

"How necessary are the costly facilities of the "functional" structures we have created? How important is it that our young people play volleyball in an "adequate gymnasium"? How necessary is the beautiful Christian education wing? Who from the congregation would be willing to play volleyball with Puerto Ricans or Poles on a vacant downtown lot? Or begin Sunday-school classes in the dreary tenements that surround it?"[34]

For those who want meatier or more theological works, resources have similarly proliferated on topics like the Bible and money, God and "your stuff," what Scripture teaches about economics or politics, helping the poor, understanding global need, and the like. Common to a sizable percentage of this literature is a proof-texting approach to Scripture. Bible passages are cited, sometimes frequently, to back up various topics. But the outlines of the books, the structures of the chapters, or the main points of the articles are not self-evidently derived from the careful, inductive study of the Bible. Rather, it appears to most readers that the authors came to their conclusions via other means and then looked for biblical texts that might support their positions. Sometimes they do, sometimes they do not, even though the authors apparently always think that they do. Either way, there is seldom any discussion of the hermeneutical or interpretive principles involved that would or would not justify deriving the points made from the texts cited.[35] In still other works, little Scripture is utilized at all.

"Some say the Bible teaches material prosperity and financial riches as blessings from God for faithfulness, which believers ought to aspire to win. Others report that the Bible teaches the need for voluntary simplicity or poverty, a kind of new lay

monasticism. Yet others claim that the Bible effectively teaches a prudent responsibility and balance concerning money, which fits a middle-class American lifestyle and sensibilities quite well. All appeal to multiple passages of scripture to make their cases, however in tension or at variance with one another their cases turn out to be."[36]

A DELIBERATE DESIGN

By design, this volume is different. I have tried to avoid raising questions that the Bible does not actually address. That is not to say that each question is as directly addressed as every other. Theology always has to extrapolate from what is explicitly taught to what may at best be only inferable. But all the issues raised here have at least plenty of biblical material that is either directly or indirectly relevant to formulating positions. Where it is likely that results may prove controversial or where other significant strands of evangelical theology have already differed from my views, I have tried to indicate the hermeneutical rationale for the positions I have adopted.

The subtitle of this volume is "A Biblical Theology of Stewardship." Before embarking on the task, therefore, we need some definitions. Merriam-Webster's dictionary defines stewardship as especially "the careful and responsible management of something entrusted to one's care."[37] One can exercise the stewardship of one's time. We speak of being good stewards of the environment. A pastor is a steward of the people entrusted to his care. In fact, even abstract concepts like grace, peace, or joy can be stewarded. Some of these forms of stewardship are discussed in other books in this series. But here our focus will be on material possessions, money, or, as we often say colloquially, our stuff.[38] And because almost all of our stuff can be converted into cash equivalents, we will talk primarily about money. Yet even, for example, when we speak of principles for giving to the Lord's work, we should remember that we need not think solely in terms of money but also in terms of what is called giving "in kind" — real estate, homes and furniture, cars, boats, just about anything of monetary value.

There is no single, dominant word in the Hebrew or Greek of the Bible for "stewardship" or its cognates, as we tend to define them in English. The ESV, designed to be an essentially literal translation, uses "stewardship" only four times, all in the New Testament (1 Cor. 9:17; Eph. 3:2; Col. 1:25; 1 Tim. 1:4). In each case it appears in a context in which Paul is describing how he has been entrusted with some aspect of the gospel ministry that is not about money or material possessions at

all. In each case the Greek word is *oikonomia*, a word with a broad array of meanings in different contexts, including "management," "administration," "office," "commission" and "plan."[39] It is the root word that would centuries later morph into the English "economy," but in the first century it clearly referred to a broader range of issues than we normally think of today when we speak of economics.

Conversely, the biblical writers use a wide array of terms to reflect varying dimensions of the single act of giving money for the Lord's work, which is what we often think of first in Christian circles when we hear the word "stewardship." In 2 Corinthians 8 – 9 alone, the ESV renders the relevant Greek expressions as "generosity" (8:2; 9:11), "relief" (8:4), "act of grace" (8:6, 7, 19), "work" (8:10), "generous gift" (8:20), "ministry" (9:1), "gift" (9:5), "service" (9:12, 13a), and "contribution" (9:13b). So our study will need to do much more than analyze the root meanings of various biblical terms; it will have to assess carefully their use in each context, in each passage in which they occur.

We are not just studying stewardship, however; we are developing a biblical theology of it. Biblical theology, when distinguished from systematic, historical, or practical theology, usually refers to the unique theological emphases of given books, authors, or sections of the Bible or to how a particular theme develops within part or all of the Scriptures.[40] When a biblical theologian's goal is to trace a topic's appearance throughout an entire Testament or the whole Bible, either a canonical or a chronological sequence of study tends to be adopted. In other words, one can simply proceed canonically through the text of Scripture looking for every passage that is relevant to the issue at hand and see what teachings appear, what patterns emerge, and what variations occur based on each text's differing context. Or one can rearrange the books into a probable chronological sequence and then embark on the same task.

If one adopts the first approach, one will then have to decide whether to follow the order of the Hebrew Scriptures or the English Old Testament. If one adopts the second approach, one will have to acknowledge that the dates of a number of books, especially in the Old Testament, are uncertain. The canonical approach allows us most clearly to see material that is distinctive or characteristic to works of a similar

genre, like the Wisdom literature of the Old Testament (Job, some of the Psalms, Proverbs, Ecclesiastes) or the Latter Prophets (Isaiah, Jeremiah and Lamentations, Ezekiel, Daniel, and the "Twelve" — Hosea through Malachi). The chronological approach allows us most clearly to see how events transpired over time, for example, during Paul's ministry (by arranging his letters in probable chronological sequence) or in the early church more generally (by doing the same thing with the general epistles). One can even intersperse most of Paul's letters and perhaps the letter of James throughout the narrative of Acts, which depicts events during the years of AD 30 – 62.

We will utilize a hybrid method, following primarily a canonical approach to the Old Testament, often taking large blocks of books together — the Law, the Former Prophets, the Writings, and the Latter Prophets. But with the New Testament, where dating can frequently be more precise, we will follow mostly a chronological order of events.

This book is not just a biblical theology, however. It is biblical theology *for life*. That means taking the answers to our questions that emerge from our biblical analysis and applying them to contemporary Christian living in the early twenty-first century, in view of national and global realities. Countless works of biblical theology stop before proceeding to this final step, or else they append only brief reflections. We want to engage many of the issues we have raised in this opening chapter already in some detail, so nearly a third of our volume will be devoted to developing the implications, applications, and contextualizations suggested by our preceding exegesis. We will engage in some methodological reflection there as well, given the variety of proposals for moving from original meaning to contemporary significance.

Here, therefore, is how our outline unfolds. The rest of this introductory chapter will "queue the questions" that the next five chapters will address. Those chapters form the section that involves "arriving at answers" from Scripture, where they can be found. This will form the largest segment of the book. Finally, we will "reflect on relevance" in the final three chapters, subdividing those reflections into implications for individual Christians, for government and business, and for the church as a corporate entity. It is in this stage where there will

most likely be the greatest differences of opinion with various other contemporary authors. Application is as much an art as it is a science, although various principles for drawing out legitimate implications from ancient texts for vastly changed contexts today are reasonably widely agreed on, and we will rely on them as much as possible.[41]

What, then, are our five clusters of questions that lead to the largest, middle section of this book? First, we will look at questions surrounding the goodness of wealth. Does God indeed promise a certain level of prosperity to those with sufficient faith? If not, in what ways is wealth particularly good? It appears God does desire his people to have a minimally decent standard of living. What are the implications of this biblical observation for us? In other words, how does God envision the poorest of our world at least getting to a noticeably better standard of living? What were the socioeconomic brackets represented by apostolic Christianity in the first place? What does Scripture have to say about how we help the materially neediest in our world today? What, if anything, is different between Old Testament and New Testament arrangements for addressing these questions?

Second, we will consider the power of possessions to seduce people to sin. If they are not an unmitigated good, should we perhaps think of them as inherently evil? Various religions and worldviews over the centuries have made precisely this claim. Does Christianity join them? If not, just how much damage can wealth wreak in a Christian's life? When and how does something designed to be God's good material for living turn into a danger instead? Can we guard against these dangers? How do we tell the difference? Do riches themselves prove tempting or simply their idolatrous use apart from faith in Jesus Christ? Or can the two items even be separated so neatly? What turns possessions into idols anyway?

Third, if some measure of wealth is good, but if possessions so quickly prove a temptation to sin, how do we maximize the goodness of wealth in our lives and minimize its negative effect? Put another way, what consistently characterizes *godly* rich people throughout the Bible? A key part of the answer to this question is generous giving. What does that giving look like? How do people determine when their "stuff" has become de facto their "god"? What do we do to avoid this or to turn

from it, if money has already become an idol? Is the giving that God wants a form of redistribution of resources and can that be helped? Is there one normative pattern of how God's people give throughout the Bible, or is there a multiplicity of models of giving to others, and what ought we to infer from the answer to this question?

Fourth, if part of what God calls us to do is to divest ourselves of some of our surplus, how much do we give away, to whom, and for what purposes? Many Christians speak about tithing. Some of those Christians actually know that the word means surrendering a tenth of one's income (rather than just being a synonym for religious giving), and they often insist it must go to a person's home church. Is this what Scripture teaches? What about taxes? What is the Christian role with respect to paying the government to do what, arguably, other sectors of society could or should be doing? Does it relieve us of certain burdens that were paid by ancient tithes, so that we can justify giving a smaller amount to contemporary congregations? Again, how do we navigate some seemingly drastic differences between the Testaments in answering this cluster of questions? Granted that Christians will inevitably disagree on the relationship between Old and New Testaments, what principles for giving can we agree on irrespective of the amount of continuity or discontinuity between the Testaments? Do these principles include anything about the advisability or inadvisability of incurring debt at any point, to what degree, and for how long?

Fifth, and finally, what exactly is at stake in all these debates? Is this a major theme or just a minor motif in Scripture? What happens to us when we do not treat possessions properly? Can the lack of stewardship threaten our salvation? Does it affect the degree to which we experience sanctification? Or is it a fairly trivial issue in Scripture, all things considered? Especially in light of the track record of stinginess of most Americans that we sketched out earlier in this chapter, just how crucial an issue is this matter of giving, compared to the main and more overtly theological issues that we must believe and act on? Or has the Western world largely gotten it all wrong? What about those whom God *has* chosen to bless with legitimately acquired riches? Are there any key texts that appear to sketch out a norm for Christians in all these areas? Where does salvation by grace through faith factor into all this?

In the third and final main section of the book, on "reflecting on relevance," we will look at the roles or responsibilities of individual Christians in their stewardship and the parts that both government and business should play in the matter, addressing larger structural or systemic questions. What teachings of Scripture are relevant to deciding questions about economic philosophy more generally? Is either capitalism or socialism, or perhaps some other system, mandated by the Bible? Finally, what is the role of the church? How could existing congregations begin to take up some of the slack from the commitments of the federal government to funding welfare or other programs for the particularly materially needy? What advantages does church ministry have that no secular or non-Christian organization has?

In each of these final three chapters, we will introduce our topics with the first part of a real-life case study. A few details insignificant to the dynamics of the case are omitted or altered so as to mask the real identities of the participants. But otherwise they are all taken from real life. Before the reader skips around, then, looking for the solution to the case, he or she should reflect on the issues raised and keep them in mind while working again through the key texts already discussed.

The main body of each of the last three chapters proceeds one more time to work through issues of posing the problems, of suggesting an array of biblical answers as we proceed through the most relevant scriptural texts, and then pointing out what scholars, or at least a considerable number of them, are saying today. The results may at times be in contradistinction to what many evangelicals *think* the Bible teaches. A section on "frequently asked questions" will raise and address a series of issues not as easily integrated into the body of our discussion in each of our last three chapters. Finally, in each chapter we will return to our case study and describe what happened (or what the participants *chose* to do), followed by some of my reflections on those choices and a brief conclusion with some key points from the chapter.

A conclusion will also round out our entire volume and summarize our findings. With such a barrage of questions, and with the semi-scholarly, semi-popular nature of this series as conceived by the publishers, we will not be able to go into depth on hardly any of our topics. A breadth of overview or survey is what this series of volumes is designed to

accomplish. But we trust that readers will see the various patterns that do consistently dot the pages of the Bible. And if this volume can lead to some small, improved measure of obedience on the part of most of its readers, then its raison d'être will have been more than accomplished. But enough of questioning! Let us turn to Scripture to see what it inculcates about this pressing topic of stewardship.

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1. John de Graaf, David Wann, and Thomas Naylor, *Affluenza: The All-Consuming Epidemic* (San Francisco: Berrett-Koehler, 2001), 2. The 2005 film based on this book stars Scott Simon, Cecile A ndrews, and Peter Dorman. William T. Cavanaugh insightfully adds: "Our relationships with products tend to be short-lived: rather than hoarding treasure objects, consumers are characterized by a constant dissatisfaction with material goods. This dissatisfaction is what produces the restless pursuit of satisfaction in the form of something new. Consumerism is not so much about having more as it is about having something else; that's why it is not simply *buying* but *shopping* that is the heart of consumerism. Buying brings a temporary halt to the restlessness that typifies consumerism. This restlessness — the moving on to shopping for something else, no matter what one has just purchased — sets the spiritual tone for consumerism" (*Being Consumed: Economics and Christian Desire* [Grand Rapids: Eerdmans, 2008], 35).

2. See, e.g., Jerry Fleming, *Profit at Any Cost? Why Business Ethics Makes Sense* (Grand Rapids: Baker, 2003); Vishal Mangalwadi, *Truth and Transformation: A Manifesto for Ailing Nations* (Seattle: YWAM, 2009).

3. For an excellent overview and critique, see David W. Jones and Russell S. Woodbridge, *Health, Wealth, and Happiness: Has the Prosperity Gospel Overshadowed the Gospel of Christ?* (Grand Rapids: Kregel, 2011). Cf. also Jonathan Wilson-Hartgrove, *God's Economy: Redefining the Health and Wealth Gospel* (Grand Rapids: Zondervan, 2009).

4. Pew Forum, *Spirit and Power: A 10-Country Survey of Pentecostals* (Washington, DC: Pew Research Center, 2006), 147. Jones and Woodbridge observe, "Many in the modern church lack a general sense of discernment because they are more influenced by the secular culture than by Scripture. Consequently, Christians often define happiness, joy, and, success by the world's standards instead of using God's standards. Christians view success in terms of status, wealth, and position rather than holiness, faithfulness, and obedience to God. Regrettably, all too often there is little difference between a Christian and a worldly definition of prosperity." Jones and Woodbridge, *Health, Wealth, and Happiness*, 19.

5. Wilson-Hartgrove, *God's Economy*, 15.

6. John L. Ronsvalle and Sylvia Ronsvalle, *The State of Church Giving through 2009* (Champaign, IL: empty tomb, inc., 2011), 40 – 41.

7. Christian Smith and Michael O. Emerson with Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (Oxford and New York: Oxford University Press, 2008), 41 – 42.

8. Daniel Bell Jr. writes, "The point is that frequently the way giving and material goods are discussed in church, generosity could hardly be confused with the fundamental orientation of the church's life, and material goods appear peripheral to the spiritual life of faith. While giving is a part of the life of the church, it is not obviously at its heart, and material goods appear, at best, incidental to that life, as blessings and perhaps occasionally as temptations for misplaced trust, but not integral to the life of discipleship. Giving comes across more like paying a tax with God (or the church) in the role of a cosmic IRS agent. And material goods are, at best, of secondary importance to the spiritual things that really matter" (The *Economy of Desire: Christianity and Capitalism in a Postmodern World* [Grand Rapids: Baker, 2012], 157).

9. Ronsvalle and Ronsvalle, *State of Church Giving through 2009*, 62 – 63.

10. Smith and Emerson with Snell, *Passing the Plate*, 254, n.2.

11. Mark Whitehouse, "Number of the Week: Americans Buy More Stuff They Don't Need," *Wall Street Journal* (Apr. 23, 2011), accessed on Feb. 14, 2012 at http://blogs.wsj.com/economics/2011/04/23/number-of-the-week-americans-buy-more-stuff-they-dont-need/.

12. Ibid., 27.

13. Ronsvalle and Ronsvalle, *State of Church Giving through 2009*, 73.

14. Carol Bellamy, *The State of the World's Children 2000* (New York: UNICEF, 2000), 37.

15. World Summit on Food Security, "Feeding the World, Eradicating Hunger" (Rome, 2009), 11, accessed on Feb. 13, 2012, at ftp://ftp.fao.org/docrep/fao/Meeting/018/k6077e.pdf.

16. David Platt, *Radical: Taking Back Your Faith from the American Dream* (Colorado Springs, CO: Multnomah, 2010), 118.

17. Scott C. Todd, *Fast Living: How the Church Will End Extreme Poverty* (Colorado Springs, CO: Compassion International, 2011), 183.

18. Of course the factors involved in this phenomenon are numerous. See esp. David Kinnaman, *You Lost Me: Why Young Christians Are Leaving Church and Rethinking Faith* (Grand Rapids: Baker, 2011).

19. Ibid., 23.

20. Cf. already Tom Sine, *Wild Hope* (Dallas: Word, 1991), 143 – 64.

21. Ibid., 167.

22. Robert Lupton, *Toxic Charity: How Churches and Charities Hurt Those They Help (and How to*

Reverse It) (New York: HarperOne, 2011).

23. On a wide swath of these and similar problems, see esp. Jonathan J. Bonk, *Missions and Money: Affluence as a Missionary Problem … Revisited* (rev. ed.; Maryknoll, NY: Orbis, 2006).

24. See, e.g., Jay W. Richards, *Money, Greed, and God: Why Capitalism Is the Solution and Not the Problem* (New York: HarperOne, 2009).

25. Hope Yen, "Income Gap Widens: Census Shows Record Gap between Rich and Poor," *Huffington Post* (Feb. 10, 2012), accessed on Feb. 10, 2012 at www.huffingtonpost.com/2010/09/28/income-gap-widens-census-_n_741386.html.

26. See esp. Bob Goudzwaard and Harry de Lange, *Beyond Poverty and Affluence: Toward an Economy of Care* (3rd ed.; Grand Rapids: Eerdmans, 1991); Cf. Kees van Kersbergen and Philip Manow, eds., *Religion, Class Coalitions, and Welfare States* (Cambridge: Cambridge University Press, 2009), for some of the historical factors, including the presence or absence of separation of church and state, involved in the development of two such different systems and approaches.

27. Martin Luther King Jr., *A Testament of Hope: The Essential Writings of Martin Luther King, Jr.* (ed. James Melvin Washington; San Francisco: Harper & Row, 1986), 625. Goudzwaard and de Lange concur: "In our opinion, a renewed economic paradigm must proceed from the assumption that people need to advance the interests of *others*. People must be willing to think inclusively. They must choose to be led by considerations other than self-interest, a principle that belongs inextricably to the thought patterns of our society's current economic paradigm" (*Beyond Poverty and Affluence*, 77 – 78).

28. E.g., Douglas E. Oakman, *Jesus and the Peasants* (Eugene, OR: Cascade, 2008); Richard A. Horsley, *Covenant Economics: A Biblical Vision of Justice for All* (Louisville: Westminster John Knox, 2009).

29. E.g., Stacey M. Floyd-Thomas and Anthony B. Pinn, eds., *Liberation Theologies in the United States: An Introduction* (New York: New York University Press, 2010); R. S. Sugirtharajah, ed., *The Postcolonial Biblical Reader* (Oxford: Blackwell, 2006).

30. Mark Galli, "The Best Ways to Fight Poverty — Really: A Most Personal Touch," *Christianity Today* 56/2 (2012): 20.

31. J. Gerald Harris, "Reclaiming Our First Love," *SBC Life* (Aug. 2011), accessed on Feb. 10, 2012 at www.sbclife.net/Articles/2011/08/Sla4.asp.

32. John White, *The Golden Cow: Materialism in the Twentieth-Century Church* (Downers Grove, IL: InterVarsity Press, 1979).

33. "Here lies the weakness that makes us prone to spiritual harlotry. For we have overvalued material prosperity and have underestimated, taken for granted or even forgotten the God of power and love who we profess to worship. We claim to have faith in him. But so long as we are

harassed by anxiety about our financial security or overly impressed by the importance of money in Christian work, our profession is hollow and our footsteps follow the pathway to whoredom" (ibid., 76).

34. Ibid., 84.

35. The problem is pervasive in popular Christian literature on numerous topics. See Christian Smith, *The Bible Made Impossible: Why Biblicism Is Not a Truly Evangelical Reading of Scripture* (Grand Rapids; Baker, 2011), 8 – 10.

36. Ibid, 32.

37. *Merriam-Webster's Collegiate Dictionary* (10th ed.; Springfield, MA: Merriam-Webster, 2001), 1150. For more expansive, distinctively Christian definitions, see Mark A. Powell, *Giving to God: The Bible's Good News about Living a Generous Life* (Grand Rapids: Eerdmans, 2006), xiv – xv.

38. On which, see esp. Wesley K. Willmer, *God and Your Stuff: The Vital Link between Your Possessions and Your Soul* (Colorado Springs, CO: NavPress, 2002).

39. In other LXX and New Testament uses, ESV renders it "office" (Isa. 22:19), "authority" (Isa. 22:21), "management" (Luke 16:2, 3, 4), and "plan" (Eph. 1:10; 3:9).

40. See esp. throughout T. D. Alexander and Brian S. Rosner, eds., *New Dictionary of Biblical Theology* (Downers Grove, IL: Inter-Varsity Press, 2000).

41. See esp. Jack Kuhatschek, *Taking the Guesswork out of Applying the Bible* (Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1990 (= *Applying the Bible* [Grand Rapids: Zondervan, 1996]); and William W. Klein, Craig L. Blomberg, and Robert L. Hubbard Jr., *Introduction to Biblical Interpretation* (rev. ed.; Nashville: Nelson, 2004), 477 – 504. Cf. also the entire NIV Application Commentary series (Grand Rapids: Zondervan, 1994 —).

PART 2

ARRIVING AT ANSWERS

CHAPTER 2

THE GOODNESS OF WEALTH

God wants you to be healthy and wealthy!" "If you just have enough faith and obedience to the Lord, you can ask for riches and they will be yours. Just name it and claim it!" "Think better about yourself. Recognize you are a beloved child of God. Work hard and use what you earn responsibly. The sky is the limit as to what God can do through your assets!" While none of these affirmations is, to my knowledge, a direct quotation from any specific source, they summarize the kinds of claims that anyone in the world with cable or satellite television is likely to be able to hear from some preacher (in dozens of languages) just about any time of the day or night that they decide to channel surf.[1]

Taken out of context, numerous Bible verses seem to support such claims. Taken in context, they paint a much different picture, and they must be combined with all of the passages that talk about God's power perfected in weakness and what he does for and through his people when they are poor or suffering that he does not do in times of plenty and ease. Second Corinthians alone contains numerous significant passages on these themes, specifically, 1:3 – 9, 4:7 – 18, 6:3 – 10; 11:16 – 33, and 12:7b – 10. Put together, they teach that God comforts us in our afflictions so that we can minister to others in similar contexts, that his treasure appears in our fragile, earthen "vessels" so that God's sustaining grace is more clearly transparent, and that one day our trials will be far more than compensated for in the life to come by the eternal glory we will experience. Even now, as God allows his people to undergo considerable physical and economic hardship and privation, he always offers us the spiritual resources to cope if we will avail ourselves of them, and this enables Paul even to delight in weaknesses because he understands they are actually his strength.[2] The prosperity gospel, nevertheless, is based on a core of truth, as most deceptive teaching is.

Clearly erroneous messages seldom lead so many people astray. Despite significant ascetic strands of Christianity past and present, the full sweep of biblical teaching makes it clear that material possessions *are* good. But it is precisely because they are good that *all* individuals deserve an opportunity to enjoy them—hence, the dominant biblical mandate to help alleviate the most extreme forms of poverty. This chapter highlights some of the most important passages from Scripture on these topics, interpreted within their various contexts and in light of the progress of God's revelation to humanity over time.

"A close examination of Paul's teaching in 2 Corinthians 4:7 – 18, especially in the light of the situation which seemed to have prompted it, a clash between the worldly outlook of the Corinthians and the apostle's own cross-centred perspective, puts us in a position to make sense of Paul's otherwise confusing and seemingly contradictory description of his ministry. The things which the Corinthians find so objectionable about their apostle — his failure to boast, his timid personal presence, his amateurish speech, his refusal of support — all represent deliberate attempts by Paul to remain humble before an exalted God. His critics, buoyed by the self-exalting culture in which they live, naturally lament his resolve. Indeed they regard it as a sign of 'weakness.' Paul accepts this caricature but adds the stunning qualification that it is precisely in such 'weakness' — in his mind, such humble faith — that true power, the power of God, becomes effective in his ministry."[3]

SCRIPTURE'S BALANCED VIEW OF THE GOODNESS OF WEALTH

The Earliest Eras

Of many striking features in the Genesis account of the creation of the universe, one that stands out by its repetition is the declaration of all things God creates as "good." Six times during the creative week God sees that what he has created is *ṭôb*, the broadest word for "good" in the Hebrew language (Gen. 1:4, 10, 12, 18, 21, 25). Then, after creating humanity, he observes all that he has made and recognizes it as *ṭôb mĕʾōd*— "very good" (1:31). While finite and thus not partaking of God's perfections that can attach themselves only to infinite, eternal beings, creation is not yet flawed in any way.

Humanity, above all, is morally perfect and living in harmony with the rest of the created order.[4] Indeed, man and woman are to exercise dominion over the rest of creation (Gen. 1:26, 28). This does not mean to abuse it for self-serving ends but to steward it in keeping with God's purposes for everything he has fashioned.[5] Humanity is also uniquely created in God's image (1:27), which at the very least makes human beings uniquely moral creatures, capable of a relationship with God and of being held accountable for their actions (cf. Rom. 1:19 – 20; Eph. 4:24; Col. 3:10).[6]

The fall of humanity into sin substantially mars the original perfection of all these designs, but it does not obliterate the goodness of the material world or of God's desires that humans enjoy that goodness. When the Lord calls Abram and promises to bless all peoples of the world through his descendants, he also promises to make them into "a great nation" after they have gone to the land he will show them (Gen. 12:1 – 2). So God takes Abram to the land of Canaan and shows him the territory that those descendants will possess (vv. 6 – 9). Part of that land, "the whole plain of the Jordan toward Zoar," was "well watered, like the garden of the LORD" (13:10), a clear reference to the perfect garden of Eden that Adam and Eve had enjoyed before they sinned. God

reaffirms his covenant with Abram in Genesis 15:7; 17:8; and 22:17, including the promise of possessing the materially rich land of Canaan, and he repeats his promises again to Isaac (26:3), to Jacob (28:13 – 15; 35:12) and, through Jacob, to Joseph (49:3 – 4, 26). Although all these patriarchs spend significant portions of their lives not experiencing the same level of material prosperity, each also enjoys periods of enormous wealth (Gen. 13:2; 26:12 – 14; 30:43; 41:41 – 49).[7]

The centuries in which the Israelites languished as slaves in Egypt seemed to call into question God's promise, but eventually the Lord raised up Moses to lead the people away from Pharaoh and to the Promised Land. As they left the Nile Valley, the Lord "made the Egyptians favorably disposed toward the people" so that they provided for them "articles of silver and gold and … clothing." Receiving these provisions for their journey came to be called the plundering of the Egyptians (Exod. 3:21 – 22; 11:2 – 3; 12:35 – 36).[8] When the Israelites approached Canaan, they sent out spies to survey the land, who confirmed it was indeed "flowing with milk and honey" — a picturesque metaphor for its fertility and suitability for both flocks and crops (Num. 13:27). But because of their fear of the Canaanites, they refused to follow God's plan for occupying the land and wandered forty years in the wilderness instead.

Nevertheless, they had received the law at Mount Sinai (Exod. 20), and they began to learn afresh what it meant to obey Yahweh, in response to his liberating and sustaining grace. Subsequent legislation built on these ten foundational mandates. The eighth commandment, "You shall not steal" (20:15), presupposes private property and its value.[9] Were it worthless, no one would want to take it from anyone else, nor would there be any need to guard against having it stolen (as in 22:1 – 15). Laws prohibiting the removal of the boundary markers from someone's fields (Deut. 19:14; 27:17), protecting individual inheritance rights (Num. 27:1 – 11; Deut. 21:15 – 17), and preserving fair weights and scales in the marketplace (Lev. 19:35 – 36; Deut. 25:13 – 16) all attest to the value and importance of personal possessions. The detail with which the descendants of each of the Israelite families is enumerated in Numbers 26 highlights the significance of the allotment of the land of Canaan — "an inheritance based on the number of names"

(v. 53). “To a larger group” Moses must “give a larger inheritance, and to a smaller group a smaller one” (v. 54). In other words, land from which one can make a living is important enough that all should have a fair chance at owning some.[10]

A surprisingly large section of Exodus narrates in exquisite detail the specifications and furnishings for the tabernacle and its construction (Exod. 25 – 40). Many of these details make it clear that it would be an ornate structure, probably supplied significantly by the “plunder” from the Egyptians. Exodus 38:21 – 31 lists the quantities of costly materials used for the tabernacle. Art, craftsmanship, excellence in design, and care to follow God’s exact blueprints all made the end result a work of beauty, inspiration, and spiritual symbolism. God’s perfections were represented as best as anybody could ever have imagined in the context of a nomadic people with little opportunity to settle down or access the kinds of luxury goods needed to erect such a place of worship and sacrifice.[12] Even in these earliest eras of biblical history, we see that God is no ascetic, nor does he call his people to a lifestyle devoid of material beauty and goodness.

“By saying, ‘You shall not steal,’ God indicated that people have a right of ownership. Otherwise, the whole concept of stealing would fail to make any sense. Only something that belongs to someone can be stolen from him or her. But the reason that anything belongs to anyone is because it comes from God, and we do not have the right to take for ourselves what God has given to others.

“This brings us to the positive side of the eighth commandment. What the Bible means by ownership is not possessing things to use for our own purposes, but receiving things from God to use for his glory. So at the same time that we are forbidden to take things that don’t belong to us, we are required to use what we have in ways that are pleasing to our God. To put it very simply, the eighth commandment isn’t just about stealing; it’s also about stewardship.”[11]

The Deuteronomic Covenant

Already in Leviticus 26:3 – 5, the Lord announced through Moses, "If you follow my decrees and are careful to obey my commands, I will send you rain in its season, and the ground will yield its crops and the trees their fruit. Your threshing will continue until grape harvest and the grape harvest will continue until planting, and you will eat all the food you want and live in safety in your land." Verses 6 – 13 proceed to promise peace, destruction of Israel's enemies, and the numerical growth of the people. God will dwell among his people and be their God, providing abundantly for them.

This kind of arrangement reappears frequently in Deuteronomy. Chapter 7 repeats God's promises of peace and prosperity in the land in considerable detail as his reward for the Israelites' obedience to his law. Yet he also reminds them that God did not choose them to inhabit the Promised Land because of their greater numbers or superior righteousness, but because of his electing love and faithfulness to his promises to their forbears (7:7 – 8; 9:4 – 6). Chapter 11 restates many of these same promises but also elaborates at length on the curses that will come on Israel if the people disobey Torah. Deuteronomy 27 – 30 depicts the climax of these twin themes, as the Israelites assemble in two groups on the two neighboring peaks of Mount Gerizim and Mount Ebal and intone the blessings and curses on themselves for obedience and disobedience, respectively. The literary form closely resembles that of other second-millennium BC suzerain-vassal treaties; only here God rather than a human king is the sovereign.[13]

Because it seems likely that one author or editor penned or compiled the historical books from Deuteronomy through Kings (minus Ruth), we should not be surprised to see Joshua, Judges, 1 and 2 Samuel, and 1 and 2 Kings illustrate the fulfillment of these blessings and curses over and over again.[14] To the extent that the people and especially its leaders — first Joshua, then the various judges, then the three kings of the united monarchy (Saul, David and Solomon), and finally the numerous kings in Israel and Judah during the centuries of the divided kingdom— proved more faithful than unfaithful to God's covenant, in response to his prior and sustaining grace, then God would bless the land and the

people with seasons of peace and prosperity.[15] During different generations or under different judges or kings, when the people and their leaders proved more faithless than faithful, the land did not produce as many crops, famine or blight at times ensued, or nations would successfully attack and invade Israel. In other words, the nation did not experience peace and prosperity but warfare or adversity.

This pattern of recurring cycles of faithfulness and faithlessness, along with God's rewards and punishments for them, has fueled the prosperity gospel probably more than any other feature of Scripture. Three crucial observations, therefore, must be made at this juncture. First, *God never promised prosperity to all individual Israelites based on their personal levels of faithfulness or obedience to Torah*. The Wisdom literature demonstrates in graphic detail that godly Israelites often remained poor, not least through oppression by the wicked in their midst (see below, 74–75). The promise of affluence was given to the nation as a whole.

Second, *God never made similar arrangements with any of the other countries surrounding Israel*, even though we do see in the prophets how he held them accountable for other standards of basic human morality (see esp. Amos 1:3 – 2:3, Obadiah, and Nahum). So it would be a mistake to apply Old Testament promises and warnings for ancient Israel to modern-day nations. These are promises for God's covenant people, not countries or political entities in general.

Third, and most important, *no New Testament text ever applies these promises of peace and prosperity contingent on faith or obedience to the church of Jesus Christ or to individual believers.*[16] That is not to say that God cannot choose to work in certain people's lives or in the lives of churches in a particular place according to similar principles. But it does mean that we can never *promise* our fellow believers, if they just have enough faith or obey God's will carefully enough, that they can count on their lot in life improving materially.[17] When the number of times such promises fail to pan out, it leaves the people who had hoped in them in the horrid situation of being blamed for not having enough faith or obedience. So false teaching is compounded with false guilt!

"Those strands of the Old Testament tradition that treat wealth and prosperity as signs of God's favour toward the righteous, or

as the fruit of the wisdom and diligence of the rich, have largely disappeared from view. Moreover, they have been replaced by the general expectation that faithfulness will entail hardship, including material want. Nonetheless, the Hebrew doctrines of creation and providence continue to make themselves felt.

"If righteousness is not expected to bring riches, still believers are encouraged to rely on God for the provision of their basic needs, and both example (Acts 4:34) and instruction (Mt. 6:33, Lk. 6:31, II Cor. 9:10 – 11) affirm that God will give God's people what they need to sustain them in their obedient life. And while material wealth may no longer be attributed to the virtues of the rich or taken as a sign of God's approval, neither is it attributed to the devil."[18]

The other major relevant feature in the Former Prophets or historical books involves the extremely costly temple in Jerusalem. The functions of the tabernacle (a kind of "porta-temple") now are provided by a permanent, massive, and awe-inspiring edifice dwarfing any other building in the city except for Solomon's palace (cf. 1 Ki. 7:1 – 2), or elsewhere in Israel for that matter.[19] First Kings 5, 6, and 7:13 – 51 detail its grandeur at considerable length (cf. 2 Chr. 2:1 – 4:1). When the temple is rebuilt after the Babylonian exile, the costliest of building materials are again utilized (Ezra 1 – 2).

Originally, David had wanted to build the temple but God ordained that it would be his son Solomon who would have that privilege (2 Sam. 7; 1 Chr. 17). Solomon, moreover, precisely because he asked the Lord for wisdom rather than wealth, receives both, becoming probably the richest person in human history to that point in time (1 Ki. 3; 2 Chr. 1). Nevertheless, much of his wealth, like the provisions for the temple, came from foreign nations. These countries also provided him with numerous wives and concubines who ultimately turned Solomon's heart away from the Lord to the worship of idols (1 Ki. 11:1 – 13) and later proved to be enemies of Israel and/or Judah. So the temple's wealth and

even Solomon's riches were never entirely a blessing.

Far less notable, but catapulted into prominence by Bruce Wilkinson's best-selling booklet,[20] is the prayer of Jabez in 1 Chronicles 4:9 – 10. As something of a compensation for Jabez's mother's agonizing delivery of her son, God grants Jabez's request that God would bless him, enlarge his territory, and keep him from harm and free from pain. But nothing in the text, a brief descriptive expansion of Chronicles' numerous genealogies, permits anyone else to claim the same promise, any more than we can infer from 4:38 – 43 that other people have the right to kill the inhabitants of fertile farmland in order to possess it, as the Simeonites did, or that people other than the Levites had the right to become music ministers in the temple (6:31 – 32).[21]

Proverbial Wisdom

When we come across proverbs throughout Scripture, we must always remember that the very rhetorical and literary form that they comprise enunciates generalizations, not absolute truths. A proverb depicts what *normally* happens, all other things being equal. We must also distinguish between descriptive and prescriptive texts. The former merely describe what the author has heard or seen happening, without expressing a value judgment as to whether or not the behavior is good.[22]

Of course, from the contents of a given proverb and its immediate context, we can often discern whether the model is a good or bad one. For example, Proverbs 13:23 asserts, "An unplowed field produces food for the poor, but injustice sweeps it away." There are no commands in this passage, but presumably God's people want to be righteous rather than unjust; thus in an agrarian economy like ancient Israel's, they will avoid plowing under leftover crops that the poor could glean before it is time to plant in a new harvesting season.[23] A prescriptive proverb, on the other hand, actually commands us how to live or behave in a certain fashion. Thus 3:27 – 28 declares, "Do not withhold good from those to whom it is due, when it is in your power to act. Do not say to your neighbor, 'Come back tomorrow and I'll give it to you' — when you already have it with you." Applied to money matters, among other things, this could mean, "Pay off debts as fast as you possibly can."[24]

Plenty of proverbs promise the Israelites, *including individuals* within the country, material blessing either for hard work or faithful service to God. Many of these appear in the book of Proverbs, but a number occur also in the Psalms. Psalm 25:13, for example, assures those who fear the Lord that "they will spend their days in prosperity, and their descendants will inherit the land." Psalm 112:1 – 3 repeats this pledge, adding that those who "find great delight in [God's] commands … will be blessed. Wealth and riches are in their houses, and their righteousness endures forever."[25] Again in 128:1 – 2, "all who fear the LORD, who walk in obedience to him … will eat the fruit of [their] labor" and enjoy "blessings and prosperity."

Proverbs frequently contrasts the industrious with the lazy. One of the more famous examples because of its vivid imagery is Proverbs 6:6 – 11:

Go to the ant, you sluggard;
consider its ways and be wise!
It has no commander,
no overseer or ruler,
yet it stores its provisions in summer
and gathers its food at harvest.
How long will you lie there, you sluggard?
When will you get up from your sleep?
A little sleep, a little slumber,
a little folding of the hands to rest —
and poverty will come on you like a thief
and scarcity like an armed man.

Briefer but making similar points are 10:3 – 4 ("The LORD does not let the righteous go hungry, but he thwarts the craving of the wicked. Lazy hands make for poverty, but diligent hands bring wealth") and 14:23 ("All hard work brings a profit, but mere talk leads only to poverty"). Numerous other comparable texts could be cited.[26] But even when riches are promised for godly living, the scheme will fail if getting rich is the motive for obeying God (28:20)![27]

"A faithful person will be richly blessed, but one eager to get rich will not go unpunished." (Prov. 28:20)

None of these generalizations, however, may be absolutized, even within God's unique covenantal arrangements with Israel. Plenty of proverbs depict the righteous remaining poor, often due to oppression by wicked rich people (see below, pp. 74 – 75). Either the compiler of the canonical form of the Proverbs inexplicably threw together statements that were patently contradictory or, far more likely, he realized that each held true under certain circumstances.[28] Individual, financial reward for hard work and righteous living, for example, was much more likely to occur when the nation had a godly king or judge and the legal system and its courts were operating as God had intended them to. A statement like Psalm 37:25, attributed to David ("I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread") must be recognized for what it is — descriptive only. It is not a promise that no righteous person will ever have to beg for basic material sustenance.

Moreover, given all the times David and his men were themselves unjustly pursued by Saul, his point can hardly be about the absence of all hardship or deprivation. Perhaps it is an Old Testament equivalent to Paul's affirmation in 2 Corinthians 4:8 – 9 that "we are hard pressed on every side, but not crushed; perplexed, but not in despair; persecuted, but not abandoned; struck down, but not destroyed."[29] In other words, God sets limits on how much he allows his people to suffer, even if those limits are often far more lax than we would like!

"In context [Ps. 37:24] could be the psalmist's graphic way of underlining the traditional belief that the righteous are never permanently forsaken by God. They may face difficulties; they may stumble; but underneath there is always a steadying hand."[30]

Ecclesiastes, which along with Job forms a kind of protest against the generalizations that can be too widely applied from the Wisdom literature,[31] clearly highlights the long-term meaninglessness of riches

(Eccl. 5:8 – 6:12). Nevertheless, it punctuates its exposé of the vanity of "life under the sun" (i.e., in this world) with injunctions for people to enjoy their work, their food and drink, and whatever wealth and possessions they may acquire for however long they can (see esp. 5:18 – 20; cf. also 2:24 – 26; 3:12 – 13, 22; 8:15; 9:7 – 10; 11:9 – 12:1). If material possessions were not inherently good, these commands would make no sense.[32] After his immense suffering Job even gained back twice the material riches he had lost (Job 42:10 – 17). But few of us would want an ordeal like Job's in order to gain our wealth, and the preachers of the prosperity gospel sound much closer to Job's annoying friends than to God as they proclaim that people do not have to experience such trials if they just have enough faith![33]

"This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them — for this is their lot. Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil — this is a gift of God. They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart." (Eccl. 5:18 – 20)

The Song of Songs indirectly attests to the goodness and potential beauty of wealth as the bride and groom revel in the finery with which each is adorned. The young man exults about his darling, "Your cheeks are beautiful with earrings, your neck with strings of jewels. We will make you earrings of gold, studded with silver" (Song 1:10 – 11). The carriage of the groom, which either belongs to or is like that of King Solomon,[34] is made of the prized wood of Lebanon, with posts of silver and a "base of gold. Its seat was upholstered with purple" (3:9 – 10). Still, 8:7 reminds us that "many waters cannot quench love; rivers cannot sweep it away. If one were to give all the wealth of one's house for love, it would be utterly scorned." In other words, there are qualities of life that are far more valuable than money and property and cannot be purchased.[35]

Prophetic Pronouncements

The vast majority of texts in the Latter Prophets that deal with material possessions involve God's spokesmen lambasting the Israelites for their sins relating to their acquisition and abuse of riches and their neglect or oppression of the poor. Nevertheless, occasionally tucked into the middle of these tirades, and frequently found at the end of their books, the prophets also look beyond divine punishment and exile to restoration to the land. Once again, God's people, now repentant and faithful to his covenant, will experience his material blessings in the land. These promises eventually give way to more eschatological visions of a renewed earth in millennial conditions.

Possibly the earliest of these prophecies, and one that remained influential well into the first century in Jewish and then Christian circles, is the portrait of the eschatological or messianic banquet in Isaiah 25:6 – 8.[36] On Mount Zion in Jerusalem, "the LORD Almighty will prepare a feast of rich food for all peoples, a banquet of aged wine — the best of meats and the finest of wines" (v. 6). Here everything that keeps the nations of the earth from experiencing God's greatest blessings will be destroyed; the Sovereign Lord "will swallow up death forever," "wipe away the tears from all faces," and "remove his people's disgrace from all the earth" (v. 8). The vision is one of representatives of all people groups on earth streaming to Jerusalem. Israel will still hold some kind of a privileged position, but the promise that Abraham's descendants would be a blessing to all the world's ethnic groups will be fulfilled. With eternal bliss portrayed, the imagery shades over into what Isaiah will later describe as new heavens and new earth (65:17).

Short of the eschaton, God's people can look forward to return to their land after exile to resume receiving the blessings promised to them in the Deuteronomic covenant. Isaiah 30:23 – 26a guarantees rain for their fields, abundant harvests, good pasture for their flocks, plentiful food for their working animals, copious rivers of water for the land, and bright sunlight and moonlight, "when the LORD binds up the bruises of his people and heals the wounds he inflicted" (v. 26b). In 32:15, when "the Spirit is poured on us from on high," the desert will become a fertile field and the fertile field like a forest. God's people "will live in peaceful

dwelling places, in secure homes, in undisturbed places of rest" (v. 18). In 41:18 – 19, Isaiah, speaking for the Lord, proclaims:

I will make rivers flow on barren heights,
  and springs within the valleys.
I will turn the desert into pools of water,
  and the parched ground into springs.
I will put in the desert
  the cedar and the acacia, the myrtle and the olive.
I will set junipers in the wasteland;
  the fir and the cypress together.

The wilderness is being transformed into a lush garden so that people will recognize "that the Holy One of Israel has created it" (v. 20). That these and similar promises were envisioned as being fulfilled in the restoration of Israel to its land after the Assyrian and Babylonian captivities is made clear in 41:25 and 45:1 when Cyrus, king of Persia, emerges as the one through whom many of these events will take place.[37]

Other texts, especially those that envision the Spirit coming more fully or permanently than in the past, continued to be understood as yet to be fulfilled in the future, and the New Testament associates them with the coming of Jesus or the pouring out of God's Spirit at Pentecost. Jesus himself cites Isaiah 61:1 – 2a, with its promises of physical renewal and good news for the poor, as fulfilled in the day he preaches in his hometown synagogue (Luke 4:16 – 21).[38] Peter sees Joel 2:28 – 32 fulfilled in the tongues of fire and the speaking in unknown languages that took place at Pentecost (Acts 2:17 – 21). And the Joel text is sandwiched between predictions of Israel being recompensed for the destruction from the locust plagues by means of superabundant harvests (Joel 2:18 – 27) when God will "restore the fortunes of Judah and Jerusalem" (3:1).[39] In 3:18, "the mountains will drip new wine, and the hills will flow with milk" — lavish imagery for bountiful living (cf. also Amos 9:13 – 15).

Jeremiah 31 promises similar restoration and also a new (or renewed)

covenant (vv. 31 – 34), which the New Testament likewise sees as fulfilled in Christ (Heb. 8:8 – 12). But Jeremiah understands enough of the material elements of the restoration to come in the nearer future, so that he buys a field in Jerusalem prior to the Babylonian captivity as a sign to the people that they will indeed return there (Jer. 32).[40] Often, though, it is not clear whether a prophet understood a short-term or a long-term fulfillment (or both) for his predictions. But promises of renewed material prosperity, even with extravagant abundance, in the context of Israel's repentance and return to the land (e.g., Hos. 14; Mic. 7:8 – 20; Zeph. 3:9 – 20; Zech. 14), continue to punctuate what are generally dour announcements of more immediate doom. Still, God's people cannot count on such blessings at any one predictable moment. Rather, they are called to exercise Habakkuk's astonishing faith when he insisted:

Though the fig tree does not bud
  and there are no grapes on the vines,
though the olive crop fails
  and the fields produce no food,
though there are no sheep in the pen
  and no cattle in the stalls,
yet I will rejoice in the LORD,
  I will be joyful in God my Savior. (Hab. 3:17 – 18)

Eventually, the times of great scarcity and great prosperity for God's people will both be overshadowed by the glories of new heavens and a new earth. Isaiah 65:17 – 25 introduces this concept, which has intrigued interpreters since it was first uttered. On the one hand, it sounds like a millennial kingdom — something far better than the world has ever known but stopping a little short of perfection: "Never again will there be in it an infant who lives but a few days, or an old man who does not live out his years; the one who died at a hundred will be thought a mere child; the one who fails to reach a hundred will be considered accursed" (v. 20). On the other hand, "the sound of weeping and crying will be heard in [the new Jerusalem] no more" (v. 19),

language taken up in Revelation 21:4 in an even fuller depiction of new heavens and earth (chaps. 21 – 22), which clearly does refer to the eternal state. In any event, it is a time of great material blessing and security for God's people (Isa. 65:21 – 23).[42]

"[Habakkuk's joy in the Lord, even in times of leanness,] is not because of any good on his own part, or because of any weakness on the part of his oppressors. His rejoicing is grounded in, and springs from, the relationship which God has with him and his people. Stripped of all else, he can never be deprived of his covenant God."[41]

Ezekiel 36 – 48 forms the most extensive segment of any of the prophetic books talking about Israel's future restoration. Chapter 36 contains prophecy of Israel again living in the land in peace and prosperity, worshiping the Lord, and following his law. Then will be the time for judging the other nations of the world, especially those who have afflicted Israel. The Lord maintains, "No longer will I make you hear the taunts of the nations, and no longer will you suffer the scorn of the peoples or cause your nation to fall" (36:15). If promises like these are meant to be taken literally, then they have yet to be fulfilled for any substantial period of time.

Ezekiel 37 likens Israel's restoration to the bones of corpses turning into living human beings again, and God explains that this will occur when "my servant David will be king over them, and they will all have one shepherd. They will follow my laws and be careful to keep my decrees" (37:24). A messianic descendant of the line of David, in other words, "will be their prince forever" (v. 25).[43] From a New Testament perspective, this requires Christ to return before it can be fulfilled, because Jesus' first coming did not produce a worldly kingship. The "resurrection" of the people, then, meshes with the hope of Revelation 20 for a millennial kingdom in which Christ reigns on earth, immediately following his second coming.[44]

Ezekiel 38 – 39 would appear to confirm this understanding, as they depict the final battle of Gog and Magog, mysterious place names that represent the unholy forces of the world allied against God. Revelation

20:7 – 10 associates this identical imagery with events *at the end* of the thousand-year period of Christ ruling on earth. So there is nothing in Ezekiel to suggest a restoration of ethnic Jews to Israel *prior* to Christ's return. Such a restoration, of course, has occurred in modern times, but it need not, therefore, represent any fulfillment of prophecy, especially as one observes that much of the nation has not returned to God and his law. Indeed, large numbers of modern Jews living in Israel are avowed atheists. At best, the present state of Israel is a prelude to the fulfillment of Ezekiel's prophecy, but then again it might not be.[45]

In a millennial kingdom, *godly* Jews, defined in the New Testament as Jews who accept Jesus as Messiah, can look forward to the blessings of earthly delights in their historic land. Various New Testament texts also suggest that Gentile Christians will share in these blessings and that all believers will indeed inherit the entire earth as well (Matt. 5:5; John 4:21 – 24). Paul repeatedly defines all *Christians* as the offspring of Abraham through whom God would bless the nations (Rom. 4:12 – 18; Gal. 3:7 – 9, 14).[46]

If Ezekiel 39 brings us to the end of the millennium, we would expect chapters 40 – 48 with their extensive sketch of the new temple in Jerusalem to form part of the eternal state, the new heavens and the new earth. Now there is perfection, not just the near perfection of the millennium. But Revelation 21:22 discloses that John did not see a temple in the city because God and Christ are its temple. Why, then, all the minute detail in nine chapters in Ezekiel about what seems to be a literal temple? Revelation 21:16 suggests an answer. The new Jerusalem itself, the holy city descending from heaven, is the temple, or at least represents the Most Holy Place within the temple. The city's measurements form a perfect cube, and the only structure known to ancient Jews and Christians with that shape was the inner sanctum ("the Most Holy Place") in the Jerusalem temple. The entire new Jerusalem, therefore, fulfills the prophecies of Ezekiel's new temple.[47] As all the other details of these last two chapters of the Bible suggest, redeemed humanity can look forward to a lavish, extravagant garden of holy, earthly delights in perfect community with all God's people of all time.

Jesus in the Gospels

The New Testament stands in striking contrast to the Old Testament with respect to its lack of anything like the wealthy patriarchs, the promises of prosperity for covenant faithfulness, or the illustrations of people becoming materially well-off because of their obedience to God. Nevertheless, there are clear indications that wealth, properly understood and used, remains a great good. While John the Baptist had an obvious ascetic streak, Jesus is caricatured as a glutton and a drunkard (Matt. 11:19 par.). Nothing indicates that he actually did sin by overeating or overdrinking, but there is no question he enjoyed exquisite table fellowship. He accepted invitations to banquets with well-to-do outcasts like Levi/Matthew (Mark 2:13 – 17 par.) and Zacchaeus (Luke 19:1 – 10). He spoke of his ministry as not a time for fasting because the bridegroom (presumably a self-reference) was present. Instead, it was more akin to a wedding banquet (Mark 2:18 – 19 par.).

When notorious sinners like the woman who crashed the party at the home of Simon the Pharisee poured an expensive jar of perfume on his feet, he praised her and rebuked Simon for not showing proper hospitality to him (Luke 7:36 – 50).[48] Less than a week before his crucifixion, he similarly allowed Mary of Bethany to "waste" further perfume, as she anointed him with the contents of a bottle worth a year's wages (John 12:1 – 8). After this second incident, the disciples objected that the value of the perfume could have yielded considerable money for the poor.

Mark, who contains the fullest account of this event, narrates Jesus' reply as "the poor you will always have with you, and you can help them any time you want. But you will not always have me. She did what she could. She poured perfume on my body beforehand to prepare for my burial" (Mark 14:7 – 8). Tragically, countless Christians over the centuries have quoted the first clause in verse 7, out of context, as justification for not being overly concerned about the poor. In context, it is clear that Jesus expects his disciples' regular, ongoing practice to involve helping the poor. But here is a once-in-a-lifetime opportunity for Mary to spend the amount of money on Jesus while he is still alive to appreciate her gesture that was usually spent to purchase spices and cloths to wrap a corpse in as it was getting ready to be buried.[49]

“However, there need be no poor people among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you…. There will always be poor people in the land. Therefore I command you to be openhanded toward your fellow Israelites who are poor and needy in your land.” (Deut. 15:4, 11)

Jesus’ words appear to allude to Deuteronomy 15:11, which declared that there would always be poor people in the land. But that verse immediately proceeded to command the children of Israel to be “openhanded” to their kin “who are poor and needy.” Indeed, verses 4 – 5 had already explained that “there need be no poor people among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, if only you fully obey the LORD your God.” It is only the ongoing disobedience of God’s people, therefore, that ensures that there will always be some poor people among them. Of course, the corrupt behavior of various non-Christians, like the sins of some poor people themselves, exacerbates the problem. But even as Jesus realistically notes that there will always be some poor, he never says how many there have to be. The remarkably positive impact Christians have had over the centuries in relieving the misery of the poorest on our planet suggests that we could help improve the lives of millions more of the destitute without fear of contradicting Jesus’ prediction![50]

Other indications in the Gospels that God does not want anyone to be as poor as they possibly can be include his choice of sending Jesus to be born into a carpenter’s family working in and around Nazareth in the early first century. While Joseph and Mary offered the sacrifice appropriate for poor people — a pair of doves or two young pigeons— when they presented him as a baby in the temple (Luke 2:24; cf. Lev. 12:8), by the time Jesus was a young adult nearby Sepphoris was experiencing a construction boom as Herod Antipas was turning it into his governmental headquarters within Galilee. With Nazareth a scant five miles away, it is likely that workers were needed, at least during the peak years of construction, from the “company” of “Joseph and sons”

and from “firms” throughout the outlying villages.

John Meier thus plausibly estimates that Jesus and his family enjoyed a standard of living roughly equivalent in their society to what a lower working-class person (i.e., a blue-collar worker) would experience today in ours.[51] When 2 Corinthians 8:9 reminds us that though the preexistent Jesus was rich, yet for our sakes “he became poor,” Paul is not talking about Christ’s standard of living in this world but the vast contrast between any form of earthly living and the glories and grandeurs of heaven. So, too, the next clause in this verse, which explains that Jesus’ purpose behind his incarnation was for us to become rich through his poverty, refers to the spiritual treasures we receive for following him. Neither material riches nor material poverty is particularly in view in this passage.[52]

While even comparatively poor people at times had a single servant, Zebedee’s family had two or more “hired men” (Mark 1:20), which suggests they were a more prosperous family.[53] Zebedee’s sons, James and John, were called to follow Jesus and left their boat with their father. But, like Peter, who returned to fishing shortly after the resurrection (John 21:3), these disciples do not appear to have forfeited access to the possessions and property they left behind while following Jesus during his itinerant ministry. When Jesus commands his followers in the Sermon on the Mount to ask, seek, and knock, so that they might receive, find, and have the door opened to them (Matt. 7:7 – 8 par.), it is easy to imagine he is offering them a blank check to fill out in praying for material possessions. But Matthew expects his listeners to remember Jesus’ earlier injunction in teaching his disciples how to pray: “your will be done” (6:10).[54] Faithful pray-ers must always leave room for God’s will to overrule theirs. Still, God’s provisions can at times prove superabundant, as in the miracles of feeding the 5,000 and the 4,000, with everyone eating until they were satisfied and with numerous baskets of leftovers (Mark 6:30 – 44 par., 8:1 – 10 par.).

Matthew 6:33 (and par.) promises disciples that if they “seek first [God’s] kingdom and his righteousness,” all the things Jesus has just mentioned — food, drink, and clothing — will be given to them as well. But in a chapter in which he has taught his followers to request merely their “daily bread” (v. 11), we must not imagine these provisions to be

copious. The plural pronouns, moreover, suggest that this is a command to be obeyed above all corporately. As "you all" (the church as a whole) seek to follow God's righteous standards, "you all" will receive the basic necessities of life. With one of God's fundamental imperatives throughout both Testaments involving care for the poor and needy right within the community of his people, seeking God's "justice" (a probable meaning in this context of *dikaiosyne*, even though it is often translated as "righteousness") means by definition providing at least the basics for fellow believers when they cannot provide for themselves.[56]

"The challenge is to find one's way forward in life with a clear focus on the kingdom of God and a deep trust that, as one looks to him, God will open the way ahead."[55]

A similar logic explains Jesus' promise in Mark 10:29 – 30 (and par.). How do disciples gain a hundred times as many homes and fields in this present age? Not by sending a dollar to the address on the television screen with the accompanying assurance that they will receive a hundred dollars in return! (After all, the organizations that make that claim never practice it themselves by giving to others.) No, it is by the same method that believers receive a hundred times as many family members: by recognizing spiritual kin as closer even than biological family (cf. Mark 3:31 – 35 par.). Christians are expected to share their possessions with one another as legitimate needs arise.

"All of these things will be gained through the new community that Jesus has begun to establish." More specifically, "whatever is left behind, owing to the demands of the ministry or flight from persecution, Jesus' followers may look forward to receiving through Christian hospitality."[57]

The Early Church

In the book of Acts there are a host of folks who become believers who were probably comparatively well-to-do. Cornelius the Roman centurion (Acts 10:1), the family of John Mark (12:12), the Cypriot proconsul

Sergius Paulus (13:6 – 12), the businesswoman Lydia (16:14 – 15), the Philippian jailer (16:31 – 34), Jason of Thessalonica, along with various prominent Greek women of that city (17:5 – 9, 12), certain members of the Areopagus in Athens, along with the guest Damaris (17:34), Aquila and Priscilla (18:2 – 3), Titius Justus (18:7), and Mnason in Caesarea (21:16) all likely had enough means to fall into the small upper middle class of ancient Roman society, if not even the wealthier strata. From Paul's letters, we should certainly add Erastus, the director of public works in Corinth (Rom. 16:23), along with all of those mentioned as hosting churches in their homes.[58]

First Corinthians 1:26 – 29 confirms our suspicions in a backhanded fashion. Stressing that "not many" of the Corinthian believers were "wise by human standards," "influential," or "of noble birth," Paul reveals by his language that a few of them must have fit these descriptions. Paul's upbringing in Tarsus, relocation to Jerusalem, study under Gamaliel as a Pharisee, extensive travel as a Christian throughout the Roman empire, voluntary adoption of manual labor when patronage was not forthcoming or wise, and inherited Roman citizenship all combine to suggest that he too came from a family of reasonable if not excessive possessions, even if he didn't always avail himself of these resources.[59] At least in Philippians 4:12, Paul twice says he has learned how to cope with the experience of living with "plenty" as well as with little.

Maybe 1 Timothy 6:17 – 19 explains Paul's perspective here. Those with surplus must give generously from that excess, but the rich are not called to trade places with the poor, nor does Paul command anyone to give up everything except the very basics of life. Instead he refers to the God "who richly provides us with everything for our enjoyment" (v. 17b). Sandwiched in between his mandates to be generous and not trust in wealth, this clause suggests that once believers have established regular practices and habits to obey these commands, they may then take pleasure in the good, material possessions that they still retain. This concept is in keeping with what Paul has already written in 4:4 – 5, that "everything God created is good, and nothing is to be rejected if it is received with thanksgiving, because it is consecrated by the word of God and prayer."[60]

Second Corinthians 9:6 – 11 is a popular text for the health – wealth

heresy. Verse 8 promises Christians that "God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work." But nothing in this verse specifies that the good works we will abound in always require *material* abundance. When God does supply this, the next verse quotes Psalm 112:9 about how the righteous "have freely scattered their gifts to the poor," which clarifies that riches are not ours to hoard. Verse 10 speaks of increasing the Corinthians' store of seed, but the metaphorical nature of these seeds becomes plain in the next clause, in which God "will enlarge the harvest of your righteousness." Finally, verse 11 assures them that they "will be enriched in every way so that [they] can be generous on every occasion." Doubtless, at times this will involve material prosperity, but again only so that they can be a conduit of it to the needy. However, it often may be limited to spiritual prosperity. "In every way" may overtranslate *en panti* (lit., "in everything" — KJV, NKJV, NASB). "In every situation" or "context" is just as legitimate a rendering and does not mislead people into expecting money or possessions when God is not necessarily promising them.[61] Galatians 6:7 – 8 offers similar imagery about sowing and reaping, but is even more straightforwardly speaking of spiritual matters, for it concludes with the reference of that which will lead to "eternal life."

"In recent times there has arisen a 'theology of prosperity' which teaches that God will bless with health and riches those who give generously in support of Christian ministry. In the Old Testament it is clear that the multiplication of resources was viewed as the blessing of God. In the last chapter of Job, God gave the faithful sufferer twice the prosperity he enjoyed before the onset of his troubles. In the New Testament, however, this enrichment is reinterpreted as spiritual fruitfulness and caring support in the family of Christians. The prayer in 3 John 2 that the readers may enjoy good health and success has many parallels in non-Christian literature and should be seen merely as a pious wish couched in conventional terms. What Paul promises to the generous giver is not wealth-

in-return but *all that you need* and also sufficient for *every good work* [2 Cor. 9:8]."[62]

The letter of James contains numerous exegetical minefields, not least with respect to riches and poverty. Some commentators have argued that James does not conceive of anyone being both rich and Christian. James 1:10 is then taken as referring to rich unbelievers and the pride James commands them to take "in their humiliation" — that they will pass away like a wild flower — has to be interpreted as reflecting bitter irony or sarcasm. But verses 9 – 10 form a natural couplet of antithetical parallelism that makes more sense as commands first to poor and then to rich Christians. The lack of a noun in verse 10, corresponding to *adelphos* ("brother" in the sense of spiritual kin) in verse 9, provides a classic example of ellipsis. It need not be repeated because it is understood to carry over from the previous verse.[63]

Equally disputed is the identity of the rich man entering the assembly (Gk. *synagoge*) of believers in James 2:2. Is this a worship service so that the visitor might be a non-Christian? Or does all the judicial language of verses 1 – 4, the unprecedented use of the word for synagogue applied to a group of Christians (even if Jewish), and the parallels to the rabbinic practice of using a church as a courtroom combine to make this an illustration of in-house legal arbitration, in which case the rich person being improperly fawned over would have to be a believer? There may be the slightly greater likelihood that this latter option is the correct one.[64]

Even if neither James 1:10 nor 2:2 has rich Christians in view, at least 4:13 – 17 more clearly refers to believers, although they are more likely middle or upper middle class than truly wealthy. Certainly traveling merchants would not normally be poor. But once again the illustration is not a positive one. These Christians need to think about the future, especially when planning a year in advance, with a little less presumption and leave room for God's will to change their plans. James 4:15 must also be kept in mind when we read 4:2. The seeming blank check of verse 2 ("You do not have because you do not ask God") is also immediately qualified by verse 3. Often we do not receive because we "ask with wrong motives," to spend what we get on our own pleasures.

Other times, it simply is not God's will to give us what we ask for because in his omniscience he has something even better for us, at least from an eternal vantage point. And that frequently does not involve health or wealth![65]

"Indeed, long-range planning would have stood out as far more unusual in James's world than in ours. The high value we place on such strategizing 'is decidedly a modern phenomenon,' not typically practiced even by the minority in the ancient Roman empire who *did* have surplus savings or investments. The antidote in our modern world is not to try to recreate some mythically ideal past society, which would prove impossible anyway, but to reflect biblically on what *Christian* planning within contemporary economic systems should look like."[66]

Third John contains another text that has often been misinterpreted by the promoters of the prosperity gospel. John greets his friend Gaius and tells him that he is praying "that you may enjoy good health and that all may go well with you, even as your soul is getting along well." Translations like the KJV, NKJV, NASB, and HCSB unfortunately render the Greek verb *euodoo* (which the NIV, ESV, NET and NRSV translate "go well") as "prosper," suggesting an overly narrow understanding of the term as focusing on financial well-being. Moreover, John's point in context is that he hopes Gaius' spiritual health is as good as his physical health; he is not praying directly about his friend's physical or socioeconomic circumstances at all.[67] Still, the nugget of truth that can be mined from the prosperity preachers here is that physical and economic health are good things, even if God makes no guarantees whatsoever to individual Christians about how or how often they will enjoy them.

We have already seen, finally, how God plans on vindicating his creation of an originally good material world with the lavish luxury of the new heavens and new earth (Rev. 21 – 22). But this vision of the future provides no justification for believers to try to build similar material kingdoms on earth prior to Christ's return, at least not as long

as there are those who are needlessly impoverished. This leads to the second section that must form a part of our survey of the Bible's teaching on the goodness of material wealth — the repeated biblical injunctions to give to the poor and needy. If a modicum of prosperity were not a good thing, God would not want all people to enjoy it. What is more, if poverty were itself somehow inherently blessed, we would be doing people a disservice by trying to help them out of it! But improving people's socioeconomic lot in life does not mean encouraging them to dream of material riches, for then they would have to face all of the temptations that chapter 3 surveys.

THE MANDATE TO HELP THE POOR

Entire books have been written on this issue alone, because of the plethora of biblical teachings germane to the topic.[68] All we can do here is highlight some of the most famous or important texts.

The Pentateuch

The Torah repeatedly commands justice rather than neglect or exploitation of the poor (e.g., Exod. 23:6; Lev. 19:15; Deut. 10:17 – 19). As we have already seen, poorer individuals may offer less expensive sacrifices (esp. Lev. 5:7 – 13). The sabbatical year and Year of Jubilee release the poor from their debts and enslavement (Lev. 25; Deut. 15). In the little book of Ruth, Boaz contrasts with a closer, unnamed guardian-redeemer by taking Ruth as his wife after allowing her to glean in his fields and giving others instructions to help her get a little extra now that she has become so impoverished.[69]

The Historical Books

Hannah, in 1 Samuel 2:8, envisions God raising "the poor from the dust" and lifting "the needy from the ash heap." Mary, the mother of Jesus, would echo this and other language from Hannah's prayer (2:1 – 10) centuries later in what came to be known as her *Magnificat* (Luke 1:46 – 55). In 1 Kings 17:7 – 24, God sends Elijah to work a miracle so that a poor Gentile widow and her only son can have enough food and drink to live, and he raises the son to life after he gets sick and dies. Elijah's successor, Elisha, works strikingly similar miracles in 2 Kings 4:1 – 37. Nehemiah models obedience to the law by lending to the poor in Jerusalem without interest, contrary to the practice of his contemporaries, and by not accepting the rich daily fare allotted to him as governor because of the burden it would have placed on his people to supply all his foodstuffs and other goods (Neh 5).[70]

The Wisdom Literature

The Wisdom literature is replete with teaching about improving the lot of the various poor people. God is described as the defender of the needy and oppressed (Pss. 9:9, 12, 18; 12:5, etc.). Psalm 35:10 declares of the Lord, "You rescue the poor from those too strong for them, the poor and needy from those who rob them." It follows, then, that God's people should behave similarly, so that Psalm 41:1 proclaims, "Blessed are those who have regard for the weak; the LORD delivers them in times of trouble." Psalm 68:5 – 6 expands the statement of God's concern to include the fatherless, widows, lonely, and prisoners. The prayer attributed to Solomon in 72:1 – 11 beseeches God to enable him to "defend the afflicted among the people and save the children of the needy" (v. 4), while 82:3 issues a direct command to God's people to "defend the weak and the fatherless" and "uphold the cause of the poor and the oppressed." In 113:7 – 9, the psalmist envisions a future reversal of fortune: "[The LORD] raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes, with the princes of his people. He settles the childless woman in her home as a happy mother of children." In 132:15, this reversal includes blessing Israel's poor with abundant provisions of food.[71]

"The LORD is a refuge for the oppressed,
a stronghold in times of trouble….
For he who avenges blood remembers;
he does not ignore the cries of the afflicted….
But God will never forget the needy;
the hope of the afflicted will never perish."
(Ps. 9:9, 12, 18)

A key distinctive of Proverbs is the repeated observation that the alleviation of poverty is not the greatest good of all. For example, Proverbs 17:1 observes, "Better a dry crust with peace and quiet than a house full of feasting, with strife." In other words, one should prefer poverty accompanied by good interpersonal relationships to riches accompanied by hostile ones (cf. 21:9). In 19:1, the "poor whose walk is

blameless" is better "than a fool whose lips are perverse." Perhaps, given similar but fuller texts (e.g., 28:6 — "better the poor whose walk is blameless than the rich whose ways are perverse"), we are to assume a contrast between a wise poor person and a rich fool here too. Proverbs 19:22 presents an even more compact comparison: "better to be poor than a liar." Proverbs 21:13 proves very pointed: "Whoever shuts their ears to the cry of the poor will also cry out and not be answered."[72] How many Christians are not having their prayers answered today because they pay no attention to helping the neediest in their world?

"If people do not respond to calls for help, then when they are in trouble, no one will help them. This proverb is a call to be sensitive to requests from the needy. It fits in with others that show a concern for those in need (22:2; 28:27; 29:7, 14)."[73]

The Prophets

The prophets regularly echo the affirmations of the Torah and Wisdom literature that God defends the fatherless, widow, foreigner, and numerous other kinds of poor and needy people. In Isaiah 25:4, he is their "refuge." In 41:18, he will turn their parched lands into pools of water. In a well-known passage with particularly memorable imagery, Isaiah speaks God's word via a pair of rhetorical questions.

Is not this the kind of fasting I have chosen:
to loose the chains of injustice
  and untie the cords of the yoke,
to set the oppressed free
  and break every yoke?
Is it not to share your food with the hungry
  and to provide the poor wanderer with shelter —
when you see the naked, to clothe them,
  and not to turn away from your own flesh and blood? (Isa. 58:6 – 7)

Jesus inserts a phrase from the latter part of verse 6 into his quotation of

Isaiah 61:1 – 2a in Luke 4:18 – 19, while the entire passage probably lies behind his "parable" of the sheep and the goats in Matthew 25:31 – 46.[74]

The whole book of Lamentations should dispel any notion that poverty in itself is some kind of blessing. The horrors of the plight of those left in Jerusalem refute that idea in every chapter. Zechariah 7:9 – 10 again issues a direct command to the children of Israel: "Administer true justice; show mercy and compassion to one another. Do not oppress the widow or the fatherless, the foreigner or the poor." The vexed question of immigration cannot be dealt with at length here, but this much bears mentioning. Because God had promised the land to the Israelites, all foreigners living or sojourning in the land were, technically speaking, illegal. Apart from proselytes to Judaism there were no legal immigrants. Yet, the timeless law for life in Israel, after the initial conquest and occupation of the land, is to treat the alien with the identical mercy and justice that the Israelites must show to each other (e.g., Lev. 19:34, Deut. 1:16 – 17).[75] Modern-day Christians who look for the restoration of a Torah-obedient state of Israel should be sure to include this part of the picture so as not to relegate the Palestinian and Arab peoples in the land to some second-class status as the current state of Israel has done.

"The most serious incentive to care for sojourners was to be found in the person of God. In reminding Israel of its history and the obligations that stemmed from it, the LORD explains that the redemption from their horrific experience as immigrants also revealed something very important about his own person: he loves the helpless, among whom he lists as sojourners, because God does (Deut. 10:17 – 19; cf. Ps. 146:6 – 9). That is why God calls ignoring the cry of these people a sin (Deut. 24:14 – 15)."[76]

The New Testament

When we turn to the New Testament, we are quickly confronted with the famous beatitude, "Blessed are you who are poor, for yours is the kingdom of God" (Luke 6:20). The most common interpretive ploy

throughout church history appears to be to interpret this text in light of its Matthean parallel, in which Jesus blesses "the poor in spirit." This indicates that, just as in the Old Testament, there is nothing inherently sanctified about material impoverishment. But it also loses sight of the background of the Hebrew *ʿănāwîm*, who were, in fact, materially needy people who turned to God as their only hope. Lack of riches can often make people far more aware of their need for God, while the wealthy frequently deceive themselves into thinking they have no need for him.

In Luke 14:12 – 14 Jesus contrasts two types of people: those who invite people who are well off to a nice meal that these people can return the favor, with those who invite "the poor, the crippled, the lame, the blind" (v. 13), who will never be able to pay them back. The hosts in this second group will be blessed, now and "at the resurrection of the righteous" (v. 14). A follow-up parable illustrates Jesus' desire that his followers prioritize the same kind of people in teaching others about the kingdom of God (vv. 15 – 24).

Acts portrays at least three distinct models for helping the poor —a common treasury (2:44 – 45; 4:32 – 35), a "deacon's" fund (6:1 – 6), and a special offering (11:27 – 30). But the objective was the same in each case — that, if possible, there would be "no needy persons among them" (4:34).[78] The collection for the poor in Judea, hardest hit by the famine of the late 40s, will periodically occupy Paul for several years, as we learn in his teaching on that topic in 1 Corinthians 16:1 – 4; 2 Corinthians 8 – 9; and Romans 15:26 – 28. Finally, the teaching in James 2:5 —the source of liberation theology's famous expression, "God's preferential option for the poor" — must be kept in context. These are the poor "who love him," and what God wants his people to do is help them out of their poverty.[79]

"If we say that 'blessed are the poor in spirit' means 'blessed are the rich, too, if they act humbly,' we have spiritualized the text away. on the other hand, if we say 'blessed are the poor' means 'poor people are happy people,' we have secularized the text…. Jesus incorporated Matthew's spirituality and Luke's sociality, getting the best of each."[77]

CONCLUSION

Chapter 4 will explore numerous passages that call on God's people to give generously to the poor. Here the focus has been more simply on God's concern for the neediest in our world, which should translate into Christian concern as well. Poverty is an unpleasant environment and never something we should wish on others. Some people make chronically poor choices that keep them enmeshed in cycles of desperate need, no matter how much others try to help them. Believers must often make difficult decisions about how and how not to aid the economically impoverished. But precisely because there is nothing inherently good about poverty, we must keep struggling with these questions.

"That many languish in misery today because they lack access to things like adequate food, shelter, employment, and sundry forms of care is not due to nature or a perverse God but to the distortions of human desire that first shaped and now is shaped by an economic order that fails to use the gifts of God properly."[80]

A modicum of wealth is a great good, so we should not be surprised that God would teach us that we should work to give as many people as possible reasonable opportunities to acquire it. For this reason, we should not aspire to extravagant luxury, nor does God promise New Testament believers that *any* particular socioeconomic level can be theirs if they simply work hard, believe God, and obey his commandments sufficiently. Even in the Old Testament, God's promises of peace and prosperity for faith and obedience were never made across the board to all Israelites, only to some, and primarily to the nation as a whole. There are enough dangers and enticements to sin that come with great wealth to be cautious about ever amassing it, much less keeping it if we do receive it. It is to this topic that chapter 3 now turns.

RELEVANT QUESTIONS

1. Are there any areas of your life in which God might want you to enjoy his good, material gifts where you have been reluctant to accept them?
2. Are there any ways in which you have been overly tempted by the prosperity gospel and how might you counter them?
3. What are the most serious concerns you have about giving to help the poor that are keeping you from doing more than you currently are, and how could those concerns be alleviated?

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1. For a sampling of similar claims and their ideological underpinnings, see Jones and Woodbridge, *Health, Wealth, and Happiness*, 50 – 80.

2. On suffering in 2 Corinthians, see esp. Timothy B. Savage, *Power through Weakness: Paul's Understanding of the Christian Ministry in 2 Corinthians* (Cambridge: Cambridge University Press, 1996).

3. Ibid, 185.

4. For excellent reflections on the theological implications of the goodness of creation and esp. of humanity in this context, see R. R. Reno, *Genesis* (Grand Rapids: Brazos, 2010), 49 – 50, 58 – 60.

5. Two excellent resources that combine biblical and theological reflection on this theme with contemporary significance are Richard Bauckham, *The Bible and Ecology: Rediscovering the Community of Creation* (Waco, TX: Baylor University Press, 2010); and Noah J. Toly and Daniel I. Block, eds., *Keeping God's Earth: The Global Environment in Biblical Perspective* (Nottingham, UK, and Downers Grove, IL: InterVarsity Press, 2010).

6. An unsurpassed classic on this theme is G. C. Berkouwer, *Man: The Image of God* (Grand Rapids: Eerdmans, 1962). Cf. also Craig L. Blomberg and R. Ward Wilson, "The Image of God in Humanity: A Biblical-Psychological Perspective," *Them* 18/3 (1993): 8 – 15.

7. On the impermanence of the inheritance of the land by Abraham and his descendants as a unifying theme of the five books ascribed to Moses, see David J. A. Clines, *The Theme of the Pentateuch* (2nd ed.; Sheffield: Sheffield Academic Press, 1997).

8. Thus comparing the property to the spoils of war, "indicating Yahweh's victory over Pharaoh and the Egyptian people." Thomas B. Dozeman, *Exodus* (ECC; Grand Rapids: Eerdmans,

2009), 139.

9. Even then the property is still God's, and we are but stewards of it. See esp. Philip G. Ryken, *Written in Stone: The Ten Commandments and Today's Moral Crisis* (Wheaton, IL: Crossway, 2003), 169 – 83.

10. "On the basis of the statistics collected by Moses, Eleazar, and the *soterim*, the Promised Land would be apportioned proportionately among the tribes once it had been occupied. The principle of distribution was equitable inasmuch as it was based upon the comparative sizes of the tribal groups. The distribution was determined by casting lots….

"The assigned areas were to be known by the ancestral names of the tribes who acquired them, and in the process of apportionment three concepts would become evident: (1) the land in its entirety as well as in its allotted portions belonged to God alone; (2) the manner of assigning it made clear the fact that the different areas constituted God's gift to His people; (3) the mechanics of lot-casting would be equitable and would thus forestall jealousy and dissension among the tribes" (R. K. Harrison, *Numbers* [Chicago: Moody Press, 1990; Grand Rapids: Baker, 1992], 349 – 50). This is clearly not the classic capitalistic model in which an individual or group of people can amass as much property as they want! Casting lots to determine which tribe got which land further reminded the Israelites that they were merely stewards of God's gifts to them.

11. Ryken, *Written in Stone*, 174.

12. G. K. Beale (The *Temple and the Church's Mission: A Biblical Theology of the Dwelling Place of God* [Leicester, UK, and Downers Grove, IL: InterVarsity Press, 2004], 66 – 80) demonstrates in detail the ways in which both tabernacle and temple reflect and recapitulate the garden of Eden as a (metaphorical) temple.

13. The classic evangelical work here remains Meredith G. Kline, *Treaty of the Great King: The Covenant Structure of Deuteronomy* (Grand Rapids: Eerdmans, 1963; Eugene, OR: Wipf & Stock, 2012). Subsequent scholarship has failed to reach a consensus on the exact form of the treaty, leading some to dispute the proposal altogether. A better approach is to acknowledge "theologically significant parallels" focusing "on how the Deuteronomist has reshaped common ideas" (J. Gary Millar, *Now Choose Life: Theology and Ethics in Deuteronomy* [Leicester, UK: Inter-Varsity Press, 1998; Grand Rapids: Eerdmans, 1999; Downers Grove, IL: InterVarsity Press, 2000], 43). For a brief survey of the state of scholarship today, see Richard S. Hess, *Israelite Religions: An Archaeological and Biblical Survey* (Grand Rapids: Baker, 2007), 54 – 59.

14. Richard S. Hess (*Joshua* [TOTC; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1996], 33) exercises appropriate caution by using "Deuteronomistic" to refer to "a similar theological perspective and language" throughout these books that nevertheless does not distort underlying sources or their accuracy. For a representative cross section of scholarly perspective, see Gary N. Knoppers and J. Gordon McConville, eds., *Reconsidering Israel and Judah: Recent*

Studies on the Deuteronomistic History (Winona Lake, IN: Eisenbrauns, 2000).

15. See esp. Jonathan Lunde, *Following Jesus, the Servant King: A Biblical Theology of Covenantal Discipleship* (Grand Rapids: Zondervan, 2010), 37 – 114.

16. In other words, we are in a new covenantal context that changes the dynamics from the Old Testament situation.

17. See further Sondra E. Wheeler, *Wealth as Peril and Obligation: The New Testament on Possessions* (Grand Rapids: Eerdmans, 1995), 126 – 27, 133.

18. Ibid, 133 – 34.

19. On the earthly temple as modeling the grandeur of God's heavens as a cosmic temple, see Beale, *The Temple and the Church's Mission*, 50 – 60.

20. Bruce Wilkinson, *The Prayer of Jabez: Breaking through to the Blessed Life* (Sisters, OR: Multnomah, 2000).

21. See further Andrew E. Hill, *1 and 2 Chronicles* (NIVAC; Grand Rapids: Zondervan, 2003), 96, esp. n. 4. If there is an exemplary function to the passage, it may be to promote this descendant of the messianic tribe of Judah's "proper acquisition of land in peace without violent or military means," in contrast to the behavior of the Reubenites and Simeonites, who appear in 4:24 – 5:10. See also Steven Schweitzer, *Reading Utopia in Chronicles* (New York and London: T&T Clark, 2007), 63 – 64.

22. See further Greg W. Parsons, "Guidelines for Understanding and Proclaiming the Book of Proverbs," *BSac* 150 (1993): 151 – 70; repr. in *Learning from the Sages: Selected Studies on the Book of Proverbs* (ed. Roy B. Zuck; Grand Rapids: Baker, 1995), 151 – 68.

23. Michael V. Fox (*Proverbs 10 -31* [AB; New Haven, CT, and London: Yale University Press, 2009], 570) recognizes that "observations of anomalies or injustices implies a duty to prevent them (24:11 – 12)." Cf. Bruce K. Waltke, *The Book of Proverbs Chapters 1 -15* (NICOT; Grand Rapids and Cambridge: Eerdmans, 2004), 573.

24. Cf. Duane A. Garrett, *Proverbs, Ecclesiastes, Song of Songs* (NAC; Nashville: Broadman, 1993), 85: "'Those who deserve good' may be laborers who have earned their pay, the poor who rightly plead for help, or suppliants at the city gates who call for justice. On the other hand, they could be those who have loaned money and deserve to be repaid."

25. Even here, the parallelism between "wealth and riches" and "righteousness" "qualifies these 'riches' as a quality, not as something to be quantified like material possessions" (cf. Prov 8:19 – 19; 13:7). Craig C. Broyles, *Psalms* (NIBC; Peabody, MA; Hendrickson, Carlisle: Paternoster, 1999), 422.

26. E.g., Prov. 12:11; 13:25; 18:9; 19:15; 20:4; 21:5, 21, 25; 24:30 – 34; 26:13 – 16; 27:23 – 27.

27. Commentators generally assume the emphasis is on the eagerness or hurry to get rich, which can lead to cutting ethical corners and/or an equally quick loss of wealth. See, e.g., Tremper Longman III, *Proverbs* (BCOT; Grand Rapids: Baker, 2006), 495.

28. See, e.g., the topical categorizations of proverbs on rich and poor in Kenneth T. Aitken, *Proverbs* (DBS; Philadelphia: Westminster, 1986), 180 – 95.

29. Derek Kidner (*Psalms 1 – 72* [TOTC; London: Tyndale; Downers Grove, IL: InterVarsity Press, 1973], 150 – 52) actually uses some of these and related clauses from 2 Corinthians 4 as titles for the subsections of Ps. 72:12 – 20.

30. Cf. Robert Davidson, *The Vitality of Worship: A Commentary on the Book of Psalms* (Grand Rapids: Eerdmans; Edinburgh; Handsel, 1998), 127.

31. Walter Brueggemann, *Theology of the Old Testament: Testimony, Dispute, Advocacy* (Minneapolis: Fortress, 2005), 386 – 98.

32. Many commentators take these passages as referring to the futility of life under the sun, the same point as in the majority of the book, but this seems less likely. See instead throughout Michael A. Eaton, *Ecclesiastes* (TOTC; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1983); cf. also Daniel C. Fredericks and Daniel J. Estes, *Ecclesiastes and the Song of Songs* (AOTC; Nottingham: Apollos; Downers Grove, IL: InterVarsity Press, 2010), esp. 38 – 40; and C. L. Seow, *Ecclesiastes* (AB; New York and London: Doubleday, 1997), esp. 222 – 24.

33. Cf. Mark R. Littleton, *When God Seems Far Away* (Wheaton, IL: Harold Shaw, 1987), 79 – 88; repr. as "Where Job's Comforters Went Wrong," in *Sitting with Job: Selected Studies on the Book of Job* (ed. Roy B. Zuck; Grand Rapids: Baker, 1992; Eugene, OR: Wipf & Stock, 2003), 253 – 60.

34. Richard S. Hess, *Song of Songs* (BCOT; Grand Rapids: Baker, 2005), 17 – 20, 123 – 24.

35. Combining both points succinctly is John G. Snaith, *Song of Songs* (NCB; London: Marshall Pickering; Grand Rapids: Eerdmans, 1993), 122: "love is more costly than anything money can buy."

36. See further Dennis E. Smith, *From Symposium to Eucharist: The Banquet in the Early Christian World* (Minneapolis: Fortress, 2003), 166 – 71. Cf. also Glenn T. Miller, "Isaiah 25:6 – 9," *Int* 49 (1995): 175 – 78.

37. Brevard S. Childs, *Isaiah* (OTL; Louisville: Westminster John Knox, 2001), 321 – 22; Joseph Blenkinsopp, *Isaiah 40 – 55* (AB; New York and London: Doubleday, 2002), 202.

38. On which, see esp. Michael Prior, *Jesus the Liberator: Nazareth Liberation Theology (Luke 4.16 – 21)* (Sheffield: Sheffield Academic Press, 1995).

39. On which, see esp. Daniel J. Treier, "The Fulfillment of Joel 2:28 – 32: A Multiple-Lens Approach," *JETS* 40 (1997): 13 – 26.

40. Cf. Jack R. Lundbom, *Jeremiah 21 – 36* (AB; New York and London: Doubleday, 2004), 523

– 25, who includes Luther's famous quotation: "And if I knew that tomorrow the world would come to an end I would still plant my apple trees today."

41. David W. Baker, *Nahum, Habakkuk, Zephaniah* (TOTC; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1988), 77.

42. See esp. John W. de Gruchy, "A New Heaven and a New Earth: An Exposition of Isaiah 65:17 – 25," *JTSA* 105 (1999): 65 – 74. Cf. also Emmanuel U. Dim, *The Eschatological Implications of Isa 65 and 66 as the Conclusion of the Book of Isaiah* (Bern: Peter Lang, 2005).

43. See esp. Horace D. Hummel, *Ezekiel 21 – 48* (Concord; St. Louis: Concordia, 2007), 1091 – 94.

44. Thus meshing with the historic or classic premillennial view of eschatology better than the dispensationalist premillennial, amillennial, or postmillennial views. On which, see further Craig L. Blomberg and Sung Wook Chung, eds., *A Case for Historic Premillennialism* (Grand Rapids: Baker, 2009).

45. John S. Feinberg, "Dispensationalism and Support for the State of Israel," in *The Land Cries Out: Theology of the Land in the Israeli-Palestinian Conflict* (ed. Salim J. Munayer and Lisa Loden; Eugene, OR: Wipf & Stock, 2012), 124.

46. For this general line of interpretation, see further Gary Burge, *Jesus and the Land: The New Testament Challenge to "Holy Land" Theology* (Grand Rapids: Baker, 2010). It is also possible that Jewish believers will indeed inherit the land, but so will Gentile believers, and both groups will jointly also inherit the whole earth. See Salim J. Munayer, "Theology of the Land: From a Land of Strife to a Land of Reconciliation," in *The Land Cries Out* (ed. Munayer and Loden), 248 – 49.

47. Cf. further David Mathewson, *A New Heaven and a New Earth: The Meaning and Function of the Old Testament in Revelation 21.1 – 22.5* (London and New York: Sheffield Academic Press, 2003), esp. 121 – 26.

48. Jesus' attitude directly contrasted with the conventional Judaism of his day. Where it saw ritual impurity as the greater danger, Jesus saw holiness as more "contagious." See Craig L. Blomberg, *Contagious Holiness: Jesus' Meals with Sinners* (Leicester, UK, and Downers Grove, IL: InterVarsity Press, 2005).

49. F. F. Bruce, *The Gospel of John* (Basingstoke: Pickering & Inglis; Grand Rapids: Eerdmans, 1983), 257.

50. Todd (*Fast Living*, 81 – 82) argues that Jesus' statement that the poor will always be with "you" (Mark 14:7) is directed only to the disciples because the next "you," which assures them they will not always have him, must be directed only to those alive in Jesus' day. But *all* subsequent Christ-followers no longer have Jesus bodily present with them either, which is all that Jesus can mean here (because the disciples *will* have him spiritually present later, just as we

do), so this logic fails. Todd's conclusion, however, that we can possibly come close to eradicating extreme poverty, remains valid.

51. John P. Meier, *A Marginal Jew: Rethinking the Historical Jesus* (New York: Doubleday, 1991), 1:278 – 85.

52. Cf. esp. Murray J. Harris, *The Second Epistle to the Corinthians* (NIGTC; Milton Keynes, UK: Paternoster; Grand Rapids: Eerdmans, 2005), 577 – 81.

53. Robert H. Stein, *Mark* (BECNT; Grand Rapids: Baker, 2008), 80.

54. Cf. John Nolland, *The Gospel of Matthew* (NIGTC; Milton Keynes, UK: Paternoster; Grand Rapids: Eerdmans, 2005), 325.

55. Nolland, *The Gospel of Matthew*, 325.

56. See further Craig L. Blomberg, "On Wealth and Worry: Matthew 6:19 – 34 — Meaning and Significance," *CTR* 6 (1992): 73 – 89.

57. Craig A. Evans, *Mark 8:27–16:20* (WBC; Nashville: Nelson, 2001), 102–3.

58. Rodney Stark (*The Rise of Christianity* [Princeton: Princeton University Press, 1996], 3 – 26) overestimates the socioeconomic level of many early Christians but does make the valid point that they were not uniformly poor. The classic study in this area remains Edwin A. Judge, *The Social Pattern of Groups in the First Century* (London: Tyndale, 1960), which Stark does not quite accurately summarize.

59. Cf. Bruce W. Longenecker, *Remember the Poor: Paul, Poverty and the Greco-Roman World* (Grand Rapids: Eerdmans, 2010), 301 – 10.

60. Abraham J. Malherbe ("Godliness, Self-Sufficiency, Greed and the Enjoyment of Wealth: 1 Timothy 6:3 – 19, Part II," NovT 53 [2011]: 73 – 96) shows that this is the most distinctive element of vv. 17 – 19 within their Greco-Roman environment, but also that the infinitives of v. 18 are appositional, explicating an important component of what enjoyment of wealth consists of, namely, its benevolent use.

61. See the comments of Paul Barnett (The *Message of 2 Corinthians* [BST; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1988], 154) countering a "theology of prosperity" here. The core issue is that the New Testament reinterprets Old Testament enrichment "as spiritual fruitfulness and caring support in the family of Christians." Scott J. Hafemann (*2 Co rinthians* [NIVAC; Grand Rapids: Zondervan, 2000], 170) adds that Paul's own catalogues of sufferings throughout this epistle make it clear that "he does not have material prosperity in view."

62. Barnett, *The Message of 2 Corinthians*, 154.

63. See further Craig L. Blomberg and Mariam J. Kamell (*James* [ZECNT; Grand Rapids: Zondervan, 2008], 57 – 58). Kamell has since changed her mind, however, and written that the humiliation of the rich, if non-Christian, "might be well their one chance at salvation, if they can

actually learn to rejoice in it and gain a true understanding of their position before God rather than relying on their wealth for their identity and comfort" ("The Economics of Humility: The Rich and the Humble in James," in *Engaging Economics: New Testament Scenarios and Early Christian Reception* [ed. Bruce W. Longenecker and Kelly D. Liebengood; Grand Rapids: Eerdmans, 2009], 167, n. 24).

64. Blomberg and Kamell, *James*, 110 —11.

65. See further C. Jeanne Orjala Serrão, *James* (Kansas City: Beacon Hill, 2010), 152 – 58.

66. Blomberg and Kamell, *James*, 212.

67. Cf. Colin G. Kruse, *The Letters of John* (PNTC; Leicester, UK: Apollos; Grand Rapids: Eerdmans, 2000), 221.

68. For biblical exegesis, see esp. Blomberg, *Neither Poverty nor Riches*; and Leslie J. Hoppe, *There Shall Be No Poor among You: Poverty in the Bible* (Nashville: Abingdon, 2004); cf. also Dewi Hughes, *Power and Poverty: Divine and Human Rule in a World of Need* (Downers Grove, IL: InterVarsity Press, 2008). For patristic approaches, see Susan R. Holman, ed., *Wealth and Poverty in Early Church and Society* (Brookline, MA: Holy Cross Orthodox Press; Grand Rapids: Baker, 2008). For one important Reformation perspective, see Bonnie L. Pattison, *Poverty in the Theology of John Calvin* (Eugene, OR: Pickwick, 2006). For two important modern approaches, see Susan R. Holman, *God Knows There's Need: Christian Responses to Poverty* (Oxford: Oxford University Press, 2009); and Kent A. Van Til, *Less Than Two Dollars a Day: A Christian View of World Poverty and the Free Market* (Grand Rapids: Eerdmans, 2007).

69. It is often argued that ancient Israel never actually implemented the Jubilee, but there are at least some hints that they may have done so occasionally. See John S. Bergsma, *The Jubilee from Leviticus to Qumran: A History of Interpretation* (Leiden and Boston: Brill, 2007), 149 – 76.

70. On which, see esp. Gary R. Williams, "Contextual Influences in Readings of Nehemiah 5: A Case Study," *TynBul 53* (2002): 57 – 74.

71. For the full range of concepts and themes in Psalms relating to poverty, see W. Dennis Tucker Jr., "A Polysemiotic Approach to the Poor in the Psalms," *PRSt* 31 (2004): 425 – 39.

72. For more extensive reflections on this proverb than he typically gives elsewhere, in light of the other proverbs both on the goodness of wealth and the need to be generous to the poor, see Robert L. Alden, *Proverbs* (Grand Rapids: Baker, 1983), 156. On poverty in the Proverbs more generally, cf. Lechion P. Kimilike, *Poverty in the Book of Proverbs* (New York: Peter Lang, 2008).

73. Longman, *Proverbs*, 393.

74. E.g., R. T. France, *The Gospel of Matthew* (NICNT; Grand Rapids: Eerdmans, 2007), 963.

75. On the topic of undocumented residents of a nation in today's world, see esp. M. Daniel Carroll R., *Christians at the Border: Immigration, the Church, and the Bible* (Grand Rapids: Baker,

2008). On the legal texts in particular, see pp. 95 – 112.

76. Ibid, 105.

77. F. Dale Bruner, *Matthew, A Commentary: The Christbook* (rev. ed.; Grand Rapids: Eerdmans, 2004), 159. See also Craig L. Blomberg, "The Most Often Abused Verses in the Sermon on the Mount—And How to Treat Them Right," *SwJT* 46 (2004): 4.

78. See esp. Steve Walton, "Primitive Communism in Acts? Does Acts Present the Community of Goods (2:44–45; 4:32–35) as Mistaken?" *EvQ* 80 (2008): 99 – 111.

79. Blomberg and Kamell, *James*, 114.

80. Bell, *The Economy of Desire*, 180.

CHAPTER 3

SEDUCTION TO SIN

At the opposite end of the theological spectrum from the health – wealth gospel is the strand of Christian thought that emphasizes severe asceticism. In the ancient church, some individuals, in quest of holiness, retreated to deserts or forests, living in caves or other remote places, eating what they could find in the wild, with friends sometimes coming to them with supplementary goods and foodstuffs. Perhaps the most famous of these was Simeon Stylites, who in the early fifth century lived on a platform atop a large pillar with some covering to protect him from the elements. Followers would bring him food and other provisions and sometimes listen to him preach and teach from the pillar to whoever gathered in the Syrian countryside to hear him.[1]

In the Middle Ages, monks and other clerics at times would inflict themselves with significant lashings or other forms of corporal punishment, believing that their suffering brought them into closer communion with God. Pilgrims to various shrines around the world, even to this day, will walk the last portion of their journeys on their knees, in hopes that God will be more pleased to answer their prayers. Less drastically, Catholic clergy still take vows of poverty, agreeing to rely on what the church decides to provide for them for most of their food, shelter, and other basic provisions of life, lest the desire for a prosperous lifestyle tempt them to shirk their responsibilities.[2] Even as recently as the 1970s, evangelical churches were normally built and furnished more modestly than their mainline Protestant counterparts, again so that worshipers might not be tempted to focus on signs of material wealth rather than spiritual matters.

Today, it is the evangelical world that builds the lavish megachurches. Except for the occasional anomaly in some West African country, Catholics are no longer building cathedrals. The mainline Protestant

churches in the West, especially the more liberal ones, with only a few exceptions are losing members and money, so they aren't building fancy structures either. It is the evangelical (including the charismatic) Christian world, individually and corporately, that spends the most money per capita on itself and on its buildings.[3] The biblical theme of the ever-present dangers of riches, therefore, repays careful and repeated study.

"When it comes to materialism, what ought to be a fixed gulf between the world and the church is often no more than a tiny washed-out trench. It is increasingly difficult to tell where the world ends and the church begins.

"Religion is capable of baptizing every evil in the world and making it appear to be spiritual. Religious materialism, even when doused in the most spiritual fragrances, is still materialism."[4]

THE LAW AND HISTORICAL BOOKS

There is no question that alongside the theme of the goodness of wealth, the Bible also acknowledges the great temptations to sin that the desire for riches can embed in a believer's life. Material possessions seduce people to transgress God's laws in a myriad of ways. In the garden of Eden, the lone prohibition that God gave Adam and Eve was to refrain from eating the fruit of the tree of the knowledge of good and evil (Gen. 2:17). Yet it was precisely because that fruit was "good for food and pleasing to the eye," as well as "desirable for gaining wisdom" (3:6), that this couple disobeyed God's commandment and fell into sin.[5] Attractive advertising has been replicating the temptation ever since!

When Abram offered his nephew Lot the first choice of which part of the land of Canaan he would settle in, Lot chose the more fertile area, despite the fact that it included the wicked cities of Sodom and Gomorrah, which would prove to be his (and particularly his wife's) undoing (Genesis 13; 19). Laban's jealousy over the growth of Jacob's flocks and overall wealth led Jacob and his family to leave Laban's territory altogether, so that Laban was entirely separated from his daughters and grandchildren (30:25 – 31:55). Just before the Exodus, Pharaoh could not bring himself to let the children of Israel leave his land because of the large amount of slave labor he would lose (Exod. 14:5).[6] As a result, ten times he reneged on promises to let the Israelites go, thereby receiving God's punishment in the form of the ten plagues, which sorely afflicted the rest of the Egyptians as well.

During their wilderness wanderings, God kept the Israelites alive by almost daily provisions of manna — a bread-like substance that appeared on the ground each morning, except on the Sabbath. In the name of the Lord, Moses commanded the people to gather as much as they needed (Exod. 16:16). Whether by strict obedience or some kind of miracle,

> the Israelites did as they were told; some gathered much, some little. And when they measured it by the omer, the one who gathered much did not have too much, and the one who gathered little did not have too little. Everyone had gathered just as much as they

needed. (Exod. 16:17 – 18)

What is more, those who tried to hoard found only that the mysterious food went bad (vv. 19 – 21).[7] This would seem like a strange story in which to find timeless principles for stewardship, except that Paul does precisely this in the New Testament, appealing to the goal of no one having either "too much" or "too little," in the context of his instructions for his collection for the impoverished saints in Jerusalem (2 Cor. 8:13 – 15).

John Schneider rejects this conclusion, seeing the provisions during the wilderness wanderings as merely a temporary time of testing to see if the Israelites would obey God. Because Paul's collection has overtones of spiritual debt to the "mother church" in Jerusalem, Schneider rejects an application of 2 Corinthians 8 – 9 to Christian giving more generally.[8] Both of these views cut against the grain of most biblical scholarship. What, after all, are the Israelites being tested in if not to hoard? Deuteronomy 6:10 – 12 will warn them not to hoard in the Promised Land either and will predict that growing wealth will tempt them to forget their God.[9]

The dangers of sin involving material possessions led to a large number of the commands in the law of Moses. We usually think of the numerous animal sacrifices as the Old Testament's provision for the forgiveness of sin, and rightly so. We don't as often remember that the Israelites had to bring firstborn, unblemished animals — usually the most valuable — so that they were reminded of the serious cost of sin (e.g., Exod. 12:5; 29:1; Lev. 1:3; 3:1; 4:3, etc.). As King David encapsulated the principle centuries later, "I will not sacrifice to the LORD my God burnt offerings that cost me nothing" (2 Sam. 24:24).[11]

Peter Enns adds that the honey-flavor of the manna foreshadows the land flowing with milk and honey, so that the manna is to be seen as a foretaste of the blessings of Canaan: "The main purpose of sending manna and quail is certainly not just to test the Israelites or simply to fill their stomachs. It is rather to teach them something about God" — namely, his grace, care, and provision for them.[10]

So, too, we usually think of the Sabbath as a day for rest and worship, and again this is correct. But we might not reflect on the economic significance of one day out of every seven when the Israelites could not work (Exod. 20:8 – 11). Their potential incomes were reduced by one-seventh as a result. God wanted his people to realize that making money was not the be-all and end-all of life.[12] Indeed, three of the ten most central commandments given to ancient Israel were designed to protect them against the seduction of material possessions. Even more obviously than the Sabbath command, the injunctions against stealing and coveting one's neighbor's property (vv. 15, 17) recognized the perennial human temptation to want to amass for oneself the greatest amount of wealth possible by whatever means. Appropriately, a key part of the punishment for theft was restitution of what was stolen or its monetary equivalent (see esp. Exod. 21:18 – 22:15).[13]

Numerous other laws protected against the idolatrous use or acquisition of possessions, which frequently afflicted Israel. The fashioning of the golden calf almost immediately after Moses went up Mount Sinai to receive God's law forms the classic illustration (Exod. 32).[14] The sabbatical year and Jubilee functioned similarly to the Sabbath (Exod. 23:10 – 12; Lev. 25; Deut. 15). The forgiving of debts during sabbatical years, including the Jubilee, prevented creditors from earning as much from those to whom they loaned as they might have otherwise. Taxes, tithes, and offerings, which we will discuss in detail in chapter 5, also limited the amounts any given individuals could keep for themselves. The laws of gleaning required farm owners not to profit from the produce of their land to the fullest possible extent (Lev. 19:9 – 10; Deut. 24:19 – 22). Sliding scale offerings kept the temple treasuries from being quite as filled as they might otherwise have been (Lev. 5:7, 11; 12:8; 14:21 – 22). Legal rulings could not exact as collateral from those convicted that which formed their very livelihood (Deut. 24:6).

Arguably the most distinctive laws by modern standards preventing ancient Israelites from earning more than they might have otherwise are those that forbid usury, that is, lending money at interest, to their fellow Israelites (Exod. 22:25 – 27; Lev. 25:35 – 37; Deut. 23:19 – 20). The precise meaning of the Hebrew terms has been debated at some length, but the consensus of scholarship today insists that the law prohibited

Israelite moneylenders from ever charging interest on their loans to their kinsmen, not merely from charging excessive interest.[15] Loans to foreigners, by contrast, could require repayment with interest (Deut. 23:19 – 20). The most likely reason for this double standard is that the Israelites seemed to have loaned money to one another only to help poorer people improve their lot in life; exacting interest would have made the process harder for them and proved counterproductive. Commercial loans, however, which are the staple of international trade, seem only to have been granted to foreigners, in which case a reasonable amount of interest was permitted.[16]

Until the Protestant Reformation, Jews and Christians alike generally understood the Mosaic law this way and therefore did not believe that individuals within synagogues or churches should ever lend at interest to one another. But Jews would lend to Gentiles, which led to the caricature in the Middle Ages of the Jew as a lurid money-grubber. Luther and Calvin, however, adapted the interpretation of the usury laws in light of the growing market economies of the sixteenth and seventeenth centuries, so that all loans could be viewed as a form of commercial loans and include a fair amount of interest.[17] Christopher Wright observes:

> It is ironic that some of our modern giant financial institutions grew out of smaller, local networks of self-help and mutual assurance, built upon relationships of family or neighborhood trust. The loss of that element is a factor in the rise of gigantic fraud and it is interesting that there has been a resurgence in the forming of local credit unions and neighborhood banking schemes, designed specifically to keep interest low (basically to cover costs) and provide genuine help to the needy in a more human, relational, and personal way.[18]

Deuteronomy 6:10 – 12 encapsulates the perennial temptation to which the Israelites, like countless other peoples before and afterward, have succumbed:

> When the LORD your God brings you into the land he swore to your fathers, to Abraham, Isaac and Jacob, to give you — a land with large, flourishing cities you did not build, houses filled with all kinds of good things you did not provide, wells you did not dig, and vineyards and olive groves you did not plant—then when you eat and are satisfied, be careful that you do not forget the LORD, who brought you out of Egypt, out of the land of slavery.

It is little wonder that the periods of the judges and of the kings form cycles of obedience and disobedience, with each new phase of rebellion against God coming after he had blessed the people and their land with peace and prosperity. Eventually they would become too comfortable, forget or deny the God who gave them that comfort, and go their own way (cf. Deut. 32). Then only after dire consequences ensued would they cry out to the Lord, repenting afresh and again receiving his blessing. It is no coincidence that the rich in most eras of human history have been those least willing to follow Christ, because they think that their possessions can insure them against all calamity. Deuteronomy 8 reinforces all this with its detailed warnings not to forget the Lord, while chapter 9 reminds the Israelites that their election had nothing to do with any superior righteousness on their part:[19]

> When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery…. You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today. (Deut. 8:10 – 14, 17 – 18; cf. 9:1 – 29)

"Satiety usually invokes rebellion and mistrust in God."[20]

Stipulations for a godly king include that he "not acquire great numbers of horses for himself" nor "accumulate large amounts of silver and gold" (Deut. 17:16 – 17). But many of Israel's kings did ignore these injunctions. Already early on in the occupation of the Promised Land, Achan violated God's ban on taking plunder for himself from the victory at Jericho. In his confession speech, he admits he saw "a beautiful robe from Babylonia, two hundred shekels of silver and a bar of gold weighing fifty shekels," which he "coveted" and therefore kept and hid (Josh. 7:20 – 21). As a result, the Israelites were routed in what should have been a relatively easy victory over Ai, after which Achan and his

family were stoned to death.[21] Coveting and theft recur as a major portion of the wickedness of the closing years of the judges (see esp. Judg. 17 – 18), when the Mosaic law was virtually rejected altogether and "everyone did as they saw fit" (21:25).[22]

In the book of Ruth, the unnamed guardian-redeemer closer to Ruth than Boaz refuses to carry out his financial obligation to redeem her, he says, "because I might endanger my own estate" (Ruth 4:6). In 1 Samuel 2:12 – 36, Eli's sons fatten themselves on the choice portions of meat from the Israelites' sacrifices, violating God's law and incurring his reprimand and judgment. When Samuel warns the Israelites what a king will do to them, after they have asked to have one like all the nations around them, many of the hardships predicted are economic ones (1 Sam. 8:10 – 18).[23] Nabal's folly centered on his unwillingness to share his foodstuffs with David and his troops, while Abigail averted certain destruction through her generosity and hospitality (1 Sam. 25).

The monarchy became divided when Rehoboam, Solomon's son, heeded the wrong set of advisors and made Israel's conscripted labor and taxation even more onerous than it had been previously (1 Kings 12:1 – 19). All but the people of Judah and Simeon rebelled and created a rival kingdom in the north. But Jeroboam, king in Israel (the term used during the divided monarchy to refer to the northern ten tribes), repeated the sin of his ancestors by building golden calves at the northern- and southernmost boundaries of his territory, Dan and Bethel, respectively (vv. 25 – 33).[24]

A classic example of greed run rampant appears when Ahab coveted Naboth's vineyard and Jezebel had Naboth murdered so that Ahab could possess it (1 Kings 21). On a smaller scale, Elisha's servant, Gehazi, tricked Naaman into giving him some monetary reward for the latter's healing, even though Elisha had refused to accept it. God's punishment for Gehazi turned his skin leprous (2 Kings 5:15 – 27). Second Kings 20:12 – 21 does not reveal Hezekiah's motive for showing the Babylonian envoys all the riches of his palace, armory, and treasury, but God's coming judgment that Isaiah prophesied makes it clear that it was not a good one. Second Chronicles 32:25 refers to Hezekiah's struggle with pride at precisely this point in his reign, so he most likely thought that he in his great wealth had somehow merited God's material

blessings when in fact he had not.[25]

Nehemiah 5 confronts the very sin of usury that the law had prohibited. Fortunately, the people respond immediately to Nehemiah's rebuke and restore the interest they had charged the poor to whom they had loaned their money (v. 12). Chapter 9 rehearses the sins of the Israelites' ancestors, including the erection of the golden calf in the wilderness. In chapter 10 Ezra and Nehemiah's contemporaries promise to obey the law, including not engaging in commerce on the Sabbath or during sabbatical years, while allowing the land to rest and cancelling debts every seventh year as well (10:31). In chapter 13, Nehemiah has to reestablish timely payment to the Levites so that they will again minister in the temple (13:10 – 11) and to rebuke some of the Judahites for working on the Sabbath and then for waiting all night outside Jerusalem's locked gates so that they can resume their commerce as soon as possible the next day (vv. 15 – 22).[26] One thinks of after-holiday sales in today's world when people stay out late, get up early, and even engage in violence to get the best buys as soon as shop doors open! When this is done at the expense of worshiping God, it becomes all the more tragic.[27]

The excessive wealth displayed for a full six months by Xerxes king of Persia was designed to flaunt "the splendor and glory of his majesty" (Est. 1:4) rather than God's. Haman later convinced the king to issue his edict concerning the destruction of the Jews by offering the royal treasury ten thousand talents of silver (3:9), something akin in that day to one of today's multibillionaires offering the majority of his financial holdings to a president or prime minister for some governmental favor.[28] Indeed, in 5:11, Haman "boasts … about his vast wealth," after which he builds the gallows on which he hopes to have Mordecai hanged, only to wind up being the one for whom they are ultimately used!

THE WISDOM LITERATURE

In the last chapter, we saw the numerous ways in which material possessions could be the reward for godliness or industry. But, especially in Job, Psalms, Proverbs, and Ecclesiastes, we also read of all the ways that wicked people can get rich, including at the expense of the righteous. Ill-gotten gain can both stem from and lead to the exploitation of God's people, so that poverty can result not merely from laziness or unrighteousness but also from victimization. Job proves by far the most famous example of this, with Satan playing a unique role behind the scenes in Job's desperate plight. Still, Satan is never depicted as God's equal but opposite nemesis. Rather, he always remains a created being subordinate to God. While God grants him a long leash to wreak his havoc, God is always present in evil circumstances working for greater good (Gen. 50:20; Rom. 8:28).[29] One must take care, however, in applying Job to Christian living today, because the New Testament teaches that Satan's powers have been substantially weakened thanks to Christ's cross-work (see classically Luke 10:18 – 20). Because Satan has fallen like lightning from heaven (v. 18), he can no longer engage God directly in his manipulative schemes as he did in Old Testament times.[30]

Psalm 10 provides an excellent example of the cluster of themes found so often in the Wisdom literature. Verses 1 – 11 describe the arrogant, carefree attitude of the wicked person who exploits the weak, is motivated by greed, and believes that God will never avenge such injustice. Verses 12 – 18 shift, however, to a plea to the Lord to provide for the downtrodden who commit themselves to him, because the psalmist knows that God sees all unrighteousness and cares about all its innocent victims. Numerous similar psalms repeat these and/or related themes (e.g., 12:5; 35:10, 68:1 – 6; 74:21 – 23; etc.).[31]

Psalm 49 reminds the wealthy how fleeting this life is, making it foolish to boast in their treasures. Psalm 62:9 – 10 puts it even more memorably, warning against trusting in riches, no matter the method in which they have been obtained:

Surely the lowborn are but a breath,

the highborn are but a lie.
If weighed on a balance, they are nothing;
together they are only a breath.
Do not trust in extortion
or put vain hope in stolen goods;
though your riches increase,
do not set your heart on them.

Commenting on Psalm 62, Kidner boldly opines, “absorption with riches counts as no less perilous than a life of crime”![32]

Even better known is Psalm 73, attributed to the musician Asaph. After beginning appropriately by praising God for his goodness to those in Israel who are pure in heart (v. 1), the rest of the first half of the psalm (vv. 2 – 14) concedes that Asaph’s “feet had almost slipped” because he “envied the arrogant” when he “saw the prosperity of the wicked” (vv. 2 – 3). In striking contrast, all that he appears to have received for his righteousness is poverty and affliction. Verses 15 – 17, however, create a hinge or fulcrum, as Asaph acknowledges that such speech would betray God’s people and that he was reminded by going to the temple of the “final destiny” of the evildoers (v. 17). Verses 18 – 28 thus balance out verses 2 – 14 by affirming the transience of prosperity, the coming judgment of the wicked, and the eternal bliss of those who find refuge with the Sovereign Lord.[33]

“ ‘Because the poor are plundered and the needy groan, I will now arise,’ says the Lord. ‘I will protect them from those who malign them.’” (Ps. 12:5)

Psalm 82 berates the “gods” in Israel (probably a reference to their highest judges)[34] for defending the unjust and wicked rather than the weak, fatherless, poor, and oppressed (vv. 2 – 4). In Psalm 115, the author anticipates a common theme of the prophets concerning the folly of idolatry — people worshiping lifeless gods they have created out of silver and gold (vv. 4 – 8). Psalm 140 pleads for protection from

evildoers because God "secures justice for the poor and upholds the cause of the needy" (v. 12), while Psalm 149 praises God for the victory he has given those in humble circumstances over the unrighteous but more prosperous nations.

The writers of Proverbs regularly recount the folly of trusting in material possessions. Those who derive them by theft or injustice prove even more stupid because God will judge every action of humanity. Those who aspire to "ill-gotten gain" thus "ambush only themselves" (Prov. 1:18 – 19)! Theft, including illicit sex as theft of that which belongs to another,[35] leads only to death (9:17 – 18). Even in this life, it is often the case that "dishonest money dwindles away, but whoever gathers money little by little makes it grow" (13:11). The recent economic reversals of those who invested in too slipshod a fashion in ventures that grew rapidly but then plummeted form an apt illustration.

Contentment in having enough, even without having a lot, is desperately needed in our world. But this, too, turns out to be a timeless challenge, as Proverbs 14:30 reveals: "A heart at peace gives life to the body, but envy rots the bones." The very next verse proves particularly intriguing: "Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God." Given the antithetical parallelism between the rest of the two statements, it appears that the opposite of generosity is oppression! In other words, withholding one's surplus from needier people is a form of subjugation just as surely as more active mistreatment of them.[36]

Perhaps the most significant of numerous other texts that could be listed in this category is Proverbs 30:8b – 9:

… give me neither poverty nor riches,
but give me only my daily bread.
Otherwise, I may have too much and disown you
and say, "Who is the LORD?"
Or I may become poor and steal,
and so dishonor the name of my God.

Both extremes of too much and too little lead to the temptation to sin, so

Agur asks for a golden mean. The reader is reminded of the way God provided manna in the wilderness so that no one had either too much or too little (Exod 16). Most likely, Jesus had these verses in mind as well when he taught his disciples to ask merely for their "daily bread" (Matt. 6:11; Luke 11:3).[37] Proponents both of the prosperity gospel and of extreme asceticism are alike rebuked by this teaching.[38]

A second key theme in Proverbs is that many qualities of life are more valuable than riches. One should "choose [Wisdom's = God's] instruction instead of silver, knowledge rather than choice gold" (Prov. 8:10 – 11). "Wealth is worthless in the day of wrath, but righteousness delivers from death" (11:4). Therefore, "those who trust in their riches will fall" (v. 28). Poverty "with the fear of the LORD" is better "than great wealth with turmoil," and a meager vegetarian meal in a loving household is to be preferred to "a fattened calf with hatred" (15:16 – 17). Proverbs 16:8 generalizes but still sums up this theme succinctly: "Better a little with righteousness than much gain with injustice." Numerous other texts repeat these ideas (e.g., 16:19; 17:1; 19:1; 21:9; 28:6; etc.).

"Better-than proverbs state relative values. Other proverbs indicate that there is nothing wrong with wealth, and it may indeed be a sign of Yahweh's blessing (10:22), but a better-than proverb recognizes that some people will have to make a choice between wealth and moral rectitude."[39]

Descriptive proverbs realistically observe the favors that money can buy in this life that the poor cannot imitate, but these proverbs should not be understood as commending such behavior. Thus we read that "a person's riches may ransom their life, but the poor cannot respond to threatening rebukes" (Prov. 13:8). This is not good, but it happens. Likewise, in verse 23, "an unplowed field produces food for the poor" (e.g., when they glean from it), "but injustice sweeps it away" (e.g., when farmers fail to leave its edges unharvested or to allow the field to lie fallow during the sabbatical year to grow only what it produces on its own). Or again, in 14:20, "The poor are shunned even by their neighbors, but the rich have many friends." None of these and similar

passages is promoting the behaviors depicted — they are merely telling it "as it is." Similar proverbs that are only descriptive are too numerous to list but normally self-evident when one encounters them. Familiarity with Scripture more generally makes it clear that the godly response to such proverbs is to *avoid* the behavior they illustrate.[40]

Qoheleth's "claim that he retained his wisdom [2:9] is an assurance to the reader that he did not go berserk in his quest for luxury and pleasure. His problem was not lack of self-restraint; but any attempt to find a rationale for existence in pleasure and affluence is bound to fail, even if that attempt is sobered by self-control."[41]

Ecclesiastes' main contribution to our topic is to highlight the futility of acquiring riches as a means of seeking pleasure (Eccl. 2:1 – 11). This is not quite the same thing as labeling them a seduction to sin. Still, if a significant part of one's earthly life is consumed with accumulating possessions that prove irrelevant for the life to come, one is likely to have neglected doing as much of God's will in other areas of life as one might have done. If riches do not automatically lead to sins of commission, they may well lead to those of omission (cf. Jas. 4:17). Oftentimes, though, they do lead to sins of commission, because the desire for wealth is never satisfied (Eccl. 5:10). Sooner or later, many who become wealthy, or who want to do so, transgress God's laws in their lust to acquire ever more "stuff."

THE PROPHETS

Prophetic texts so frequently rebuke the Israelites and their neighbors for economic sins that we cannot even begin to discuss them all.[42] We must content ourselves with a representative cross section. Right at the beginning of the prophetic corpus, Isaiah 1:10 – 15 discloses God's disgust at the Israelites' worship because the rest of their lives were "characterized by sin, oppression and injustice." Roberts observes:

> Despite record-breaking attendance and offerings, God, like many contemporary Christians, found the whole experience of public worship a tedious, unbearable burden. In Isaiah's day the human crowds were still present for worship; it was God who had opted out. [Perhaps, we, too, today] are spending far too much energy trying to figure out how to adopt worship so as to interest and attract a disinterested public. Perhaps we might better spend our time trying to attract and please a potentially disinterested and increasingly irritated God.[43]

Many prophetic texts reflect on the expense of fashioning, purchasing, and worshiping lifeless idols. Even if people didn't worship them, they are an utter waste of time, talent, and treasure. There is perhaps no more poignant and sarcastic portion of prophecy on this topic than Isaiah 44:9 – 20. From numerous angles the prophet drives home the point over and over again that those who bow down before statues of gods, acclaiming them as saviors, are sometimes the very carpenters or metalworkers who created the idols. Of all people, *they* should know each so-called god's true origin.

No one stops to think,
  no one has the knowledge or understanding to say,
"Half of [the wood] I used for fuel,
  I even baked bread over its coals,
  I roasted meat and I ate.
Shall I make a detestable thing from what is left?
  Shall I bow down to a block of wood?"
Such a person feeds on ashes; a deluded heart misleads him;

he cannot save himself, or say,

"Is not this thing in my right hand a lie?" (Isa. 44:19 – 20)

Today's Western world does not worship literal statues of gods to the same degree as in some places and periods of time. But we still expend billions of dollars in investments to try to save us from all possible calamity, even as we spend billions on entertainment, recreation, travel, sports, hobbies, politics, war, and countless other activities that provide no ultimate peace or happiness and that leave us as alienated from God at the end of life as before we spent all our money.

Jeremiah 9:23 – 24 reminds us of the perennial danger of boasting in one's wealth, just as some people take undue pride in their intellect or in their physical prowess:

This is what the LORD says:

"Let not the wise boast of their wisdom

or the strong boast of their strength

or the rich boast of their riches,

but let the one who boasts boast about this:

that they have the understanding to know me,

that I am the LORD, who exercises kindness,

justice and righteousness on the earth,

for in these I delight," declares the LORD.

"Can things made with human hands save us from ourselves today any more than they could then? Not in the least. So the god and goddess of unlimited sex, the god of power through wealth, the god of alcoholic gaiety, and the goddess of beauty must all be rejected by Christ ians today as we seek the face of the one God more than anything else. He alone can redeem us from the dungeons in which those other gods will abandon us at the end of the day."[44]

Paul will allude to a portion of this very text in 1 Corinthians 1:31 as he reminds the Christians in Corinth that only a few of them were wise, influential, or wellborn by human standards. Instead, God tends to choose the foolish, the lowly, and the despised so that his followers will not be tempted to boast in anything but him.[45]

If people remember the sins of Sodom and Gomorrah at all, they will likely remember the homosexual gang rape that its inhabitants wanted to force on Lot's angelic guests (Gen. 19:1 – 11). But Ezekiel 16:49 adds a second dimension to their sin: they were "arrogant, overfed and unconcerned; they did not help the poor and needy."[46] That they overvalued their economic prosperity is likewise suggested by Luke, who offers an explanation lacking in Genesis for why Lot's wife turned back to look at the destruction of the cities, despite being commanded not to, and was turned into a pillar of salt (Gen. 19:12 – 29). Luke 17:32 sandwiches Jesus' command, "Remember Lot's wife!" between his order that "on the day the Son of Man is revealed" no one should go home to retrieve possessions (vv. 30 – 31) and his warning that "whoever tries to keep their life will lose it" (v. 33). The longing for Lot's wife's lost material prosperity did her in.[47]

"Lot's wife, Luke suggests, was tragically confused. She identified her being with her having, her life with her possessions. She could not respond to God's call, and so lost the life that she sought to establish by what she owned."[48]

Sexual sin and the profit motive are not so unrelated that we have to accept only one of the two as accounting for Sodom and Gomorrah's wickedness, as many have alleged.[49] The same combinations recur too often today and are rampant in the pornography industry, prostitution, and human trafficking. It is no coincidence that the most aggressive and abrasive gay, lesbian, bisexual, transsexual, and queer lobbies occur in wealthy Western countries. And despite their adamant insistence that they be grouped together with other "oppressed minorities," little in their lobbying displays any true care for the heterosexual poor and needy worldwide. If ever there was an "in your face" movement that in essence declared, "We want what we want when we want it, and we

don't care who we hurt or offend in the process," and any attempt to call into question any aspect of this must be branded politically incorrect and roundly and immediately silenced, it is the contemporary GLBTQ movement![50] Most people in the world have neither the leisure time nor the financial backing to generate so much lopsided propaganda for their cause or such vindictive censorship of any opposition as we do in the Western world! And then we wonder "why the rest hates the West."[51]

Ezekiel 28 records a unique prophecy against the king of Tyre, which morphs into language about his attributes and actions that appear more appropriate for Satan than for any earthly monarch.[52] To this king the Lord declares:

You were the seal of perfection,
full of wisdom and perfect in beauty.
You were in Eden,
the garden of God;
every precious stone adorned you….
You were anointed as a guardian cherub,
for so I ordained you.
You were on the holy mount of God;
you walked among the fiery stones.
You were blameless in your ways
from the day you were created
till wickedness was found in you. (Ezek. 28:11 – 15)

Not only was this "king" adorned with every kind of precious gem, but also "through your widespread trade you were filled with violence and you sinned." So God expelled him from his holy mountain. It was this king's pride in his beauty, wisdom, and splendor that had corrupted him, so he was thrown down to earth and horribly punished (Ezek. 28:12 – 19). Once again, great wealth leads to autonomous pride that rejects serving the living God. But after the pride comes the fall (cf. Prov. 16:18).

Powerful, memorable rhetoric appears likewise in Amos. Speaking first

to the wealthy Israelite women and then to their male counterparts, Amos unleashes a tirade on how they wallow in their luxuries while caring not a whit for the acute suffering of their countrymen, including those whom they have themselves exploited. To the women, Amos cries out,

Hear this word, you cows of Bashan on Mount Samaria,
you women who oppress the poor and crush the needy
and say to your husbands, "Bring us some drinks!"
The Sovereign LORD has sworn by his holiness:
"The time will surely come
when you will be taken away with hooks,
the last of you with fishhooks." (Amos 4:1 – 2)[53]

Amos pronounces similar judgment on the men:

Woe to you who are complacent in Zion,
and to you who feel secure on Mount Samaria,
you notable men of the foremost nation,
to whom the people of Israel come!"…
You lie on beds adorned with ivory
and lounge on your couches.
You dine on choice lambs
and fattened calves.
You strum away on your harps like David
and improvise on musical instruments.
You drink wine by the bowlful
and use the finest lotions,
but you do not grieve over the ruin of Joseph.
Therefore you will be among the first to go into exile;
your feasting and lounging will end" (Amos 6:1, 4 – 7).

What might today's equivalents be —the huge amounts of money spent on entertainment, food, and drink (including alcohol), and fancy rooms in luxury hotels for business and academic gatherings, vacations on extravagant cruise liners or at costly theme parks, or even the "routine expenses" of regularly eating (and drinking) out in fancy restaurants, precisely while people whom we could have helped are dying of preventable illnesses all around the world?[54] Perhaps many of the Christians who could never imagine joining a congregation unless it had a certain size, level of prosperity, physical facility, and just the right ministries *for them* will one day hear from God something akin to Amos 5:21 – 24:

I hate, I despise your religious festivals;
your assemblies are a stench to me.
Even though you bring me burnt offerings and grain offerings,
I will not accept them.
Though you bring choice fellowship offerings [i.e., fancy potlucks?]
I will have no regard for them.
Away with the noise of your songs!
I will not listen to the music of your harps [or drums, guitars, etc.?].
But let justice roll on like a river,
righteousness like a never-failing stream![55]

"If these people would let justice govern their action, God would look at their worship in a different way. They are not deceiving him with their meaningless worship; rather, they are only fooling themselves."[56]

An interesting take on false religion appears in Jeremiah 7 as well. Here, the Israelites take refuge in the temple, trusting in what the prophet calls "deceptive words." By simply calling out over and over, "this is the temple of the LORD" (Jer. 7:4), they somehow think they are pleasing God. They cannot possibly imagine that God could ever allow his holiest of buildings to be destroyed. The modern-day equivalents

might include those who assume that as long as a church and its congregation continue to exist, following traditional ways, no matter how small and aged they are becoming, they are fulfilling their spiritual obligations. Or they may assume that because they are involved with church activities just about any time the doors are open, they are pleasing God.[57] But like the ancient Israelites, they must realize their place of worship could be extinguished, so that they must change their ways, address the times, live morally, deal with each other justly, recognize the realities of the larger world around them, and stop ignoring or oppressing the foreigner, fatherless, and widow. Only then will God be impressed with their worship (vv. 5 – 7).

Micah 3:11 narrows the focus to the religious leaders in Israel, lamenting that they "judge for a bribe," that "her priests teach for a price, and her prophets tell fortunes for money." But they remain oblivious to the disaster of God's judgment coming upon them. Micah cannot be objecting to remunerating various clerical leaders for services rendered, because priests and Levites gained their living from people's offerings. In the New Testament, Jesus and Paul will all the more clearly enjoin the recipients of ministry to pay their ministers a decent wage (Matt. 10:10; Luke 10:7; 1 Cor. 9:3 – 12a, 13 – 14). But as D. A. Carson so aptly puts it:

> No, the church does not *pay* its ministers; rather, it provides them with resources so that they are able to serve freely. The church recognizes that those who serve in this way must be "kept," and are worthy of it. In practice, this means that the ideal situation occurs when the church is as generous as possible, the ministers do not concern themselves with material matters and are above selfish material interest.[58]

The crucial issue is motive. Do we serve the Lord in paid, professional capacities because we get paid for what we do? Or do we use our spiritual gifts to the fullest for the building up of the church (Eph. 4:12) whether or not we get paid, recognizing it as a special gift when God allows us to do that which we are already called to do and not have to work (or work as much) at other jobs in order to gain a living?[59]

Zephaniah makes it clear that judgment based on the use of one's wealth is universal. When all the people (or peoples) of the world stand before Yahweh on the day of the Lord, anything, including personal

property, that has stood in the way of wholehearted service to the one God of the universe will be impotent in protecting individuals and nations against God's wrath. "Wail, you who live in the market district; all your merchants will be wiped out, all who trade with silver will be destroyed" (Zeph. 1:11). "Their wealth will be plundered, their houses demolished. Though they build houses, they will not live in them; though they plant vineyards, they will not drink the wine" (1:13). "Neither their silver nor their gold will be able to save them on the day of the LORD'S wrath" (1:18).

What is striking is not that the *nations* will be so judged — Philistia, Moab and Ammon, Cush, and Assyria (Zeph. 2:4 – 15) — but that *Judah and Jerusalem* will be treated no differently (2:1 – 3; 3:1 – 8).[60] For example, how much "Jesus junk" — the paraphernalia that increasingly dominates Christian bookstores instead of actual books—will similarly prove to have been worthless in truly advancing God's kingdom priorities? How much of the multibillion dollar Christian music industry could have been spent on really reaching lost people, perhaps through truly quality Christian television programming on major networks rather than the endless parade of mediocre preachers and talk shows that currently clutter the air waves on distinctively Christian channels?[61]

Haggai, of course, affords precedent for lavishly funding the temple's adornment. But nowhere does the New Testament suggest that the Christian equivalent to the temple is a church building. First, there was only one place God had ordained a temple in the entire world, namely, in Jerusalem. Second, the synagogues (not the temple) were the Jewish equivalents to church buildings, and they were consistently much more modest. Third, the New Testament equates the temple with the body of Christian believers who form congregations (1 Cor. 3:16 – 17; 6:19), rather than with any buildings they might happen to meet in. Finally, Jesus himself is the truest fulfillment of the Old Testament temple. He is the one by whom we now have intimate access to God, rather than the increasingly holy sections of a particularly holy place (see esp. John 2:19).[62]

It is true that medieval cathedrals consumed lavish economic resources, but (1) nowhere are they commanded in Scripture; (2) they tended to be community centers for numerous local activities during the

height of “Christendom,” when most people were churchgoers and the building truly serviced the entire community, including (3) as a parish cemetery honoring the saints gone to heaven; (4) their architecture, furnishings, and art were carefully crafted, each to teach a spiritual lesson; (5) they were believed to create or build on particularly sacred space and, therefore, (6) they often inspired great awe for the Lord and truly glorified him.[63] Only rarely do all of (2), (3), (4) and (6) hold true for modern megachurch complexes, which are usually built more for their functionality, capacity, and “draw.” Almost never is (3) a part of the picture.

Finally, Zechariah 11 laments the shepherd rulers in Israel who are more concerned about their wealth than obeying God, especially in the areas of caring for the lost, seeking the young, healing the injured, or even feeding the healthy among their flocks (vv. 5, 16). Little wonder that only shortly after this time, Malachi berates the priests for offering defiled food, and lame or diseased sacrificial animals (Mal. 1:7 – 9). Not surprisingly, he prophesies that the Lord will suddenly come to his temple to purify and refine his people, burning off the dross (esp. 3:1 – 4; 4:1 – 3). The day of the Lord will be great for those who are truly serving him but dreadful for everyone else (4:5).[64]

Jesus uses the Aramaic word transliterated first into Greek as *mamonas* and then into English as "mammon" to highlight the stark alternative between serving God and possessions. It appears that the idolatrous worship of material possessions — "materialism" in today's vernacular — is God's biggest rival in New Testament thought and arguably today as well.[65] One of the three fundamental temptations of Christ himself was to receive "all the kingdoms of the world and their splendor" in return for worshiping Satan (Matt. 4:8 – 9; Luke 4:5 – 7). Of course, he would receive all these anyway, from God himself, but only after the agonizing suffering of the cross. The devil was offering him a way to bypass suffering —in the short term — but the long-term suffering of anyone who bows the knee to Satan is unending (Rev. 14:9 – 11).

"When eventually Jesus is able to claim on another mountain … that 'all authority has been given to me,' it will be as a result not of kowtowing to Satan but of suffering in obedience to God's purpose, and then it will be all authority not only on earth but also in heaven, an authority which the devil was not able to offer (28:18)."[66]

In the Sermon on the Mount, Jesus poses the stark contrast between storing up earthly versus heavenly treasures (Matt. 6:19 – 20). In modern economies, where savings, retirement plans, life insurance, and investments all make good sense, what is important to notice here is the concern that moths and vermin[67] can destroy and that thieves can steal. Property and money that are being used and put to work are not vulnerable to destruction and theft in the same way unused possessions are when simply hoarded at home. Jesus is not forbidding all surplus, but *unused* surplus.

Matthew 6:21 goes even more to the heart of the issue: "for where your treasure is, there your heart will be also." A wealthy philanthropist who makes the safest possible investments for the purpose of increasing what he can give away has his or her heart in the right place. Poorer

persons who remain stingy with their giving because they are eager to become wealthier have their hearts in the wrong place. And in the biblical world in which a "master" commanded absolute loyalty and allegiance in all walks of life, no one *could* serve two masters (unlike those in our world who can easily work two or more jobs). So also today — either possessions will master us or we will use them to serve God as our only master (v. 24).

Matthew 6:25 – 34 (and par.), which we have already discussed some above (see p. 57), indicate another key factor in discerning who or what we really serve. To what extent are we consumed by *anxiety* about our possessions and our future? Nothing here excludes thoughtful planning; the recurring verb rendered "worry" in verses 25, 27, 28, 31 and 34 is *merimnao*, which means "to be apprehensive, have anxiety, be anxious, be (unduly) concerned."[68] If we are overly concerned about material things, it shows we do not have God's eternal perspective sufficiently in mind.

The seed that fell among the thorns in the parable of the sower represents those who have similar apprehension (Matt. 13:7 par.). Jesus explains that it stands for "someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful" (v. 22). Of the four seeds, only the seed in good soil ever produces fruit, and fruit is the only reason the farmer sowed the seed in the first place. Simply growing up with stem and leaves means nothing; we dare not assume that any of the first three seeds/soils stand for true followers of Jesus.[69] But too often it is only when mammon and God become head-to-head rivals that we discover whom a person truly serves. Matthew 16:26 and parallels sum it up succinctly: "What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul?" Far more prosaically and colloquially, no one ever sees a hearse pulling a U-Haul trailer!

One of the many woes Jesus unleashes on a group of scribes and Pharisees in Matthew 23 berates them for being concerned entirely for externals while inside "they are full of greed and self-indulgence" (v. 25). In a different context Luke likewise refers to certain Pharisees "who loved money" (Luke 16:14). Both descriptions would have shocked many in a first-century audience, since Pharisees were by no means wealthy

and were the most popular of the Jewish leadership sects. Indeed, they were the closest ancient parallel to many modern evangelical Christian leaders — scrupulously desiring to apply God's Word to every area of life.[70] But what begins with a passion for genuine ministry can too easily turn into the desire to earn a good living. When people invite me for speaking engagements outside of my classroom teaching, I do my best to decide whether I want to accept before they tell me what, if any, remuneration they are offering. But so many Christian speakers have a set fee for their services, just like their secular counterparts.

Exactly why Judas betrayed Jesus remains something of a mystery. The best guess is probably that he wanted a militaristic, nationalistic Messiah, gave Jesus every possible chance to show himself as such, even when most others had lost hope, and finally rejected him when it was clear that he would not do as Judas hoped.[71] But financial profit at that moment also played a role. Thirty shekels exceeded four months' earnings at minimum wage. John 12:6 reminds us that Judas was in charge of the money bag for the disciples, frequently stealing some of its contents for his personal use. Jesus in Mark 7:21 – 22 (and par.; cf. also Luke 11:39) has already itemized theft and greed as among the things that come "from within, out of a person's heart," which defile them, not the external sources of ritual uncleanness according to the Mosaic law.

Luke's version of the Beatitudes is only half the length of Matthew's, but he does include parallel woes. Two of them lament the coming fate of the rich and well fed, for they have already received their comfort and one day will go hungry (Luke 6:24 – 25a). But just as his blessing on the poor refers to those who are also persecuted for following Jesus (vv. 20, 22), so the condemned rich must be those who do not follow him. Everyone speaks well of them because they are false prophets (v. 26).

In the context of the parable of the rich fool (Luke 12:16 – 21), a man commanding Jesus to tell his brother to divide their inheritance (v. 13) does so apparently for wrong motives, because Jesus replies, "Be on your guard against all kinds of greed; life does not consist in an abundance of possessions" (v. 15). The parable itself depicts a farmer who receives an unexpected bumper crop. At first blush, his strategy for safeguarding the grain — building extra places to store it — seems completely commonsensical. But in a culture in which the well-to-do were expected

to help care for the needier around them, what is striking are the many words in the Greek of vv. 17 – 19 that have the first-person singular suffix for "I," represent the pronoun "my," or reflect words that mean "self"! Yet not a single word appears about giving any of his windfall to help anyone else. The man is obviously "not rich toward God" (v. 21), so this is not a faithful Jew depicted here. But we know this precisely from his total lack of stewardship.[72]

"In Luke, the attitude of people toward their possessions has become the test of their commitment to the faith."[73]

The Johannine temple-clearing incident, unlike its Synoptic counterpart, focuses on the commercial corruption involved with selling the sacrificial animals and exchanging money right in the temple precincts (John 2:14 – 16). The Synoptic accounts also describe Jesus driving some of the merchants out and overturning the moneychangers' tables (Mark 11:15 – 16 par.). Jesus' accusation, "you have made [the temple] 'a den of robbers'" (v. 17 par.), often conjures up the same issue of financial misappropriation, but it probably makes a different point.[74]

ACTS AND PAUL

The first internal threat to the fledgling church in Jerusalem relates directly to stewardship. Ananias and Sapphira conspired to tell the apostles they were giving them all of the proceeds of the sale of some property for the common treasury (Acts 5:1 – 2). As a result, each, in turn, dropped dead (vv. 5, 10). Their sin lay not in failing to give all they owned to the church, nor in failing to give all the proceeds of the sale of the property to the church, but in lying about the percentage that they were giving—a lie that Peter recognized directly challenged God's Spirit as well as the apostles' leadership (vv. 3 – 4, 8 – 9).

The severity of Ananias and Sapphira's punishment matches the experience of Achan and his family (see p. 72) and probably for the same reason. At the beginning of God's establishing a covenant community of his people, such internal dissent could have destroyed the fledgling movement.[75] We are all profoundly grateful that God normally does not punish our sins so immediately or according to what they fully merit. But the episode does highlight the need for full transparency and honesty about an individual's or church's expenditures — precisely an area where it is easy to twist statistics to make it look like we are more generous than we really are!

"Like the act of Achan, this episode was pivotal in the life and mission of God's people, for the whole enterprise of the church was threatened at its very start. And while we may be thankful that judgment on deceit in the church is not now so swift and drastic, this incident stands as an indelible warning regarding the heinousness in God's sight of deception in spiritual and personal matters."[76]

When Philip the evangelist brings the gospel to Samaria, a certain Simon the magician appears to convert from his sorcery to following Christ (Acts 8:13). But when Peter and John come and lay hands on the new believers there and they receive the Holy Spirit, Simon offers the

apostles money so that he can replicate what probably seemed to him like just a greater form of magic. Peter replies, literally, “May you and your money go to hell!” (v. 20), and he assures Simon he has “no part or share in this ministry” because his “heart is not right before God” (v. 21). Peter calls on Simon to repent, and Simon asks Peter to pray for him (vv. 22 – 24), so perhaps there was a redemptive ending to the story (though Luke does not tell us). Apparently his point in recounting what he does is simply to remind us again of the seductive power of materialism.

In church history, “simony” eventually came to refer to attempts to buy ecclesiastical office, but in its original context Simon’s sin is a broader one — trying to purchase the power of the Spirit.[77] When some high-profile charismatic preachers today constantly harangue their audiences for money, one wonders if we have something of a similar phenomenon. At some point, one crosses a threshold of being so obsessed with money for ministry that the genuineness of one’s salvation can be called into question.

The wrong use of spiritual power features in the account of Paul and the Philippian slave girl as well (Acts 16:16 – 21). The woman had a (probably demonic) spirit “by which she predicted the future” (v. 16). Paul eventually cast the spirit out of her, and “her owners realized that their hope of making money was gone” (v. 19), so they stirred up trouble for Paul and Silas. In other words, they cared little if anything for the tormented woman’s spiritual condition, only for the way they could exploit her to their own material advantage.[78] To this day, even Christian churches and organizations too frequently treat employees solely in ways that least hurt the ministry financially, irrespective of what is best for the staff persons themselves. This may mean underpaying them, denying them fringe benefits, never offering tenure or sabbaticals, summarily firing them, not offering adequate severance, and the like.

The guild of silversmiths in Ephesus likewise made a fine profit from their idol-making industry, until Paul’s proclamation of the gospel led to too many converts who were no longer buying the statues of Artemis and/or her temple (Acts 19:23 – 27). Although Demetrius, the guild’s spokesman, couched the issue in religious terms, fearing that the goddess

would become discredited, he also disclosed that the deeper issue was the economic one — the danger that their "trade will lose its good name" (v. 27).[79] If only contemporary industries like the illegal drug trade, pornography, or human trafficking would complain that they were in danger of "going under" because too few people supported them financially, especially Christians and those who were turning to Christ!

Theft, greed, and covetousness make regular appearances in Paul's vice lists (Rom. 1:29; 1 Cor. 5:10 – 11; 6:10; Gal. 5:20 – 21; Eph. 5:5; Col. 3:5; 2 Tim. 3:2). The Ephesians and Colossians passages equate greed with idolatry —worship of a false god, that is, "that which one trusts, loves and obeys above all else."[80] In Romans, Paul stresses that debts should be paid off as soon as possible and, better yet, not entered into in the first place (Rom. 13:8).[81] Those who "use the things of the world" should not be "engrossed in them" (1 Cor. 7:31). Paul stresses that "unlike so many," he and his coworkers "do not peddle the word of God for profit" (2 Cor. 2:17; cf. 7:2). As we saw earlier, this does not mean he objected to someone receiving money for ministry; there were even times he personally accepted it (Phil. 4:10 – 20; cf. 2 Cor. 11:8). But remuneration cannot be the fundamental *motive* for ministry.

In first-century Greco-Roman culture the pervasiveness of patronage meant that most people who gave support to itinerant religious or philosophical teachers expected to have some control over what such people taught. Paul will never be compromised by such "strings" attached to donations; if necessary, he will refuse the donations and ply his tentmaking trade to support himself (cf. 2 Cor. 11:7, 9; 1 Thess. 2:9).[82] While today's Western world is not as permeated by the expectation of reciprocity in philanthropic giving, there are times when Christians should refuse even generous donations if the would-be givers insist on unbiblical or ill-advised favors in return.

"Paul's tent-making ministry supplied his own needs while in Corinth … he recognizes the need to have his own source of income — either by working or by receiving gifts from outside — so that he is not dependent for support on the local congregations he is currently serving and so that his integrity is

not compromised in any way. This frees him to preach exactly what God tells him, however unpopular the message may be."[83]

The church in Corinth displayed a remarkable amount of immaturity in its lifestyle. Problems Paul has to address in 1 Corinthians include factions (chs. 1 – 4), incest (ch. 5), lawsuits and prostitution (ch. 6), marriage and divorce (ch. 7), food sacrificed to idols and accepting money for ministry (chs. 8 – 10), men's and women's head coverings and the abuse of the Lord's Supper (ch. 11), disorder in the use of spiritual gifts (chs. 12 – 14), misunderstanding the nature of the resurrection (ch. 15), and the collection for the Judean Christians (16:1 – 4). It is telling to observe how many of these problems may have been disproportionately caused by the handful of well-to-do Corinthian Christians. Those wealthy enough to own larger homes would have hosted the house churches and most likely been appointed as elders. The factions, at least in part, may well have matched the divisions into home congregations. That the Corinthians had made no effort to discipline the incestuous offender suggests he was a wealthy powerbroker in the church. Only the rich sued each other, for the most part, in order to shame their opponents and accrue more honor for themselves. Prostitution, of course, cut across all classes, but elite young men had a coming-of-age party at eighteen, complete with high-class courtesans.

Those who had trouble dissociating meat from idol worship were probably the poorest, who never ate meat regularly except at the festivals each month, where it was served free in the context of local temple services. We have already talked about how patronage would have restricted the money Paul could accept from others. Women who were leading worship through the exercise of their spiritual gifts or otherwise flaunting their freedoms to dress or adorn themselves differently probably came from well-to-do backgrounds, the context that has perennially given a comparatively few women much more power and freedom than their otherwise hierarchical societies have usually allowed. The collection obviously involved money matters. Perhaps only the issues of marriage and divorce and of the resurrection were not directly related to socioeconomic disparities in the church.[84]

In Ephesians 4:28, Paul commands those who have been stealing to stop it and work for a living instead. Similar language about working with one's own hands recurs in 1 Thessalonians 4:11, as Paul wants to prevent the Thessalonians from being dependent on anyone else (v. 12). If this refers to client-patron relationships, then some of the poorer, new Christians must have carried over their practice of relying on odd jobs and "handouts" from the wealthy in the community in return for personal loyalty, political support, and public acclaim for their benefactors. Christianity would be the first and only major ideology to challenge and eventually do away with this deeply rooted social convention. But the institution would not die quickly.[85] In fact, Paul gives stronger, more detailed commands against the practice in 2 Thessalonians. In 3:8 – 15 he calls on the Christians in Thessalonica to shun those who remain idle rather than following the pattern of hard work that Paul himself modeled when he was in town.

Second Thessalonians 3:10 goes so far as to declare, "The one who is unwilling to work shall not eat." This is not a blanket rejection of all forms of welfare, as has sometimes been imagined from translations like the RSV or NKJV ("if anyone will not work …"). The Greek is not the future tense of the verb "to work" but the present tense of the verb "to will" (i.e., "to be willing"), followed by the infinitive of "to work." The passage would, however, apply to those who *reject* reasonable employment options in favor of living off the state or the good will of those better off than they are. How Paul could envision enforcing such a prohibition, nevertheless, is an interesting question, unless what he is forbidding is the eating of the shared fellowship meal, culminating in the Lord's Supper, of the Christian community.[86] This kind of partial disfellowshiping would mesh nicely with his admonition at the end of the passage: "yet do not regard them as an enemy, but warn them as you would a fellow believer" (v. 15).

"Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need." (Eph. 4:28)

It is always intriguing to see how churches apply the criteria for

overseers and deacons in 1 Timothy 2:11 – 3:13. Some criteria are made into major litmus tests

for office—especially those surrounding gender and marital status, while others are sometimes ignored. Most likely to fall into the latter category are the requirements that an overseer not be "a lover of money" (*aphilargyros*—3:3) and that deacons not pursue foolish gain (*aischrokerdes* — 3:8). Titus repeats the second of these criteria for elders (Titus 1:7). A number of translations render *aischrokerdes* as if it necessarily referred to ill-gotten gain of some kind (ESV, "greedy for dishonest gain"; NASB, "fond of sordid gain"; NIV, "pursuing dishonest gain"; NLT, "dishonest with money"), but the term could as easily mean just overly covetous (HCSB, NRSV, "greedy for money"; NET, "greedy for gain"; CEB, "greedy for money"). BDAG lists as the basic meaning "shamelessly greedy for money" (similarly Louw and Nida), so that the sordidness does not reflect the kind of money but the kind of greed.[87] Balz and Schneider agree, rendering it "repulsively greedy."[88] Doubtless it is easier to find church leaders who do not lust after money wrongfully acquired, which explains the popularity of the former cluster of renderings. But leaders should not be excessively motivated by a desire to improve their financial lot even when possessions are ethically obtained.

Finally, Paul excoriates those "who think that godliness is a means to financial gain" (*porismos*—a means of procuring or acquiring,[89] 1 Tim. 6:5). Instead, we should be content in whatever material situation we find ourselves. "Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction" (v. 9). Next comes a verse with a long history of misquotation and mistranslation. Paul does not say that "money is the root of all evil"; rather, he speaks of "the *love* of money" (*philargyria* — from the same root as *aphilargyros* in 3:3). Moreover, *pantontonkakon* can just as readily mean "all kinds of evil" (esp. in the plural) as "all evil[s]." Last of all, the anarthrous *rhiza* may well be indefinite — "a root," rather than "the root."[90] Yet even the niv's "the love of money is a root of all kinds of evil" clearly demonstrates the danger. The second half of verse 10 explains why in more detail: "Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

Hebrews has little directly on our topic. But 13:5 does repeat the warning to "keep your lives free from the love of money and be content with what you have."

James 2:1 – 4 cautions its audience not to show favoritism to the rich at the expense of the poor, reminding the believers that it is the rich who exploit them, dragging them into court and blaspheming the name of Jesus (vv. 6 – 7). Because a significant percentage of James's audience appear to have been agricultural day laborers, dependent on being paid at the end of each workday and potentially unable to feed themselves or their families when their wages were withheld (5:4 – 6), the legal cases to which James alludes probably involved the wealthy demanding repayment of the loans they gave to the poorer workers.[91] Still, it is not just the rich who are in danger of coveting. The poor, in their haste to be able to pay off their debts and then stabilize their lives with some savings cushion, can likewise overly covet, leading them to take out their frustrations on each other since their probably absentee landlords were not present to attack directly (thus 4:1 – 3).

The danger for the rich is precisely what James 5:5 describes: "You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter." Other translations cast additional light on the meaning of *tryphao* and *spatalao* in this context: "You have thought only of filling your own stomachs and having a good time" (CEV); "Your life on earth was full of rich living and pleasing yourselves with everything you wanted" (NCV). Eugene Peterson's paraphrase captures matters vividly: "You've looted the earth and lived it up" (Message). What made their indulgence worse was that the poor who could not pay off their debts either had to sell themselves (and/or their families) into slavery to try to make enough money to pay off their creditors or be thrown into debtors' prison. Without any way to earn money there, and barring a surprise gift from a friend or relative to get them out, they would eventually die. Hence, James 5:6: "you have condemned and murdered the innocent one, who was not opposing you." How many professing Christians today amass possessions

purchased from companies that similarly exploit the poor? Would we even know enough to know if we were complicit? Do we care enough to try to find out?[92]

"It is fascinating, though profoundly disturbing, to see the conservative evangelical mentality at work to make James more palatable. In James 4, in a description of class struggle ('wars,' 'fights,' 'ye fight,' 'ye war,' verses 1 – 2) motivated by greed ('ye covet,' verse 2), and expressing itself in all manner of capitalist initiatives ('we will trade and we will make a profit,' verse 13), James says directly 'you murder' (verse 2b). 'Murder?' say the commentators. 'Impossible, free enterprise, capitalist ingenuity, the American way of life, an honest buck; what's good for General Motors is good for the country.' But James says 'you murder.' The mechanisms of oppression deprive the poor of their land and other means of livelihood and leave them without the essentials for life."[93]

First Peter 5:2 parallels the Pastoral Epistles with its admonition to elders not to pursue foolish gain. The word is the adverbial form of the adjective used previously (*aischrokerdos*), with the identical interpretive options and debates attached to it. The false teachers in 2 Peter and Jude are condemned for a variety of sins, but greed is one of their central failures (2 Pet. 2:3, 14; Jude 11).

First John 2:15 – 17 commands us not to love the world or anything in it because it is transient rather than eternal. Verse 16 specifies what constitutes worldly things: "the lust of the flesh, the lust of the eyes, and the pride of life." Readers throughout church history have often observed how closely these three elements align themselves with the three reasons Adam and Eve ate the forbidden fruit (good for food, attractive to look at, and desirable for gaining wisdom) and the three ways Jesus was tempted (turn stones to bread, gain all the kingdoms of the world he could see from the mountaintop, and have his life spectacularly saved by angels after jumping off the temple top).[94] Probably every human temptation falls into one of these three

categories.

The worst of the seven churches of Revelation — the church in Laodicea — is berated for boasting in its material riches, which delude it into thinking it needs nothing else (Rev. 3:17). As God's end-time judgments are unleashed, riches become meaningless; the wealthy and poor alike will try to hide from God and his punishments. When they are unable to do so, they will then cry out for instant death rather than prolonged suffering (6:15 – 17).

The mysterious mark of the beast will enable people to buy and sell in these days; those who refuse to receive it are thus punished economically (Rev. 13:16 – 18). The great, evil, end-times empire is depicted in Revelation 17 as the "prostitute of Babylon," having massive religious and political power, like first-century Rome. Chapter 18, however, adds the imagery that shows it as the most economically powerful empire of its day as well. When it is destroyed, people lament the lack of trade and commerce. The list of cargoes that no one any longer purchases reads like a bill of sale on a boat filled with luxury imports taken from the subjugated nations as it docks at Rome (18:11 – 13). Eugene Peterson captures the contemporary significance of this passage superbly:

> In the great lament of Revelation 18 over the Great Whore's demise, the longest and most detailed lament is from the merchants and sea traders (Rev. 18:11 – 19). In Whore-worship they got everything they wanted, their lives overflowed with things, and now it is gone, wasted, up in smoke. They are bereft of everything they were promised and invested in and enjoyed. It is not their businesses that have collapsed, but their religion, a religion of self-indulgence, of getting. Now it is gone: salvation-by-checkbook is gone, god-on-demand is gone, meaning-by-money is gone, religion-as-feeling is gone, self-as-(temporary)-god is gone. They are left with nothing but themselves, of whom after a lifetime in the whorehouse, they know nothing.[95]

Contemporary equivalents to ancient Rome with its combination of religious, political, and economic power can be found at least as easily in North America as in other parts of the globe, so we dare not use such imagery to decide that we know this empire will emerge from a part of the world far removed from godless Western capitalism![96]

CONCLUSION

The Bible does not promote asceticism, except in small, temporary ways. Chapter 2 demonstrated the abundance of texts that speak of wealth and material possessions as good and wholesome, when used and kept in proper perspective. But this present chapter shows how passage after passage from Genesis to Revelation warns against the *dangers* of possessions. It is so easy not to remember or even to realize that possessions are on loan from God and that we will all be judged for how we use them. Property and riches can ever so quickly become seductive, tempting humans to sin in countless ways, as we make them our real gods rather than the God and Father of our Lord Jesus Christ. Idolatry is the heart of rebellion against God (Rom. 1:18 – 32), and no other rival to God than mammon appears more often or centrally in Scripture. How, then, do we best guard against turning money into mammon, turning God's good gifts into idols? Chapter 4 will survey yet another collection of biblical texts that give one consistent answer to that question.

RELEVANT QUESTIONS

1. If Jesus or the Old Testament prophets were alive in the twenty-first-century Western world, what economic sins do you think they would most condemn?
2. If Jesus or the biblical authors could address the contemporary evangelical church in the developed world, what financial issues do you think they would address, and what would they say about them?
3. In what ways do wealthy people exercise improper power either in our society at large or in our churches more specifically?

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1. Cf. Peter Toon, "Stylite," in *New International Dictionary of the Christian Church* (ed. J. D. Douglas; rev. ed.; Grand Rapids: Zondervan, 1978), 937.

2. For an important anthology of perspectives throughout history and among world religions, but with a heavy focus on Christianity, see Vincent Wimbush and Richard Valantasis, eds., *Asceticism* (Oxford: Oxford University Press, 1998).

3. Evangelicalism surpassed mainline Protestantism for the first time in the mid-1970s and has continued to grow in that distinction (Martin E. Marty, speaking at Denver Seminary ca. 1990). For more recent excesses, see Randy Alcorn, *Money, Possessions and Eternity* (rev. ed.; Carol Stream, IL: Tyndale, 2003), esp. 59 – 74.

4. Ibid, 82.

5. Derek Kidner (*Genesis* [TOTC; London: Tyndale; Downers Grove, IL: InterVarsity Press, 1967], 68) perceptively observes that "this prospect of material, aesthetic and mental enrichment (6a) seemed to add up to life itself; the world still offers it (1 Jn. 2:16). But man's lifeline is spiritual, namely God's word and the response of faith (Dt. 8:3; Hab. 2:4); to break it is death."

6. "An important source of cheap labor is rapidly getting beyond reach." John I. Durham, *Exodus* (WBC; Waco, TX: Word, 1987), 191.

7. Cf. further ibid., 226.

8. John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids: Eerdmans, 2002), 70, 207 – 10.

9. Peter Enns, *Exodus* (NIVAC; Grand Rapids: Zondervan, 2000), 327.

10. Ibid, 325.

11. Bill T. Arnold (*1 & 2 Samuel* [NIVAC; Grand Rapids: Zondervan, 2003], 647) stresses that

"the cost of Araunah's threshing floor is significant. David insists on paying a fair price, and his assertion about the nature of sacrifice in 24:24 has profound significance…. David understands the need to sacrifice a portion of his personal wealth to honor Yahweh. Otherwise, his worship will be cheap and his service meaningless."

12. Cf. Erhard S. Gerstenberger, *Leviticus* (OTL; Louisville: Westminster John Knox, 1996), 376.

13. This general principle was common in ancient Near Eastern Law. Unique to the Mosaic law, however, was the principle of borrowing without renting, akin to interest-free loans. In each case the key motive was compassion rather than commerce. See David L. Baker, "Safekeeping, Borrowing, and Rental," *JSOT* 31 (2006): 27 – 42.

14. Godfrey Ashby (*Go Out and Meet God: A Commentary on the Book of Exodus* [ITC; Grand Rapids: Eerdmans, 1998], 130) calls the golden calf "the quintessential symbol of rebellion against God. It represents a turning back to Egypt for security, a return to abject slavery and to the worship of human creation."

15. Joshua Buch, "*Neshekh* and *Tarbit*: Usury from Bible to Modern Finance," *JBQ* 33 (2005): 13 – 22.

16. Cf. Duane L. Christensen, *Deuteronomy 21:10 – 34:12* (WBC; Nashville: Nelson, 2002), 555.

17. Aaron Kirschenbaum, "Jewish and Christian Theories of Usury in the Middle Ages," *JQR* 75 (1985): 270 – 89. At the same time, in their personal practice, they could still be strongly against accepting any interest on loans. See esp. Calvin's "Fifth Sermon on Deuteronomy 23," reprinted in Skip Worden, *Godliness and Greed: Shifting Christian Thought on Profit and Wealth* (Lanham, MD and Plymouth, UK: Lexington Books, 2010), 281 – 85.

18. Christopher Wright, *Deuteronomy* (NIBC; Peabody: Hendrickson; Carlisle, UK: Paternoster, 1996), 252.

19. The 47-Nation Pew Global Attitudes Survey (Oct. 4, 2007) found "a strong relationship between a country's religiosity and its economic status. In poorer nations, religion remains central to the lives of individuals, while secular perspectives are more common in richer nations." See www.pewglobal.org/2007/10/04/world-publics-welcome-global-trade-but-not-immigration (accessed March 14, 2012).

20. Moshe Weinfeld, *Deuteronomy 1 – 11* (AB; New York: Doubleday, 1991), 355.

21. "The fact that his family also shared in that fate may be due to their common knowledge of the crime. After all, the goods were hidden in the parental tent." Marten H. Woudstra, *The Book of Joshua* (NICOT; Grand Rapids: Eerdmans, 1981), 130.

22. It would appear that many viewed idolatry as financially profitable and theologically compatible with worship of Yahweh during these dark days at the end of the period of the judges. See Michael K. Wilson, "'As You Like It': The Idolatry of Micah and the Danites (Judges

17 – 18),” *RTR* 54 (1995): 73 – 85.

23. “Everywhere the lineaments of the Eden story are apparent. We have here a reflection of a traditional pattern, found more than once in the Hebrew Bible, which presents men striving to exceed divinely appointed boundaries and holds the tragic consequence up to view.” P. Kyle McCarter Jr., *1 Samuel* (AB; Garden City, NY: Doubleday, 1980), 161.

24. In both cases what may have begun as a syncretistic form of Yahwism degenerated into full-fledged idolatry. Cf. Simon J. DeVries, *1 Kings* (WBC; Waco, TX: Word, 1985), 162.

25. “These verses must manifestly be interpreted in the light of the story of the visit of the representatives of Merodach-baladan … during which Hezekiah proudly displayed *his* treasures.” Jacob M. Myers, *II Chronicles* (AB; Garden City, NY: Doubleday, 1965), 192.

26. Mervin Breneman, *Ezra, Nehemiah, Esther* (NAC; Nashville: Broadman & Holman, 1993), 273. H. G. M. Williamson (*Ezra, Nehemiah* [WBC; Waco, TX: Word, 1985], 396) thinks, on the other hand, that the merchants were hoping to attract some of the Jerusalemites outside the city to purchase their wares even on the Sabbath. D. J. A. Clines (*Ezra, Nehemiah, Esther* [NCB; London: Marshall, Morgan & Scott; Grand Rapids: Eerdmans, 1984], 244) combines both views.

27. “How sad it is to place the quest for money above the quest for union with God! The book of Revelation depicts such tragic focus on money, exposed on the day of judgment as an effort to cling to what is passing away … (Rev. 18:15 – 17)”; Matthew Levering, *Ezra & Nehemiah* (BTC; Grand Rapids: Brazos, 2007), 207.

28. Debra Reid (*Esther* [TOTC; Nottinghm, UK, and Downers Grove, IL: InterVarsity Press, 2008], 93) calls the amount “ridiculously excessive (possibly about two-thirds of a year’s revenue from the whole empire).”

29. Note carefully the NIV translation (“in all things God works for the good of those who love him …”), much preferable to “all things work together for (the) good” (ESV, HCSB, NET) — which could suggest pantheism —and even to “God causes all things [everything] to work together for [the] good” (NASB, cf. also NLT) — requiring the active voice of *synergei* to be the rare causative use of the present tense. It is best to understand *panta* as an adverbial accusative. See esp. Carroll D. Osburn, “The Interpretation of Romans 8:28,” *WTJ* 44 (1982): 99 – 109.

30. See esp. throughout Sharon Beekmann and Peter G. Bolt, *Silencing Satan: Handbook of Biblical Demonology* (Eugene, OR: Wipf & Stock, 2012).

31. Samuel Terrien (The *Psalms: Strophic Structure and Theological Commentary* [ECC; Grand Rapids: Eerdmans, 2003], 54 – 55) discusses God as “the Protector of the Poor and the Healer of the Sick” as one of the eight main themes of Psalms.

32. Kidner, *Psalms 1 -72*, 223.

33. That an Old Testament psalmist could believe in a heavenly afterlife has been doubted by

many, but see N. T. Wright, *The Resurrection of the Son of God* (London: SPCK; Minneapolis: Fortress, 2003), 105 – 7. For elaboration, see Joseph A. Mindling, "Hope for a Felicitous Afterlife in Psalms 16, 49, and 73," *Laur* 32 (1991): 305 – 69.

34. Mark D. Futato, "The Book of Psalms," in *Cornerstone Biblical Commentary* (ed. Philip W. Comfort; Carol Stream, IL: Tyndale, 2009), 7:270. A majority of commentators, however, take it to refer to a divine council or assembly in the heavens.

35. Cf. Waltke, *Proverbs 1 —15*, 445 – 46.

36. "Proverbs that commend generosity toward the poor (14:21, 31; 19:17; 22:9; 28:27) are addressed to anyone who is able to help the destitute and save them from starvation" (ibid., 607).

37. Cf. Christine R. Yoder, "On the Threshold of Kingship: A Study of Agur (Proverbs 30)," *Int* 63 (2009): 262.

38. John Schneider (*Good of Affluence*, 115) finds fault with my use of this text as a paradigm for Christian attitudes, insisting that "neither this proverb nor the Lord's Prayer gives grounds for the inference that God will not bless us, or others, with considerable fortune — much less that considerable fortune is in and of itself an evil." But nowhere have I ever made either of these claims! I have just observed a model in Proverbs and a command from Jesus about how we are to pray, so that we do not start to *expect* or feel *entitled* to some specific amount of material prosperity.

39. Longman, *Proverbs*, 35.

40. Cf. Roland E. Murphy, *Proverbs* (WBC; Nashville: Nelson, 1998), xxii — xxiii.

41. Garrett, *Proverbs, Ecclesiastes, Song of Songs*, 292.

42. See, e.g., Morris Silver, *Prophets and Markets: The Political Economy of Ancient Israel* (Boston: Kluwer-Nijhoff, 1983), 123 – 76.

43. J. J. M. Roberts, "Contemporary Worship in Light of Isaiah's Ancient Critique," in *Worship and the Hebrew Bible* (ed. M. Patrick Graham, Rick R. Marrs, and Steven L. McKenzie; Sheffield: Sheffield Academic Press, 1999), 269.

44. John N. Oswalt, *Isaiah* (NIVAC; Grand Rapids: Zondervan, 2003), 507.

45. This forms a sharp critique of the surrounding non-Christian culture. See Andrew D. Clarke, *Secular and Christian Leadership in Corinth: A Socio-Historical and Exegetical Study of 1 Corinthians 1 —6* (Leiden: Brill, 1993; Milton Keynes and Waynesboro, GA: Paternoster, 2006), 95 – 99.

46. This in no way contradicts the Genesis account. Indeed, the "detestable things" of v. 50 may well refer to the sins of Sodom in Genesis 19, because this expression frequently appears in Scripture for homosexual sin. See esp. Horace D. Hummel, *Ezekiel 1 – 20* (Concord; Saint Louis:

Concordia, 2005), 485 – 86. Cf. also Iain Duguid, *Ezekiel* (NIVAC; Grand Rapids: Zondervan, 1999), 214.

47. Luke T. Johnson, *Sharing Possessions: What Faith Demands* (rev. ed.; Grand Rapids: Eerdmans, 2010), 55 – 56.

48. Johnson, *Sharing Possessions*, 62.

49. Of many possible examples, see Victor P. Furnish, "The Bible and Homosexuality: Reading the Text in Context," in *Homosexuality in the Church: Both Sides of the Debate* (ed. Jeffrey S. Siker; Louisville: Westminster John Knox, 1994), 19 – 20.

50. See esp. throughout Linda L. Belleville, *Sex, Lies and the Truth: Developing a Christian Ethic in a Post-Christian Society* (Eugene, OR: Wipf & Stock, 2010), who also discusses the dramatic departure, just in the last generation, from the historic Judeo-Christian ethic in *heterosexual* practices.

51. To borrow the title of an excellent book by Meic Pearse, subtitled, *Understanding the Roots of Global Rage* (Downers Grove, IL: InterVarsity Press, 2004).

52. Most commentators today, however, following both Calvin and Luther, reject this interpretation. Instead, they see the language as mythopoetic and recapitulating the experience of Adam, and they attribute Ezekiel's referent entirely to the human monarch. See Daniel I. Block, *The Book of Ezekiel Chapters 25 – 48* (NICOT; Grand Rapids: Eerdmans, 1998), 117 – 21.

53. That women are included as equally accountable to the men is unusual for an ancient Near Eastern document of this time. See Hans W. Wolff, *Joel and Amos* (Herm; Philadelphia: Fortress, 1977), 207.

54. For other contemporary equivalents to the situations addressed by Amos, see M. Daniel Carroll R., *Amos —The Prophet and His Oracles* (Louisville and London: Westminster John Knox, 2002), 53 – 72.

55. M. Daniel Carroll R. (*Contexts for Amos: Prophetic Poetics in Latin American Perspective* [Sheffield: JSOT, 1992], 249) highlights here "the inseparableness of faith and ethics. National religious activity is discredited here, as in 5.4 – 6, 14 – 15, because of its lack of moral concern."

56. Gary V. Smith, *Hosea, Amos, Micah* (NIVAC; Grand Rapids: Zondervan, 2001), 326.

57. The people probably thought of the temple as an inviolable refuge against God's enemies. Put simply, they imagined that "as long as it stood on Mount Zion, God was in his heaven and all was right with the world." Jack R. Lundbom, *Jeremiah 1 —20* (AB; New York: Doubleday, 1999), 462. The threefold repetition of "the temple of the LORD" may have functioned in their minds like some magical formula to ward off all evil. See J. A. Thompson, *The Book of Jeremiah* (NICOT; Grand Rapids: Eerdmans, 1980), 277.

58. D. A. Carson, *When Jesus Confronts the World: An Exposition of Matthew 8 – 10* (Grand

Rapids: Baker, 1987), 125.

59. In Micah's context, accepting "bribes to pervert the rules of religious conduct" was probably part of the leaders' sin; see Delbert R. Hillers, *Micah* (Herm; Philadelphia: Fortress, 1984), 48. But in other cases, it was simply that "gain had become the overriding basis of the practices of leader, priest, and prophet alike. Then the obligation to God and neighbor had little chance." James L. Mays, *Micah: A Commentary* (OTL; London: SCM; Philadelphia: Westminster, 1976), 90.

60. Appropriately, therefore, "Zephaniah 2:1 – 4 constitutes the formal core of Zephaniah, on which the overall syntactical and rhetorical structure of the book as well as its generic character are based." Marvin A. Sweeney, *Zephaniah* (Herm; Minneapolis: Fortress, 2003), 111.

61. Darrell L. Bock, in several public lectures in recent years, has commented on how only a few million dollars would enable the production and telecast of a truly balanced documentary on the life of Jesus, and the networks have already agreed to broadcast it, but fund-raising attempts to date have failed to yield the money. Yet the Christian music industry raises multimillion dollar amounts annually just to keep artists of varying abilities employed and ministering primarily to the saved.

62. See esp. Nicholas Perrin, *Jesus the Temple* (London: SPCK; Grand Rapids: Baker, 2010).

63. See further Robert A. Scott, *The Gothic Enterprise: A Guide to Understanding the Medieval Cathedral* (Berkeley: University of California Press, 2003).

64. See further Craig L. Blomberg, "Elijah, Election, and the Use of Malachi in the New Testament," *CTR* 2 (1987): 99 – 117.

65. Grant R. Osborne, *Matthew* (ZECNT; Grand Rapids: Zondervan, 2010), 245. Cf. Charles Quarles, *Sermon on the Mount: Restoring Christ's Message to the Modern Church* (Nashville: Broadman & Holman, 2011), 257: "it is false religion at its worst." Hans Dieter Betz (*The Sermon on the Mount* [Herm; Minneapolis: Fortress, 1995], 458) notes that giving materialism a foreign name is equivalent to designating wealth or property, when it takes control of a person's life, as "magical" and even "demonic": "The relentless pursuit of money and possessions is tantamount to the worship of a pseudo-deity."

66. France, *Matthew*, 135.

67. Most translations render *brosis* as "rust," but the word means "eating" or "consuming." In combination with "moth" one would expect some kind of insect or animal. BDAG, 185, finds no known usage of the word elsewhere to mean rust or corrosion. Cf. also H.-J. van der Minde, "βρῶσις," *EDNT*, 1:229.

68. BDAG, 632. D. Zeller ("μεριμνάω," *EDNT*, 2:408) describes it as "that which monopolizes the heart's concerns."

69. Cf. further Craig L. Blomberg, *Interpreting the Parables* (rev. ed.; Downers Grove, IL, and Nottingham, UK: InterVarsity Press, 2012), 294 – 95.

70. See esp. Tom Hovestal, *Extreme Righteousness: Seeing Ourselves in the Pharisees* (Chicago: Moody Press, 1997).

71. Michael J. Wilkins, *Matthew* (NIVAC; Grand Rapids: Zondervan, 2004), 831.

72. Cf. Arland J. Hultgren, *The Parables of Jesus: A Commentary* (Grand Rapids: Eerdmans, 2000), 109.

73. François Bovon, *Luke 1* (Herm; Minneapolis: Fortress, 2002), 224.

74. The phrase about a "den of robbers" comes from Jeremiah 7:11. Both in the sixth-century BC and in the first-century AD, key Jewish leaders had become so ethnocentric that they assumed God would not destroy his holiest of buildings, no matter how immorally the people behaved (Jer. 7:10) and despite the explicit purpose of the Court of the Gentiles — to be a place of prayer for God-fearing foreigners (Mark 11:17). The den of robbers is best interpreted as a "nationalist stronghold." C. K. Barrett, "The House of Prayer and the Den of Thieves," in *Jesus und Paulus* (ed. E. Earle Ellis and Erich Grässer; Göttingen: Vandenhoeck und Ruprecht, 1975), 16.

75. Richard N. Longenecker, "Acts," in *Expositor's Bible Commentary* (rev. ed.; ed. Tremper Longman III and David E. Garland; Grand Rapids: Zondervan, 2007), 10:786. David R. McCabe (How *to Kill Things with Words: Ananias and Sapphira under the Prophetic Speech-Act of Divine Judgment [Acts 4.32 – 5.11]* [London and New York: T&T Clark, 2011], 30) persuasively defends the thesis that "Peter's words utter an apostolic-prophetic indictment against the couple … which brings them under divine judgement." In other words, via speech-act theory McCabe makes the case that Peter's "inquisition and indictment *perform* the judicial death sentence and the execution of divine judgement."

76. Longenecker, "Acts," 788.

77. Cf. John B. Polhill, *Acts* (NAC; Nashville: Broadman & Holman, 1992), 220: what is condemned is "any attempt to manipulate God for personal gain."

78. Cf. C. Kavin Rowe, *World Upside Down: Reading Acts in the Graeco-Roman Age* (Oxford and New York: Oxford University Press, 2009), 27.

79. "To understand rightly the Christian mission is to perceive the danger (???d??e??) posed to Artemis of the Ephesians. It is, consequently, to witness to the prospective disintegration of religious dependent economics" (ibid., 46).

80. Brian S. Rosner, *Greed as Idolatry: The Origin and Meaning of a Pauline Metaphor* (Grand Rapids: Eerdmans, 2007), 179.

81. Verse 8 "does not forbid a Christian from ever incurring a debt; it rather demands that Christians repay any debts they do incur promptly and in accordance with the terms of the

contract." Douglas J. Moo, *The Epistle of the Romans* (NICNT; Grand Rapids: Eerdmans, 1996), 812. Cf. also Robert Jewett, *Romans* (Herm; Minneapolis: Fortress, 2007), 806.

82. See esp. Ronald F. Hock, *The Social Context of Paul's Ministry: Tentmaking and Apostleship* (Philadelphia: Fortress, 1980); cf. also John K. Chow, *Patronage and Power: A Study of Social Networks in Corinth* (Sheffield: JSOT, 1992).

83. Blomberg, *Neither Poverty nor Riches*, 173.

84. See further esp. Bruce W. Winter, *After Paul Left Corinth: The Influence of Secular Ethics and Social Change* (Grand Rapids: Eerdmans, 2001). Closely parallel was the quest for honor in public contexts; see Mark T. Finney, *Honour and Conflict in the Ancient World: 1 Corinthians in Its Greco-Roman Social Setting* (London and New York: T&T Clark, 2012).

85. See further Gene L. Green, *The Letters to the Thessalonians* (PNTC; Leicester, UK: Apollos; Grand Rapids: Eerdmans, 2002), 208 – 9.

86. See esp. Robert Jewett, "Tenement Churches and Communal Meals in the Early Church: The Implications of a Form-Critical Analysis of 2 Thessalonians 3:10," *BR* 38 (1993): 23 – 43.

87. BDAG, 29; Johannes P. Louw and Eugene A. Nida, *A Greek-English Lexicon of the New Testament Based on Semantic Domains* (New York: UBS, 1988), 1:292.

88. See *EDNT*, 1:41.

89. H. G. Liddell and Robert Scott, eds., *Greek-English Lexicon, Abridged Edition* (rev. ed.; Oxford: Clarendon, 1976), 578.

90. Ben Witherington III, *Letters and Homilies for Hellenized Christians* (Downers Grove, IL and Nottingham, UK: InterVarsity Press, 2006), 1:287.

91. See Blomberg and Kamell, *James*, 114 – 15.

92. Cf. further Pedrito U. Maynard-Reid, *Poverty and Wealth in James* (Maryknoll, NY: Orbis, 1987); Elsa Tamez, *The Scandalous Message of James: Faith without Works Is Dead* (rev. ed.; New York: Crossroad, 2002).

93. Tom Hanks, "Why People Are Poor," *Sojourners* 10/1 (January 1981): 22.

94. E.g., Daniel L. Akin, *1, 2, 3 John* (NAC; Nashville: Broadman & Holman, 2001), 108. John Christopher Thomas (*Pentecostal Commentary on 1 John, 2 John, 3 John* [London: T&T Clark; Cleveland: Pilgrim, 2004; Blandford Forum, UK: Deo, 2011], 120) adds: "through this example the readers are warned about the seduction of wealth, a seduction which can result in a false confidence in one's possessions or abilities."

95. Eugene H. Peterson, *Reversed Thunder: The Revelation of John and the Praying Imagination* (San Francisco: HarperSanFrancisco, 1988), 148.

96. Cf. esp. Craig S. Keener, *Revelation* (NIVAC; Grand Rapids: Zondervan, 2000), 442 – 43.

CHAPTER 4

GENEROUS GIVING

If some measure of material comfort is inherently desirable, then all people should have a chance to gain it. If too much unnecessary wealth leads so often to sin, then those with excess amounts should divest themselves of it. These two truisms, amply demonstrated from all portions of Scripture in the last two chapters, lead inexorably to a third: God's people should give generously from their surplus (and be ruthlessly honest about how much is surplus).

"Within the economy of salvation, the material goods with which God gifts us are given for the sake of meeting our needs — our needs and the needs of our near and distant neighbors (2 Cor. 9:8 – 10). Specifically, the purpose of material goods within the divine economy is that of nurturing communion."[1]

A sizable majority of biblical passages on this topic speak of giving to the poor and needy, those less fortunate than ourselves in a variety of ways. Some texts enjoin giving to the Lord's work more generally, especially in supporting those who give their lives to ministry both at home and abroad. In the Old Testament there are arrangements for the financial upkeep of the tabernacle and the temple as well. This chapter will focus on the broad array of passages that highlight the importance of giving, especially to the poor, while chapter 5 will discuss the questions of taxes, tithes, and offerings, including how much to give and to whom. There is no doubt that God's people have at times exploited others in their harangues about stewardship, and that givers have made unwise choices in the recipients of their benefaction. But neither of these miscues relieves believers of the responsibility to give generously and wisely, or excuses Christian leaders of the task of proclaiming the whole

counsel of God’s will on money matters.

TORAH

Had Adam and Eve never fallen into sin, their descendants would have continued to enjoy paradise. Economic inequities, like all other injustices in the world, resulted from the fall, even if only indirectly. So we should not be surprised to see Abram and his elect offspring, through whom God's plan of redemption would emerge, beginning to model the redistribution of their wealth to those with fewer possessions than they. Abram allows Lot to choose which part of the land he will settle in, even while almost certainly knowing that he will choose the more fertile part where he can grow prosperous more easily (Gen. 13:8 – 11). When heavenly messengers arrive at Abram's home incognito, Abram and Sarai offer lavish hospitality, as ancient Near Easterners regularly felt obligated to provide (18:3 – 8).[2] When Jacob wants to be reconciled to his brother, Esau, he sends him a lavish gift of animals (32:13 – 16), though admittedly he was probably afraid of Esau's reprisal.[3] Joseph becomes second-in-command, only to Pharaoh, in Egypt, but stores grain during seven years of plenty in order to be able to provide for all the peoples of the area in the following seven years of drought (41:33 – 36).

Various laws required the ancient Israelites to treat the poor and needy with special consideration rather than mistreating them. Sliding scales of payment allowed the poor to offer less expensive sacrifices than those who could afford more (Lev. 5:7, 11; 12:8; 14:21 – 22). Less costly alternatives were also created for the poorest in the land for paying the penalties for theft (Exod. 22:3), for paying for a vow (Lev. 27:8), and for celebrating the Passover (Exod. 12:4). Leviticus 19:9 – 10 and Deuteronomy 24:19 – 22 provide for farmers to allow the poor to glean from produce left unharvested around the edges of their fields. Deuteronomy 24:6, 10 – 13, and 17 forbid taking the means of someone's livelihood or essentials for living as collateral in a legal context (cf. Exod. 22:26 – 27),[4] while daily wages had to be paid regularly and on time (Lev. 19:13, Deut. 24:14 – 15).

And rejoice before the LORD your God at the place he will choose as a dwelling for his Name — you, your sons and

daughters, your male and female servants, the Levites in your towns, and the foreigners, the fatherless and the widows living among you." (Deut. 16:11)

God is paradigmatically defined in Deuteronomy 10:18 as the one who "defends the cause of the fatherless and the widow, and loves the foreigner residing among you, giving them food and clothing" (cf. Exod. 22:20 – 21; Deut. 14:29, 16:11, 14; 24:17, 19, 20 – 21; 27:19). Deuteronomy 10:19 draws out the implications for God's people: "And you are to love those who are foreigners, for you yourselves were foreigners in Egypt." Even Christians today who have never been literal refugees or resident aliens in a country not their own should recognize that this entire world is not the true home of citizens of heaven (cf. Phil. 3:20), so that national loyalties should take a backseat to concern for our brothers and sisters in Christ wherever they are in the world and whatever legal status various countries may or may not grant them.[5]

"When Israel turns into a monarchy, kings are not to amass too many possessions for themselves (Deut. 17:16 – 17). Lost property must be returned to its owner whenever possible (22:1 – 3; cf. Exod. 23:4).[6] People may eat what they want spontaneously from another's garden or field, but they may not bring baskets or equipment to collect or harvest it (Deut. 23:24 – 25). Above all, honest weights and measures, with honest scales, must be utilized so that the perennial temptation to treat the rich overly generously and the poor overly stingily is avoided (25:13 – 16).

Boaz provides another model of the generosity of the godly rich. He extends numerous extra favors to Ruth, despite her being a foreigner, allowing her to glean extra in his fields and giving her various special gifts (Ruth 2). When Ruth approaches him by night with what amounted to a proposal of marriage, Boaz continues to go out of his way not to take advantage of her (ch. 3). When her nearest guardian-redeemer decides he cannot take Ruth into his family, Boaz generously and happily does so (ch. 4). Still, Naomi and Ruth have had to work hard and plan shrewdly to arrive at this point. Gleaning, like the other events of the narrative, "involves the recipients in the work … maintaining a balance between generosity and dignity. The landowner is not burdened with extra work in being generous to the poor, and the poor have the privilege of working to supply their needs."[7]

Hannah's prayer (1 Sam. 2:1 – 10), which inspired Mary the mother of Jesus centuries later (Luke 1:46 – 55), included the affirmation that the Lord "raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes and has them inherit a throne of honor" (1 Sam. 2:8). We have already noted Abigail's lavish generosity in offering food and provisions for David and his men, making up for her husband's rude and foolish snub (25:18 – 35). David himself proved more generous than others expected him to be when he divided the plunder from battle among troops too tired to fight as well as those who won the victory, and then sent gifts from the plunder to the elders of Judah as well (30:23 – 26).[8] Later David will share the wealth of his table with Mephibosheth, grandson of his archrival Saul, for the sake of Mephibosheth's father, Jonathan, who had been David's closest friend (2 Sam. 9).

King Solomon may have amassed record amounts of wealth, but he also gave extravagant gifts to his guests (1 Kings 10:13). In the midst of a drought, Elijah pities a poor Gentile widow and her son, performing miracles to supply them with food to live and raising the boy from the dead after sickness took his life (17:7 – 24). Defying Ahab's orders, Obadiah hid one hundred of the Lord's prophets "and supplied them

with food and water" (18:13). In 2 Kings 4:1 – 37, Elisha showed that the mantle of his mentor, Elijah, had indeed fallen on him, as he miraculously provided oil for the widow of a man who belonged to the company of the prophets, and he raised the son of a Shunammite mother from the dead. A unique passage appears in 6:22 – 23, when Elisha tells the king of Israel not to kill his Aramean prisoners of war but to prepare a great feast for them and send them back to their home in the north. So unusual was such hospitality that, for awhile at least, "the bands from Aram stopped raiding Israel's territory." Even today, Christians who love their enemies and/or provide humanitarian aid for the victims of wars and other atrocities powerfully demonstrate the supernatural, countercultural power and love of God.[9]

Nehemiah 5 discloses the Israelite governor intervening to establish justice after creditors in the land were exploiting the poor. He also refrained from using the full allotment of foodstuffs and provisions that he could have in his office so as not to burden his people. He later made sure that those responsible for paying the Levites ante up and that the distribution of supplies to them proceeded as the law originally intended (Neh. 13:10 – 14).

Esther exercises her rights as queen of Persia to offer two fulsome private banquets for the king and Haman in order to expose Haman's treachery against Mordecai and receive redress for the edict allowing the Persians to attack and slaughter Jews (Est. 5:1 – 8; 7:1 – 10). Appropriately, when Purim was established to commemorate the Jews' successful self-defense against the Persians, the celebration was marked not just by feasting, but also "by giving presents of food to one another and gifts to the poor" (9:22).[11]

" 'As in the days of Elijah, Christians continue to be known for their acts of humanity in the most horrible of human situations.' This was the substance of a convocation address by journalist Brian Stewart. What surprised him in over forty years of journalism was the force of Christianity in the drive to serve and help others, a force present from the beginning of Christianity that mysteriously never seems to weaken or grow

weary. From the ‘ringside’ seat of a reporter he has found there is no movement closer to the raw truth of war, famines, or crisis and the vast human predicament than organized Christianity in action.”[10]

Job offers yet one more example of an exorbitantly wealthy person who was also exceedingly generous with his wealth and concerned for the poor around him. In Job 29:12, he recalls how he "rescued the poor who cried for help, and the fatherless who had none to assist them." In verse 13, he continues, "The one who was dying blessed me; I made the widow's heart sing," and in verses 15 – 16, "I was eyes to the blind and feet to the lame. I was a father to the needy; I took up the case of the stranger." In 30:25, he adds, "Have I not wept for those in trouble? Has not my soul grieved for the poor?" Indeed, the words of Job end in 31:13 – 39 with a lengthy series of "if-clauses" leading up to the conclusion, "then let briers come up instead of wheat and stinkweed instead of barley" (v. 40). In other words, if all the things he enumerates are not true, including that he always dealt with the poor and needy exceedingly generously, regularly sought to fight injustice, and never hoarded or abused his wealth, then he will grant that he deserves his circumstances of suffering. But clearly he thinks he has not merited punishment in any of these areas.[12]

Indeed, from Job's finite vantage point, he has not merited what happened to him. He does not know about the cosmic "battle" behind the scenes involving God and Satan. So, after God reminds him, through a barrage of rhetorical questions spanning Job 38 – 41, that he does not share the divine perspective, the Lord rebukes Job's friends for not speaking "the truth about me" as he says Job had done (42:7). Job's claims about his own behavior were not exaggerated or distorted, or he would have merited some suffering.

Numerous psalms repeat the Israelite perspective that God is the defender of the weak and powerless. Psalm 10 appeals to that characteristic of the Lord in order to call on him to intervene against the injustice of the day. Psalm 12:5 functions as a kind of response: "'Because the poor are plundered and the needy groan, I will now arise,' says the LORD. 'I will protect them from those who malign them.' "[13] Chapter 14:4 and 6 appear to equate the poor and righteous and declare the Lord as their refuge. Psalms 17:14 – 15; 22:26; 35:10 and numerous

other passages echo these requests and affirmations. Psalm 68:5 – 6 proves particularly poignant: "A father to the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families, he leads out the prisoners with singing;[14] but the rebellious live in a sun-scorched land." Psalm 107 expands these thoughts, presenting a series of people in desperate circumstances, including socioeconomic ones, who cry out to God and he delivers them.

Sometimes he fulfills these promises supernaturally or through natural forces without human participation, but more commonly it is as his people share his concern and enact his will on earth that the suffering of the afflicted is relieved, especially when they are his people. A nation's leadership is particularly responsible; Psalm 72:4 prays that the king will "defend the afflicted among the people and save the children of the needy." Psalm 82:3 makes a parallel demand of the judges (the "gods" — recall above, p. 75) in the land. Thus the righteous are virtually defined as those "who have freely scattered their gifts to the poor" (112:9). Of course, people must work hard as well, while recognizing that even then, only God can enable us to prosper. Particularly memorable is Psalm 127:

Unless the LORD builds the house,
the builders labor in vain.
Unless the LORD watches over the city,
the guards stand watch in vain.
In vain you rise early
and stay up late,
toiling for food to eat —
for he grants sleep to those he loves.[15]
Children are a heritage from the LORD,
offspring a reward from him.
Like arrows in the hands of a warrior
are children born in one's youth.
Blessed is the man
whose quiver is full of them.

They will not be put to shame
when they contend with their opponents in court.

Psalm 146:7 – 9 offers a particularly comprehensive list of those we should be concerned to help, because God cares for them — the oppressed, hungry, prisoners, blind, bowed down,[16] righteous, foreigner, fatherless, and widow.

In Proverbs, we encounter the counterintuitive principles that "one person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed" (Prov. 11:24 – 25). Of course, applications of these principles easily extend beyond material possessions, but the language makes it clear they also include economic blessing and scarcity. As God sees that he can trust us to be generous with what he gives us and as we become conduits of his blessings, including financial ones, to others, he often gives us still more economic prosperity. But even then, the purpose is not to give us material recompense that we can now hoard, but to enable us to continue our ministry of generous giving to those in greater need.[17] Thus 11:26 continues, "People curse the one who hoards grain, but they pray God's blessing on the one who is willing to sell." Here we are reminded that not all help for the deprived comes in the form of gifts; often it may involve sales at affordable prices.

Proverbs 13:22 offers a rare glimpse into parents' responsibility to care for their descendants: "A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous." When one is as generous in one's giving to the poor as the Bible commands, it is not wrong to save out some as an inheritance for one's closest family members. Indeed, this proverb makes it an obligation. But by far the more common teaching is about those who are neediest (which, of course, in some circumstances *could* be family members). Thus 14:21 returns to the key theme: "it is a sin to despise one's neighbor, but blessed is the one who is kind to the needy." Verse 31 clarifies the link between our treatment of others and our relationship with God: "Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God." If all people are created in God's image, this logic makes sense.[18] A similar thought recurs in

17:5, in which those who mock the poor show "contempt for their Maker."

There is, however, a form of giving that may yield certain desired results but not in a way God approves. Bribery offers gifts for favors and may prove successful in many contexts (Prov. 18:16; 19:6), but that does not mean God condones it. Thus Exodus 23:8 and Deuteronomy 16:19 prohibited the Israelites from accepting bribes, because they so easily led to the perversion of justice. Proverbs 21:14 thus offers a clearly descriptive rather than a prescriptive proverb with its observations about bribes pacifying anger.

A fairly unique proverb appears in Proverbs 19:17, which maintains that "whoever is kind to the poor lends to the LORD." Normally, the Bible represents possessions as something on loan to us from God. The *imago Dei* may lie behind this verse, as in 14:31 and 17:5. The Lord's honor is therefore at stake, so that he "takes it on himself to assume their indebtedness, and so he will repay the lender in full."[19] Hence, the second half of 19:17 promises that God will reward such lenders "for what they have done." Proverbs 22:7 is well known, in part because it too crystallizes an important but rarely enunciated truism: "the borrower is slave to the lender." Or as Jesus put it centuries later, "It is more blessed to give than to receive" (Acts 20:35). The less we can owe others, the better, because it frees up more for us to give to those who need it more.

Proverbs 28:8 seems a bit odd, as it insists that "whoever increases wealth by taking interest or profit from the poor amasses it for another, who will be kind to the poor." Presumably, the point is that *eventually* the money will fall into the hands of someone who will use it as God intends. How it is taken from the usurer is unspecified. "Will someone take him to court and convict him of usury? Will he die without heirs? Or will God simply see to it that his fortune is suddenly lost? How it happens doesn't really matter; the point is these men reap what they sow."[20] Proverbs 29:7 virtually defines the righteous as those who "care about justice for the poor."[21] Verse 14 makes the sweeping promise that "if a king judges the poor with fairness, his throne will be established forever." Proverbs 31, finally, in its famous portrait of the noble wife, includes among her attributes that "she opens her arms to the poor and

extends her hands to the needy" (v. 20).

Christopher Wright recalls John Stott's realization when he preached on Proverbs 29:7: "He said that when, at the age of 42, he first confronted that text and was struck by it, he realized that by the standard of that text he was a wicked person. The righteous care about justice for the poor; the wicked have no such concern."[22]

THE PROPHETS

If one of the major sins of the Israelites involved oppression of the poor in their midst, it is not surprising that the ideal king, the coming Messiah, would mete out justice and treat the needy with compassion and generosity. In Isaiah 11:4, the messianic "Branch" (v. 1), the descendant of Jesse, King David's father, will judge the needy with righteousness and render verdicts for the poor of the earth with justice.[23] Two verses before the marvelous portrait of the messianic banquet in Isaiah 25:6 – 7, we read that God has been "a refuge for the poor, a refuge for the needy in their distress" (v. 4). Little wonder that his people's coming, glorious recompense is depicted in terms of rich, earthly culinary blessing. In the future eschatological era of reversals of fortunes, whereas the poor and needy had often sought water in vain, God "will make rivers flow on barren heights, and springs within the valleys" (41:17 – 18). Indeed, the entire desert will bloom so that people will see "that the hand of the LORD has done this" (vv. 19 – 20).

As elsewhere, what God promises one day to do perfectly is a model for what his people should emulate, however imperfectly, in the present. Isaiah 58:6 – 7 calls them to "loose the chains of injustice and untie the cords of the yoke, to set the oppressed free … to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe them."[24] Jeremiah 21:12 demands that the king of Judah "administer justice every morning" and "rescue from the hand of the oppressor the one who has been robbed." Ezekiel 18:4 – 9 and 14 – 17 include in their descriptions of righteous people those who return what they took as pledges for loans and who give food to the hungry and clothing to the inadequately clad.

The Minor Prophets rehearse these and related themes. After judgment and exile comes restoration. Then the fatherless will find compassion (Hos. 14:3). A timelessly valid principle is that the Lord requires his people "to act justly and to love mercy and to walk humbly with your God" (Mic. 6:8).[25] By this time in our survey of relevant Old Testament passages, there can be no doubt that such behavior includes economic justice. Zechariah 7:9 – 10 duplicates Micah's contrast as the Lord

Almighty announces his will: “Administer true justice; show mercy and compassion to one another. Do not oppress the widow or the fatherless, the foreigner or the poor. Do not plot evil against each other.” Although they refuse to heed God’s word in the short run, Zechariah 8 promises a glorious age in the future when they will respond properly and millennial conditions will remain. Numerous prophetic texts repeat these and the other emphases we have already highlighted.

JESUS AND THE GOSPELS

Already within the first two years of Jesus' life (Matt. 2:16), Magi arrived in Bethlehem at the house of Jesus and his family and offered him gifts fit for a king (v. 11).[26] Sale of part or all of the gold, frankincense, and myrrh probably provided the resources for Joseph, Mary, and their baby to flee to Egypt and remain there until Herod the Great had died (v. 13). When Jesus began his public ministry at the approximate age of thirty (Luke 3:23), he called his twelve closest followers to leave their jobs and engage in itinerant ministry with him, dependent on the hospitality and support of others (Matt. 10:7 – 15), including some well-to-do women (Luke 8:1 – 3), who were in turn thereby empowered to exercise their ministries of giving.[27]

In his "Kingdom Manifesto," better known as the Sermon on the Mount, Jesus declares, "Give to the one who asks you, and do not turn away from the one who wants to borrow from you" (Matt. 5:42). The setting may well have been the approach of the sabbatical year, when debts would be forgiven, making lenders reluctant to give out loans, a substantial portion of which they would not recover. But the applications are obviously broader. As Augustine perceptively commented in the fifth century, Jesus does not say *what* to give, nor does not turning away from someone necessarily imply granting them exactly what they request.[28] Sometimes what people request is not in their best interest — a handout that will be used to purchase alcohol or drugs, for example — but we can always point them in directions to get the kind of assistance that will truly help them (food, shelter, medical care, etc.) if they are willing to accept it.

Giving alms remains crucial for Jesus' followers (Matt. 6:2 – 4), as it was in Judaism more generally. Verse 3 must not be taken out of context, as if Jesus discouraged accountability or full, public disclosure in giving. The point of his metaphor about not letting one's left hand know what one's right hand is doing must fit his adjacent concern that we not parade our piety so publicly as to be perceived as seeking honor for ourselves (v. 1). But we must do our good works in public so that others may glorify *God* as a result (5:16).[29] On the one hand, one

wonders how often donors contribute to a Christian organization that has advertised that certain levels of donations will be honored by the givers' names being published or memorialized in plaques or even in names of buildings, while still being able to give their gifts in the spirit that Jesus demands here. If they are motivated by the thought of the positive publicity they will receive, God will not honor them in any additional way (6:2).

On the other hand, greater (i.e., heavenly) honor will accrue to those who show even small gestures of kindness to God's people. "If anyone gives even a cup of cold water to one of these little ones who is my disciple," Christ declares, "that person will certainly not lose their reward" (Matt. 10:42).

This imagery appears to lie behind the famous parable of the sheep and the goats in Matthew 25:31 – 46. While the last century and a half has frequently understood this story to teach about the necessity of ministering to the poor and needy of every ideological stripe, the dominant view in the history of the church is much more likely correct. Giving to the "least of these brothers and sisters of mine" (v. 40; cf. v. 45) should be understood as ministering to Jesus' followers. Every other usage of *adelphos* ("sibling") in Matthew refers either to biological or to spiritual kin, while every other use of a form of *mikros* ("little"; here in the superlative form of "least") refers either to something small or, as in 10:42, to someone who is a disciple.

In the ancient Mediterranean world, welcoming a messenger was tantamount to welcoming their message, so it makes sense to say that people will be assessed by Christ at the final judgment on the basis of their response to Christians who ministered the gospel to them. But the genuineness of their acceptance of the Christian message will be demonstrated by their generosity in giving to the Christians' very practical needs.[30] None of this is to suggest that believers should not likewise minister to the acute physical needs of the spiritually "other"; instead, one can support that principle better by turning to different passages, most notably the parable of the good Samaritan (Luke 10:25 – 37).

Giving to the Lord's work should, in addition, be scrupulously free of loopholes that allow people to shirk important responsibilities and

appear to be more generous than they actually are. We have already seen the devastating consequences of Achan's and Ananias and Sapphira's sins (see above, p. 88). Less seriously, but still a matter of considerable concern, was the periodic misuse of the practice of *korban* in Jesus' day. Somewhat akin to our irrevocable trusts, whereby an amount of money is deeded to a charitable cause while the benefactor still gets to use the earnings on the investment while he or she remains alive, *korban* laws allowed Jews to donate money to the temple while still having the use of some of it. But even more restrictively, they could not use the money to benefit anyone else even in times of dire need (Mark 7:9 – 13 par.). Appearing to be pious, they were actually violating the central command of Torah to honor mother and father (Exod. 20:12; Deut. 5:16), if their parents were the ones with acute needs. Compare the similar casuistry that is condemned in Matthew 23:16 – 22 and parallel.

"This [*korban*] vow is thus a clever way in which a son can prevent his parents from using any of his property. The only practical effect of the vow is that the parents would be liable to trespass against temple property if they made use of any of their son's belongings. In other words, the son is making cynical use of the biblical vow, a cultic form, in order to evade his obligations related to the commandment to honor one's father and mother."[31]

How many people in our modern Western world have not adequately saved to be able to help *their* parents should extended care, and especially an extended care facility of some kind, be needed? We receive plenty of exhortation to save for our *own* retirement needs, and we don't always act responsibly in that realm either, but we regularly tend to think our parents should fend for themselves. Yet 1 Timothy 5:8 insists that "anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever"! In context, this verse says nothing about whether father or mother should be the primary breadwinner in a nuclear family, especially because the word for "anyone" in the Greek (*tis*) can be either

masculine or feminine. Rather, this verse says everything about those who have lost the ability to provide for themselves relying on their closest relatives. First Timothy 5:4 states the principle explicitly: "If a widow has children or grandchildren, these should learn first of all to put their religion into practice by caring for their own family and so repaying their parents and grandparents."[32]

The account of the rich young ruler (Mark 10:17 – 25) forms, chronologically, the first of three episodes that show Jesus' diverse reaction to different people and settings with respect to stewardship. The second two accounts appear only in Luke, shortly after this gospel's version of the dialogue with the rich ruler (Luke 18:18 – 25). One is the conversion with Zacchaeus (19:1 – 10); the other, the parable of the minas (19:11 – 27). Jesus calls the rich ruler to give all his possessions to the poor and join the traveling troupe of Jesus' followers, but the young man refuses. Zacchaeus voluntarily gives up half of what he owns for the poor and promises to restore fourfold what he has defrauded people (19:8). This is still an enormous sacrifice, but it is not the same as giving up *everything.*[33] Finally, the parable of the minas commends the servants who invested their master's money and made more — almost proto-capitalist in nature! But the sting in the tale is that it is still all the master's money, and all the servants will have to give an account of how they stewarded it (cf. also the similar story of the talents in Matt. 25:14 – 30).[34]

This diversity of models makes it clear that Jesus does not envision a "one-size-fits-all" approach to Christian giving. The rich ruler is the only individual whom Jesus addresses to give up everything, which suggests that such a model is exceptional rather than the rule. Jesus knows what uniquely stands in this man's way before he can become a disciple. Robert Gundry, however, suggests, the fact "that Jesus did not command all his followers to sell all their possessions gives comfort only to the kind of people to whom he *would* issue that command"![35] We should always be striving to see how much we can give away to help others needier than we, without shirking our other responsibilities.

At the same time, the fact that what is impossible for humans on their own is possible with God's help (Luke 18:27) means that there still is room for the category of a rich (but very generous) Christian. Whatever

surplus riches we retain should be reserved for future benevolent giving, rather than for purely self-serving ends. When Peter boasts that the disciples have left all to follow Jesus (v. 28), he can honestly mean only for this period of time, because John 21:3 finds him returning to his fishing profession. Still, Christopher Hays seems correct in concluding that what unites Luke's disparate treatment of wealth in his two-volume work is that disciples consistently renounce *claim* to all their possessions for the sake of the church and the spiritually and physically needy in the world.[36]

As Jesus teaches in the temple during the last week of his life, he observes the behavior of numerous rich benefactors who placed large sums of money in the temple treasury and did so publicly enough for others to know that they were giving large amounts (Mark 12:41 par.). Then "a poor widow came and put in two very small copper coins, worth only a few cents" (v. 42). Speaking to his disciples, Jesus remarks that the widow contributed more than all the rich people put together because she gave "all she had to live on" (vv. 43 – 44). Historically, this passage has been viewed as Jesus genuinely praising the widow, teaching that it's not how much one gives; rather, it's how much one sacrifices.[37]

In recent years, thanks especially to Addison Wright's ground-breaking study, various scholars have suggested that Jesus is in fact ruing the situation he has just pointed out in Mark 12:38 – 40: scribal exploitation of widows has created this gross disparity of income that makes even a miniscule gift by this particular woman exhaust her resources at that moment. This, then, allows her seemingly irresponsible gift to be viewed as something that saddens rather than gladdens Jesus.[38] The striking contrast, so characteristic of Jesus, of praising something that few others in his world would have applauded, while criticizing a behavior that would normally have been commended, is lost in this newer interpretation. This fact, like the sheer novelty of Wright's interpretation after almost two millennia of church history, makes it less likely.[39]

Unique to Luke's gospel is the record of John the Baptist's instructions to the crowd that "anyone who has two shirts should share with the one who has none, and anyone who has food should do the same" (Luke 3:11). In light of Exodus 16:16 – 18 and 2 Corinthians 8:13 – 15

(discussed above, pp. 68–69), we may conclude that once people in a given community have their most basic needs met, it is permitted for others to accumulate some extra. There are few people in the developed world who have no access to any food and clothing and who therefore go around naked or starving. But plenty of people in the most impoverished parts of the world find themselves in life-threatening situations or states of existence more often than not. God's people must all be involved in supporting ministries, businesses, or government programs that are working hard to change those circumstances. On the local level, community and church food banks and clothes closets need regular donations from all who can contribute, in order for them to stay adequately stocked. Hopefully, we have processes in place for systematic giving to such institutions and to doing so above and beyond what people explicitly request of us (Luke 6:30).

"Property is not attacked as an institution as long as it is not clung to but made available to those who need it as well as to the owner. In contrast to Qumran (1QS 1:12, and the equivalent modern economic systems), it is important that this take place by free choice. To live by this principle despite experiences that are not all comforting is of course radical enough!"[40]

One of the most puzzling of all of Jesus' parables, to judge by the amount and nature of the literature it has spawned, is the unjust steward, likewise unique to Luke (16:1 – 13). What kind of model of giving is this? At first blush, the text would appear to commend the use of ill-gotten gain. On closer inspection, however, it is clear that all that the master is praising is the steward's *shrewdness* (v. 8). For that matter, the only injustice the steward is accused of is wasting his master's possessions (v. 1), something that leads to his being fired at the outset of the story (v. 2).

A number of proposals have suggested ways in which the steward's subsequent action in reducing the debtors' bills might actually have been legal.[41] But even if it wasn't, it is the man's cleverness, not any possible illegality, that the master admires. Luke 16:8b is almost certainly an

ironic but true observation that those who are not God's people are often shrewder in dealing with earthly possessions — precisely because that is all they have — than are believers. The expression "worldly wealth" in verse 9, then, does not refer to some wrongly acquired money but is equivalent to our expression "filthy lucre." All money, if it stays in circulation long enough, passes through questionable hands and represents the wealth of this world only. But believers can still use material possessions in godly ways as they employ them for kingdom purposes—helping to win and build up believers who, if they precede us in death, will welcome us when we arrive in heaven (v. 9).[42]

As previously noted, of all the Gospels, John's has by far the least amount of material relevant to a study of stewardship. This is particularly true for the theme of generous giving. John does, nevertheless, offer the most detail about two men who gave greatly of their wealth after Jesus' death. While all four Gospels mention Joseph of Arimathea providing his own unused burial vault for Jesus' corpse, only John mentions that he and Nicodemus brought a seventy-five pound mixture of myrrh and aloes in which to wrap Jesus' body — the amount of burial spices that normally was expended only on someone of a royal family.[43]

THE ACTS OF THE APOSTLES

Just like in Luke 18 – 19, Acts also offers a triad of models of how the earliest Christian communities cared for their poor and tried to ensure that there would be no needy persons among them. Acts 2:43 – 47 and 4:32 – 37 depict their communal treasury. Chapter 6:1 – 7 sets up a prototype of a "deacons' fund," while 11:27 – 30 describes a special collection taken in the church at Antioch of Syria to help the particularly impoverished believers in Judea. We may be assured at the outset, therefore, that no one of these three models needs be absolutized, and there may well be still further methods of obtaining the same results. What remains constant is the concern for abolishing as much poverty as possible, especially within Christian circles.[44]

The seemingly blanket statement in Acts 2:44 that all the believers "had everything in common" has to be interpreted by the rest of what these early texts in Acts disclose. All of the finite verbs in verses 45 – 47 are in the imperfect tense, a highly unusual device for so many consecutive verbs within a historical narrative. Clearly Luke wants to stress that the selling, distributing, having need, partaking, and adding to their number were ongoing actions.[45] The subordinate participles are all present tense, communicating the same linear verbal aspect — continuing together and regularly breaking bread, praising, having joy, and being saved. Nothing here suggests that any of the disciples ever divested themselves of all their possessions, much less that they did so all at once.

Acts 4:32 – 37 confirms these conclusions: "No one claimed that any of their possessions was their own, but they shared everything they had" (v. 32). In other words, people still possessed private property, but they were so willing to share it with those who could use it in some way that it was *as if* the property was communally owned. The same phenomena with respect to the tenses of both the finite verbs and the participles recurs here. Imperfect indicative verbs lie behind Luke's narration of what the disciples were claiming, were having, were giving an account of, were owning, were bringing, were placing at the apostles' feet, and were dividing (vv. 32 – 35). Present tense participles reinforce this

ongoing quality of the action — regularly belonging, selling, and having things sold. The NIV nicely brings out the force of this grammar in verse 34b with its expression "from time to time." Once again, there never was a once-for-all liquidation of all of anyone's property or possessions.[46]

Once we understand the historical context of the early church's communal sharing and how different it was from modern totalitarian Communism, we need not resort to desperate exegetical moves such as arguing that Luke views all this as a failed experiment, leaving the church without adequate resources to survive the famine of the late 40s apart from help from the rest of the Christian world.[47] Narrative texts regularly use introductions, conclusions, and consequences to enable readers to determine which episodes are presented as exemplary and which as behavior to avoid.[48] Luke presents the sharing in Acts 2:44 – 45 as the outgrowth of "fellowship" (v. 42) and done in the context of awe-producing signs and wonders (v. 43). In the process, the believers' hearts were "glad and sincere" (v. 46), and they praised God and enjoyed "the favor of all the people" (v. 47). Most importantly, there were daily additions to the number of "those who were being saved" (v. 47). With so many positive elements and not a single negative one, Luke is obviously viewing the church's practice as exemplary.

The same is true in 4:32 – 35, with its references to the great power with which the apostles testified to Jesus' resurrection and the great grace of God that "was so powerfully at work in them all" (v. 33). The results, moreover, were likewise uniformly positive: the church for a time succeeded in abolishing all poverty from its midst (v. 34)! Nevertheless, this is not the only model we see in Acts, so it dare not be absolutized. Not surprisingly, as the church grew, it became too unwieldy for that model to continue to work without modification.

"In short, what Luke intends is not to say something here about the way Christians are to dispose of their possessions always and everywhere but to say something about the nature of the church as a people, whose unity is given by the Spirit; about the apostles, whose once-for-all authority certifies its teaching; and about the exclusion from the people of those who do not

recognize this unity and prophetic teaching as given by the Spirit of God and not by humans (Ananias and Sapphira)."[49]

With the church expanding rapidly in numbers in and around Jerusalem in these earliest days, some of the widows — a naturally needy group in ancient societies — began to be neglected (6:1 – 7). Also naturally enough, with all of the twelve apostles reflecting a Hebraic Jewish Christian background, it was some of the Hellenistic Jewish Christian needy —the other linguistic and culturally distinct group in the church — that would most easily be missed.[50] So the apostles devise a second mechanism for meeting material needs. They instruct the Hellenistic Jewish wing of the community to appoint from among themselves leaders who will oversee the daily distribution (of what would have been either money or food, or some combination thereof). Although it would be anachronistic to speak of formal ecclesiology at this stage, here appear some of the seeds of congregational church government, of a second tier of church leaders who would serve (*diakoneo*, "wait on"—v. 2, the word group from which would come the term "deacon") in meeting the practical needs of the congregation, and the importance of having church leaders who share ethnic, linguistic, and cultural heritage with the people a church is trying to reach.[51]

The third model of helping the poor emerges in Acts 11:27 – 30. After Agabus prophesies a coming famine, which Josephus tells us was most severe in the late 40s (*Ant.* 20.51 – 53), the believers in Antioch decide to take up a collection to help the hardest hit churches — in Judea. Barnabas and Saul deliver the money to the church in Jerusalem shortly thereafter. But the effects of the famine will linger long enough that Saul, later going by his Roman name Paul while ministering primarily in Gentile territory, will continue to encourage churches throughout the empire to make contributions well into the mid – 50s. Our treatment of his epistles below will further discuss his teachings in his letters concerning this offering.

Less detailed references throughout Acts also impinge on the topic of generous giving. The woman Peter raised from the dead—Tabitha, also called Dorcas—was known for "always doing good and helping the poor" (Acts 9:36). Cornelius, the God-fearing, Gentile centurion,[52] who would

come to faith in Jesus during Peter's preaching in Caesarea, was similarly described as one who "gave generously to those in need" (10:2). Acts 17:4 and 12 refer to prominent Greek women—presumably indicating a measure of wealth — who came to faith in both Thessalonica and Berea. Given that it is only Luke who refers to the women who form a key part of Jesus' "support team" in Luke 8:1 – 3, it may be that he inserts these references to create a partial counterpart in the narrative of Acts. If the Christian communities in these cities ever helped Paul and his coworkers financially, these wealthy women probably formed the core of his "donor base."[53]

Commenting on Jesus' saying in Acts 20:35, I. Howard Marshall explains, "This saying does not mean that those who benefit from the generosity of others are less blessed than those who give. The principle is rather, 'It to better for a person who can do so give to help others rather than to amass further wealth for himself.' "[54]

When Paul gives his farewell address to the Ephesian elders in Miletus, he appeals to his own model of coveting no one's possessions (Acts 20:33), of plying his trade (of tentmaking — see 18:3) so as not to burden the community with having to support him (20:33), and of giving to "help the weak" (v. 35a). Thus he quotes an otherwise unknown saying of Jesus, "It is more blessed to give than to receive" (v. 35b).

Although some scholars deny that Luke ever betrays awareness of Paul's collection for the Christians in and around Jerusalem, Acts 24:17 most likely refers to that very collection, with its reference in Paul's defense speech to Paul's bringing "gifts for the poor" and presenting "offerings."[55] That Luke did not narrate the delivery itself may indicate that it was not received with as great a welcome as Paul had hoped. Assumptions about its reciprocal obligations, whether or not well-founded, may have left the church in Jerusalem cooler in its response than Paul had wished. Given the tension between many of the Jewish Christians in the area and Paul, particularly over their perception of his understanding of the gospel (21:20 – 21), and given the way the

apostles' plan to diminish these concerns backfired (vv. 22 – 36), Luke may not have wanted to call any more attention to the precipitating event than he did.[56]

First and Second Corinthians and Romans, however, add considerable details with respect to the collection. Putting these three letters in their chronological sequence, we learn first from 1 Corinthians 16:1 – 4 that Paul had instructed the church in Corinth to "set aside a sum of money" on "the first day of every week" (v. 2). While this could refer to believers accumulating monies weekly in their homes, Paul's rationale — "so that when I come no collections will have to be made" — suggests he is thinking of a church offering, as Christians increasingly began to worship on Sundays rather than Saturdays. After all, if believers simply saved money in their homes awaiting Paul's visit, there still would have had to be a collection. Plus it would make no difference what day of the week people set their money aside.[57] The "letters of introduction" (v. 3a) formed a standard Hellenistic method of vouching for the identity and integrity of visitors who were otherwise unknown to a community.[58] "The men you approve" (v. 3b) refer to individuals whom the Corinthians would select, so that they too could trust that their gifts would reach their proper destination intact.

Second Corinthians 8 – 9 forms the longest uninterrupted passage on money matters in all of Scripture.[59] Most of it impinges directly on generous giving. Chapter 8:1 – 6 describes the sacrificial generosity of the Macedonian churches (including at least Thessalonica, Philippi, and Berea), which Paul in verses 8 – 15 uses to spur the Corinthians on to complete the pledges they had made a year earlier. This can be viewed only as an act of grace made possible by God's grace (vv. 1, 6, 7). The Macedonian Christians gave beyond what anyone believed they would be able to give (v. 3). Indeed, Paul originally was not going to ask them at all because of the hardships they were enduring (v. 4), probably related to the persecution they had experienced from others in their communities (cf. Acts 16:18 – 17:15). But they "on their own … urgently pleaded … for the privilege of sharing in this service for the Lord's people" (vv. 3 – 4). When was the last time Western Christians in our day begged to be included in a capital campaign from which they had been excluded?

Second Corinthians 8:5 suggests, moreover, that the Macedonian believers were not just responding to a heart-rending appeal for an urgent need but that their reaction formed part of their larger commitment to Christ in a life of discipleship. This seems to be the best explanation of the enigmatic assertion that "they gave themselves first of all to the Lord, and then by the will of God also to us." Verses 8 and 10 – 12 reveal Paul's tightrope walking between explicitly commanding the Corinthians how to behave and merely stating his own preference. He wants their compliance to be voluntary and unforced, but he *does* want them to comply!

As in 1 Corinthians 16:2, the gift should be in keeping with one's income, or as Paul puts it here, "according to what one has, not according to what one does not have" (2 Cor. 8:12). He calls for equal sacrifice, not equal giving. This means that individuals earning well above the median income for a given community should often be able to contribute a substantially higher percentage of their earnings than those who earn well below that median. Some have plausibly spoken of a "graduated tithe," suggesting that, all other things being equal, the more money someone makes, the higher a percentage they ought to give to the Lord's work.[60]

"The Macedonians gave themselves before they gave their money. Or, what was of prime importance was that they put themselves at the Lord's disposal. Or perhaps both thoughts might be combined."[61]

Quoting Exodus 16:18, 2 Corinthians 8:13 – 15 makes it plain that Paul is not calling on the rich Christian to trade places with the poor one, nor even for some ideal income that all believers can identically receive. The word usually translated "equality" in verses 13 – 14 (*isotes*) might better be rendered "equity" or "fairness" in this context, given the disparity of resources implied by verse 15 (cf. NRSV, "a fair balance"; ESV, "fairness").[62] But, as we saw earlier (pp. 68–69), Paul wants no one to have "too much" so that no one has "too little." What those thresholds are will usually vary from one culture and period of time to the next and can't be quantified as a fixed percent of one's income. Verse 14 also

suggests that Paul is applying, whether consciously or unconsciously, Jesus' "Golden Rule" (Matt. 7:12 par.): just treat others how you would want to be treated if the shoe were on the other foot.[63]

Second Corinthians 8:16 – 9:5 treats in detail the steps Paul envisions to make the handling of this collection as "squeaky clean" as possible. By choosing a fellow Christian who is praised by all the churches, at least in Corinth, and chosen by them to accompany Titus, whom Paul in turn trusts without any reservation, there will be two men of the highest integrity who accompany the gift, holding everyone else traveling with them accountable for its safe delivery intact to the church in Jerusalem. It has become a large enough sum of money ("this liberal gift" — v. 20) that these safeguards prove necessary. Paul realizes that not everyone in all the churches from which he has accepted offerings necessarily trusts *him* to the same degree. Provisions like this create the biblical precedent for contemporary organizations like the Evangelical Council for Financial Accountability, whose principles should inform the money management of almost all churches and parachurch organizations.[64]

In 2 Corinthians 9:1 – 5, Paul repeats some of his points about the Corinthians' need to complete what they began, now phrasing it in the context of not allowing themselves to be embarrassed if the poorer Macedonian Christians should discover that the Corinthians have been less generous than they. To prepare them for having a good attitude in all of this, he writes this section of his letter so that when he comes to town, the giving will be "generous" rather than "grudging" (9:1 – 5). In English, these words form a strange pair of opposites — the first usually refers to a quantity and the second to an attitude.

In 2 Corinthians 9:6, Paul introduces the more conventional contrast between sowing and reaping "sparingly" versus "generously." Then verse 7 immediately expands on generous giving by enjoining "cheerful" contribution rather than that which is reluctant or "under compulsion." The expression for "generously" in this context is *ep' eulogiais*—overly literally, "upon a blessing." "Since the concept of blessing connotes the idea of bounty," the expression here denotes a "generous gift" or "bounty."[65] That which is truly a free gift and a bountiful one usually comes from an eager, cheerful action rather than something coerced. So, too, grudging gifts will usually be sparse ones.

A classic example of the anachronistic fallacy in interpreting ancient Greek appears when preachers observe that the word rendered "cheerful" is *hilaros*, from which the English "hilarious" derives. They then go on to make points like "God wants us to be so happy when we give; we might as well be laughing out loud." The derivation of later English words from ancient Greek ones discloses nothing about the meaning of those words in Greek, centuries before the existence of English, only about the etymology of the *English* words.[66] Even more crucially, just because some people are not in the mood to give cheerfully does not exempt them from the responsibility to give! If the needs to which the gift would go are legitimate, we must meet them no matter what our disposition may be. But the ideal is both to give and to do so happily.

The word for "generous" in 2 Corinthians 9:11 (*haplotes*) is from the more common New Testament word group of *haplous* and cognates—which refer primarily to a "single-minded" devotion to an object, person, or cause.[67] Thus, even when we do receive material blessings for our spiritual service (v. 10), we are so faithful in our commitment to generous giving that we become a consistent conduit through which we can pass that surplus on to those who need it more than we do. Such material blessing of others has its own spiritual benefit, as it results "in thanksgiving to God" (v. 11). Sometimes that thanksgiving comes directly from the beneficiary of our giving; sometimes, unfortunately, it does not. But, at the very least, others who are thankful Christians will observe our piety (recall Matt. 5:16) and praise the God and Father of our Lord Jesus Christ. These same options apply to Paul's language in the rest of 2 Corinthians 9 as well, ending with Paul's own exclamation of thanks to God for *his* "indescribable gift!" (vv. 12 – 15).[68] One can see why David Downs concludes that Paul's rhetoric in these two chapters most emphasizes the collection as worship and as harvest.[69]

"When the delivery was made to Jerusalem the Christians there would not only have their financial plight relieved but would also be moved to profusely praise God. That which would provoke these thanksgivings would be their recognition of the 'proof,' as conveyed in the collection, of (*a*) the genuine faith

in the gospel of Christ to which the Gentiles had been called; and (*b*) the reality and sincerity of the Christian fellowship existing between the two segments of the Body of Christ as evidenced by the ingenuousness of the Christian concern of the Gentiles for their Jewish partners in the faith."[70]

Romans 15:26 – 27 demonstrates that Paul's appeal to the Corinthians proved successful. He reports that Macedonia *and Achaia* (which would have included Corinth) "were pleased to make a contribution for the poor among the Lord's people in Jerusalem" (v. 26). That this is not just gracious language for what was really a mediocre response is seen in Paul's repetition of "they were pleased" (v. 27 — *eudokesan*). Apparently, they *did* give cheerfully. And rightly so, because Jerusalem was the "mother" church from whom all the other churches in the world, directly or indirectly, emanated. Thus, "if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to share with them their material blessings."[71]

Besides principles for this specific collection, what else do Paul's letters teach on our theme? Going back to Galatians, the epistle probably written the earliest, we read that even in the midst of thorny theological controversy, Paul and the apostles in Jerusalem easily agreed on their responsibility to remember the poor (Gal. 2:10). While many commentators throughout church history have imagined that Paul was thinking only of "the poor" in Jerusalem, perhaps even of the entire church there who could have used the term as a self-designation, nothing in Galatians itself suggests so limited a referent. Nor was it the understanding of the first half-millennium of church history. So it is best to see these poor as the physically impoverished anywhere.[72]

Galatians 6:10, of course, will understandably prioritize doing good to fellow believers, without limiting Christians caring for "insiders." Back in 2:10, Paul even calls help for the poor something he was "eager to do." Would that Christians and congregations today could agree on that responsibility so readily! Galatians 6:6, moreover, reminds "the one who receives instruction in the word" to "share all good things with their instructor." This is in no way limited to payment or material remuneration, but it certainly includes it.[73]

First Corinthians 13:3 might appear to contradict what we said about needing to give even if one is not in the mood. Here Paul declares that "if I give all I possess to the poor and give over my body to hardship[74] that I may boast, but do not have love, I gain nothing." The difference between this statement and Paul's teaching in 2 Corinthians 9:7 is that if believers give with the wrong attitude, *they* gain nothing from the action. The poor are still helped, though, which would not be the case if people simply refused to give whenever they had lousy attitudes.

Romans 12:8 includes "giving" as a spiritual gift that God may give to select individuals. This does not absolve the rest of us from giving; rather, it merely notes a unique or special ability for giving as one of God's spiritual gifts given to some believers. Just as all of us are called to testify to our faith even though only certain Christians have the *gift* of evangelism, just as all of us must exercise faith throughout our lives while only some of us have the *gift* of faith enabling a person to believe God for mighty things more consistently than most do, so also all of us are called to give generously but only a subset of all Christians have the *gift* of giving. Such people may give more, more sacrificially, and more freely or exercise more delight in the application of their gift than others do.[75] But verse 13 addresses all believers: "share with the Lord's people who are in need." "Share" here comes from *koinoneo*, which regularly includes financial sharing.

We have already commented on the first part of Ephesians 4:28, about the thieves abandoning their habit of stealing (see above, p. 91). The second part of this verse is the more unexpected: "doing something useful with their own hands, that they may have something to share with those in need." Instead of taking things from others, they must learn to make an honest living in order to *give* to others.

"To describe the motivation for work in terms of giving to the needy may seem surprisingly sweeping, but this sentiment is not unique within early Christian literature (cf. Acts 20:35; Titus 3:14; *Did*. 4.6 – 8). It is also in step with other similarly emphatic statements in the New Testament about care for the needy (1 Tim. 5:8; James 1:27; 1 John 3:17). Meeting the

needs of the Christian poor was one of the characteristic features of the early Christian movement."[77]

We have also already mentioned the generosity … enjoyment … generosity "sandwich" in 1 Timothy 6:17 – 19 (see above, p. 58). Here the person who has the right to delight in the good gifts God has created for his enjoyment is also the one who regularly shares those gifts with others. Here the key word is *koinonikos* (v. 18), which doesn't mean just having a *willingness* to share, as most translations suggest. Rather, the word means "pert[aining] to giving or sharing what is one's own,"[76] as in the NET: "sharing with others." It's not just the readiness but the actual habit of sharing that Paul is extolling. There are, of course, times when circumstances make it uncertain whether giving will be necessary. In those circumstances, being ready or willing to share *is* precisely what is needed. Thus in Philemon, Paul offers to pay anything Onesimus may have stolen from his master, without knowing for sure whether he will have to send off any money (vv. 18 – 19).

THE REST OF THE NEW TESTAMENT

The roll call of heroes of the faith in Hebrews 11 reminds us again that the great saints of the Old Testament often gave up considerable possessions and never experienced the fulfillment of God's promises of land and prosperity for themselves or their progeny during their earthly lives. Indeed, the author of Hebrews seems to stress this dimension of their earthly sojourn more than the Old Testament narratives themselves do, because of his theme of their "longing for a better country — a heavenly one" (11:16).[78] Prosperity preachers seldom comment on these models!

The verse that may form the very thesis of the book of James (1:27) maintains that pure and faultless religion is "to look after orphans and widows in their distress and to keep oneself from being polluted by the world."[79] This combination of social concern with personal piety has rarely been pursued by large segments of the church at any one time in history; Christians usually have emphasized one of these two points at the expense of the other. The most poignant illustration of helping the neediest in James's world is of a Christian brother or sister without adequate food and clothing, right within a local church, whom the congregation utterly fails to help even while wishing him or her well! Anyone behaving so callously demonstrates that any profession of faith they may have made is entirely vacuous (Jas. 2:14 – 17).[80]

First John makes the same point in 3:17 – 18: "If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth." The specific type of action may vary from context to context, and true help may not always be what a person requests. But the key is that we never grow so weary from helping people, including some who may take advantage of us despite our best efforts to prevent it, that we lose all compassion for the truly needy.

"The first test of gospel profession is the practical expression of love toward fellow believers in proximity. Absent this, the

claim to know and have God's love is a sham. In an e-mail, internet, and global age, the number of believers in proximity lends even more sting to John's barb than it carried in the first century. This is particularly true of most Westerners vis-à-vis believers in needy lands around the world — to say nothing of the destitute that are never far away from the doorways of homes and churches everywhere."[81]

CONCLUSION

Generous giving, especially to the materially neediest people of our world, proves so pervasive in Scripture, and is so often either commanded or commended, that it is hard to envision anyone seriously studying the Bible in detail and not concluding that stewardship must play a central role in any truly Christian lifestyle. Precisely because material possessions are a good part of God's created order, he wants all people to have a reasonable chance to acquire at least a minimally decent amount of them. When people lack this access, especially through no fault of their own, it becomes incumbent on believers to share with them.

In light of how easily possessions turn into the false god "Mammon," regularly divesting ourselves of surplus goods remains an important way to minimize their seductive power. Recognizing how much of what we own is surplus that we could easily do without goes a long way to preventing possessions morphing into temptations to sin. In chapter 6, we will highlight how frequently stewardship of our material goods is presented even as a litmus test of true faith.

Many questions, however, still remain unanswered. For example, how much should believers give? The best known answer to that question is a tithe — 10 percent — but is that really what the Bible teaches? A closely related question is the one to whom believers should give —local churches, other Christian individuals or organizations, other charities? What should we do when our churches do not prioritize ministry, especially to the poor, with the money we give them? How do taxes that we pay to the government figure into all of this? What about debts that we should be paying off but which limit our abilities to give more away to others? We have deliberately not treated in this chapter any passages that refer solely to tithes or taxes. These and related questions must now occupy our next chapter.

RELEVANT QUESTIONS

1. How much of your material possessions would you need to give to or share with others for it to be truly considered generous, even sacrificial, in God's eyes?
2. Which of your possessions are the hardest to "sit loose to" and why? How can you begin to change this?
3. How do others who know you well describe the kinds of stewardship you exercise in your Christian service?

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1. Bell, *The Economy of Desire*, 158.

2. For an excellent study of hospitality in ancient Judaism, the Greco-Roman world, and early Christianity, see Andrew Arterbury, *Entertaining Angels: Early Christian Hospitality* (Sheffield: Sheffield Phoenix, 2005).

3. For a thorough study of money and proper ty in the life of Jacob, see Paul D. Vrolijk, *Jacob's Wealth: An Examination into the Nature and Role of Material Possessions in the Jacob-Cycle (Gen 25:19 – 35:29)* (Leiden and Boston: Brill, 2011).

4. David L. Baker *(Tight Fists or Open Hands? Wealth and Poverty in Old Testament Law* [Grand Rapids: Eerdmans, 2009], 275) observes that ancient Near Eastern law primarily provided security for the lender, whereas the Hebrew laws show much more concern for the borrower.

5. Cf. Dean Flemming, *Philippians: A Commentary in the Wesleyan Tradition* (NBBC; Kansas City, MO: Beacon Hill, 2009), 208 – 9.

6. Interestingly, this principle was agreed on even among the pagan nations surrounding ancient Israel, whereas many modern countries built on Christian principles have no such legislation (Baker, *Tight Fists or Open Hands? 36* – 43).

7. Ibid., 237. Baker also notes that this provision is unique among ancient Near Eastern legislation.

8. "David no doubt had an eye to the future, and intended to make the spoil work on his behalf." But the elders, like those who did not fight on this occasion, had often endured raids themselves, so some reparation was appropriate. "Loyalty to the Lord created the strongest of bonds." Joyce G. Baldwin, *1 and 2 Samuel* (TOTC; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1988), 169.

9. August H. Konkel (*First and Second Kings* [NIVAC; Grand Rapids: Zondervan, 2006], 463 –

66) tells the story of journalist Brian Stewart's return to Christian faith after seeing Christian ministry in Poland, El Salvador, Ethiopia, and elsewhere, in the worst examples of "hell on earth," where no one else was daring to try to make a difference for good.

10. Ibid, 464.

11. "Presents of food" is literally "portions," the same Hebrew word used elsewhere for allotments or apportionments from God. The play on words thus celebrates the Jews' favorable destiny that resulted from Esther's courage and wisdom. See, e.g., Karen H. Jobes, *Esther* (NIVAC; Grand Rapids: Zondervan, 1999), 216.

12. Robert L. Alden (*Job* [NAC; Nashville: Broadman & Holman, 1993], 284) observes that Job's self-portrait "is one of tenderness, generosity, service, justice, and bravery, an admirable assortment of attributes that all God's people would do well to own."

13. More immediately, it responds to the cry for help in Psalm 12:1 – 2. The psalmist is "seized by the force of the divine word" and "compelled to promulgate the Lord's answer to the cry for 'Help!'" (Terrien, *Psalms*, 155).

14. Most translations have "prosperity." CEB has "happiness," NLT uses "joy," and GWN employs "productive lives." The word occurs only here in the Old Testament. Interestingly, John Goldingay (*Psalms* [BCOT; Grand Rapids: Baker, 2007], 2:306, n. 6), cites Akkadian support for returning to the sense of the KJV's "with chains."

15. So also NRSV, NLT, ESV, HCSB, CEB, NKJV. Or "he can provide for those whom he loves even when they sleep" (NET; cf. NJB, NASB, NAB, GWN, JPS, CJB).

16. In the sense of "burdened." The word could also be translated "oppressed," like the first one in the list.

17. On both the literal and the metaphorical applications of these verses, see Timothy J. Sandoval, *The Discourse of Wealth and Poverty in the Book of Proverbs* (Leiden and Boston: Brill, 2006), 171 – 74.

18. Cf. Kimilike, *Poverty in the Book of Proverbs*, 269 – 70.

19. Bruce K. Waltke, *The Book of Proverbs Chapters 15 – 31* (NICOT; Grand Rapids: Eerdmans, 2005), 111.

20. Alden, *Proverbs*, 195.

21. Hughes (*Power and Poverty*, 148 – 49) observes that this was the text that turned John Stott's life around at age forty-two so that he began to serve the poor much more intentionally and extensively.

22. Cited in Hughes, *Power and Poverty*, 148.

23. On the messianic nature of this text, see J. Alec Motyer, *Isaiah* (TOTC; Downers Grove, IL:

InterVarsity Press, 1999), 103 – 5.

24. This text has proved central in liberation theology's struggle for improved living conditions in *this* life for the poor and oppressed. See, e.g., Mercedes García Bachmann, "True Fasting and Unwilling Hunger (Isaiah 58)," in *The Bible and the Hermeneutics of Liberation* (ed. Alejandro F. Batta and Pablo R. Andiñach; Atlanta: SBL, 2009), 113–31.

25. Micah 6:8 is one of the most famous and programmatic texts in all the prophets. For an excellent recent succinct exposition in its larger context, see Esteban Voth, "What Does God Expect of Us (Micah 6 – 7)?" *RevExp* 108 (2011): 299 – 306. For an analysis in light of virtue ethics, see M. Daniel Carroll R., "'He Has Told You What Is Good' Moral Formation in Micah," in *Character Ethics and the Old Testament: Moral Dimensions of Scripture* (ed. M. Daniel Carroll R. and Jacqueline E. Lapsley; Louisville and London: Westminster John Knox, 2007), 103 – 18.

26. Other possible symbolism of the specific gifts is more speculative, but this much seems secure. See, e.g., W. D. Davies and Dale C. Allison Jr., *A Critical and Exegetical Commentary on the Gospel according to Saint Matthew* (ICC; Edinburgh: T&T Clark, 1988), 248 – 50.

27. On which, see esp. Ben Witherington III, "On the Road with Mary Magdalene, Joanna, Susanna, and Other Disciples — Luke 8.1 – 3," *ZNW* 70 (1979): 243 – 48.

28. Augustine, *Sermon on the Mount*, 67.

29. Cf. Quarles, *Sermon on the Mount*, 170 – 71.

30. For a full history of interpretation, see Sherman W. Gray, *The Least of My Brothers: Matthew 25:31 – 46 — A History of Interpretation* (Atlanta: Scholars, 1989). For an unpacking of this perspective, see, e.g., John P. Heil, "The Double Meaning of the Narrative of Universal Judgment in Matthew 25:31 – 46," *JSNT* 69 (1998): 3 – 14; cf. Wilkins, *Matthew*, 811; France, *Matthew*, 958.

31. Adela Yarbro Collins, *Mark* (Herm; Minneapolis: Fortress, 2007), 352.

32. Cf. esp. Bruce W. Winter, "Providentia for the Widows of 1 Timothy 5:3 – 16," *TynBul* 39 (1988): 83 – 99.

33. Schneider (*Good of Affluence*, 164) correctly describes Zacchaeus's promise but then (p. 165) restates it incorrectly as merely "to give back half (not all) of what he has gained by questionable means." And it is this incorrect statement on which he builds his discussion in the next paragraph. In my section of Kenneth G. Elzinga, Andy Hartropp, Robin Klay, Craig L. Blomberg, Edd S. Noell, John R. Schneider, "Weighing the Good of Affluence: A Symposium," *Faith and Economics* 40 (2002): 1 – 25, I took Schneider to task for this without acknowledging that he had initially stated matters correctly (12). In reply, he excoriated me for not alerting people to his correct formulation, but never acknowledged that he subsequently stated things incorrectly. Schneider thus implies that I simply misquoted him, which in fact I did not (ibid.,

22).

34. Walter Pilgrim (*Good News to the Poor: Wealth and Poverty in Luke-Acts* [Minneapolis: Augsburg, 1981], 129 – 30) thinks that Luke sees the Zacchaeus story as the paradigm for Christian giving. This was the amount that qualified as truly generous and sacrificial for this extremely wealthy individual, and he more than recompensed those from whom he had taken money wrongly.

35. Robert H. Gundry, *Matthew: A Commentary on His Handbook for a Mixed Church under Persecution* (2nd ed.; Grand Rapids: Eerdmans, 1994; Eugene, OR: Wipf & Stock, 2011), 388.

36. Christopher M. Hays, *Luke's Wealth Ethics: A Study in Their Coherence and Character* (Tübingen: Mohr Siebeck, 2010). Hays also nicely surveys the wealth of other studies on this topic, especially in recent years, in pp. 1 – 23.

37. E.g., James R. Edwards, *The Gospel according to Mark* (PNTC; Leicester, UK: Apollos: Grand Rapids: Eerdmans, 2002), 378 – 82; Collins, *Mark*, 586 – 90.

38. Addison G. Wright, "The Widow's Mites: Praise or Lament? — A Matter of Context," *CBQ* 44 (1982): 256 – 65. Cf. Hisako Kinukawa, *Women and Jesus in Mark: A Japanese Feminist Perspective* (Maryknoll, NY: Orbis, 1994; Eugene, OR: Wipf & Stock, 2003), 66–77.

39. The example of the scribes' behavior, however, is intended to be kept in mind while reading about the widow as providing the foil, along with the offerings of the wealthy, to her generosity. See Geoffrey Smith, "A Closer Look at the Widow's Offering: Mark 12:41 – 44," *JETS* 40 (1997): 27–36.

40. Eduard Schweizer, *The Good News according to Luke* (Atlanta: John Knox, 1984), 73.

41. For a full history of exegesis and for a detailed exposition of the most probable interpretation, see Dennis J. Ireland, *Stewardship and the Kingdom of God: A Historical, Exegetical, and Contextual Study of the Parable of the Unjust Steward in Luke 16:1 —13* (Leiden: Brill, 1992). More briefly, cf. Dave L. Mathewson, "The Parable of the Unjust Steward (Luke 16:1 – 13): A Reexamination of the Traditional View in Light of Recent Challenges," *JETS* 38 (1995): 29 – 39. For more recent scholarship, see Blomberg, *Interpreting the Parables*, 322 – 29.

42. Cf. esp. Klyne R. Snodgrass, *Stories with Intent: A Comprehensive Guide to the Parables of Jesus* (Grand Rapids: Eerdmans, 2008), 401 – 19.

43. Cf. Craig S. Keener, *The Gospel of John: A Commentary* (Peabody, MA: Hendrickson, 2003), 2:1163.

44. Cf. Ajith Fernando, *Acts* (NIVAC; Grand Rapids: Zondervan, 1998), 191.

45. James D. G. Dunn, *Beginning from Jerusalem* (Grand Rapids: Eerdmans, 2009), 181 – 84, esp. p. 183, n. 50.

46. The fullest recent analysis of these passages, which also concurs with this conclusion, is

Douglas A. Hume, *The Early Christian Community: A Narrative Analysis of Acts 2:41 —47 and 4:32 – 35* (Tübingen: Mohr Siebeck, 2011).

47. As argued, e.g., by Everett F. Harrison, *Interpreting Acts: The Expanding Church* (Grand Rapids: Zondervan, 1986), 98 – 99.

48. Specifically, with respect to Acts, see Walter L. Liefeld, *Interpreting the Book of Acts* (Grand Rapids: Baker, 1995), esp. 49 – 59.

49. Johnson, *Sharing Possessions*, 122 – 23.

50. Reta Halteman Finger (*Of Widows and Meals: Communal Meals in the Book of Acts* [Grand Rapids: Eerdmans, 2007]) makes an intriguing case for seeing the widows as helping to serve the daily communal meal rather than as necessarily receiving the relief for the poor, but this would not diminish the force of the principles presented here.

51. See further Young Lee Hertig, "Cross-cultural Mediation: From Exclusion to Inclusion: Acts 6:1 – 7; also 5:33 – 42," in *Mission in Acts: Ancient Narratives in Contemporary Context* (ed. Robert L. Gallagher and Paul Hertig; Maryknoll, NY: Orbis, 2004), 59 – 72.

52. Probably deliberately included to recall the faith-filled centurion of Luke 7:1 – 10, whose giving provided funds to build the Jewish synagogue in Capernaum (v. 5). On the numerous, almost certainly deliberate parallels between Luke and Acts, see esp. C. H. Talbert, *Literary Patterns, Theological Themes, and the Genre of Luke-Acts* (Missoula, MT: Scholars, 1974); on Cornelius, see p. 16.

53. Kathleen Corley, *Private Women, Public Meals: Social Conflict in the Synoptic Tradition* (Peabody, MA: Hendrickson, 1993), 111.

54. David G. Peterson, *The Acts of the Apostles* (PNTC; Nottingham, UK: Apollos; Grand Rapids: Eerdmans, 2009), 573, citing I. Howard Marshall, *The Acts of the Apostles* (TNTC; Leicester: Inter-Varsity Press, 1980), 336.

55. Rightly, Eckhard J. Schnabel, *Early Christian Mission* (Nottingham, UK: Apollos; Downers Grove, IL: InterVarsity Press, 2004), 2:1001.

56. Cf., e.g., Dunn, *Beginning from Jerusalem*, 970 – 72.

57. Roy E. Ciampa and Brian S. Rosner, *The First Letter to the Corinthians* (PNTC; Grand Rapids: Eerdmans; Nottingham, UK: Apollos, 2010), 843. On the transition from Saturday to Sunday worship, see Craig L. Blomberg, "The Sabbath as Fulfilled in Christ," in *Perspectives on the Sabbath: 4 Views* (ed. Christopher J. Donato; Nashville: Broadman & Holman, 2011), 305 – 58.

58. The standard work on this form of letter remains Chan-Hie Kim, *Form and Structure of the Familiar Greek Letter of Recommendation* (Missoula, MT: SBL, 1972).

59. Perhaps the most influential work on the collection has been Dieter Georgi, *Remembering the Poor: The History of Paul's Collection for Jerusalem* (Nashville: Abingdon, 1992 [Germ. orig.

1965]).

60. See esp. Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (5th ed.; Nashville: Nelson, 2005), 187 – 90.

61. Margaret E. Thrall, *A Critical and Exegetical Commentary on the Second Epistle to the Corinthians* (ICC; Edinburgh: T&T Clark, 2000), 526.

62. Wayne Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton, IL: Crossway, 2003), 53.

63. Gustav Stählin, "ἴσος, ἰσότης, ἰσότιμος," *TDNT*, 3:348 – 49.

64. See www.ecfa.org.

65. BDAG, 409.

66. D. A. Carson, *Exegetical Fallacies* (2nd ed.; Grand Rapids: Baker, 1996), 34.

67. BDAG, 104, noting that while "generosity" or "liberality" has often been proposed as a rendering of several New Testament verses, including this one, the viability of this interpretation remains disputed; "sincere concern" or "simple goodness" is probably an adequate translation here.

68. Cf. Keith F. Nickle, *The Collection: A Study in Paul's Strategy* (London: SCM; Naperville, IL: Allenson, 1966; Eugene, OR: Wipf & Stock, 2009), 137 – 38; with Paul Barnett, *The Second Epistle to the Corinthians* (NICNT; Grand Rapids: Eerdmans, 1997), 447.

69. Along with all the cultic metaphors in the text, esp. related to offerings. See David J. Downs, *The Offering of the Gentiles: Paul's Collection for Jerusalem in Its Chronological, Cultural, and Cultic Contexts* (Tübingen: Mohr Siebeck, 2008), 131 – 46.

70. Nickle, *The Collection*, 128.

71. See, e.g., Colin G. Kruse, *Paul's Letter to the Romans* (PNTC; Grand Rapids: Eerdmans; Nottingham, UK: Apollos, 2012), 548.

72. See esp. Longenecker, *Remember the Poor*, 157 – 219.

73. Thomas R. Schreiner, *Galatians* (ZECNT; Grand Rapids: Zondervan, 2010), 367 – 68.

74. Or, with a very influential textual variant, "give over my body to the flames."

75. With respect to giving, "Paul presumably thinks of the χάρισμα (cf. v. 6) as consisting not in the mere possession of wealth which makes the [giving] materially possible but in this person's spiritual capacity, his God-given inclination to give." C. E. B. Cranfield, *A Critical and Exegetical Commentary on the Epistle to the Romans* (ICC; Edinburgh: T&T Clark, 1979), 2:625.

76. BDAG, 553.

77. Frank Thielman, *Ephesians* (BECNT; Grand Rapids: Baker, 2010), 315 – 16.

78. In part because he is building on Jewish traditions about these characters, as well as the Old Testament narratives themselves. See esp. Pamela M. Eisenbaum, *The Jewish Heroes of Christian History: Hebrews 11 in Literary Context* (Atlanta: Scholars, 1997).

79. Blomberg and Kamell, *James*, 83 – 84.

80. The Greek makes the point by means of a rhetorical question with the negative adverb *me*, implying that the answer to that question — "Can such faith save [that person]?" — is "no."

81. Robert W. Yarbrough, *1 -3 John* (BECNT; Grand Rapids: Baker, 2008), 205.

CHAPTER 5

TROUBLES WITH TITHES AND TAXES

The Church of Jesus Christ of Latter-day Saints makes it a requirement for "temple-worthy" Mormons to tithe — that is, to give 10 percent of their income to the church every year. Not surprisingly, their members' annual giving in the United States reflects the highest percentage of giving of any religious group. Still, that figure is barely above 5 percent,[1] no doubt because almost half of the church's American membership is made up of "jack Mormons" —lapsed members who do not faithfully follow many of Mormonism's basic requirements.[2] Presumably, many of these individuals give next to nothing, thus leading to the average amount of halfway between 10 and 0 percent.

Historic Christian churches and denominations are divided on the question of the tithe. But, again, even those that do strongly emphasize believers giving 10 percent fail to come anywhere close to actually receiving it from a large number of their members (recall above, pp. 23 – 25). Are we dealing simply with hundreds of millions of Christians worldwide living in flagrant disobedience to the Scriptures? Or do many church members recognize what their leadership is more reluctant to admit — that the Bible does not require one fixed percentage of giving for all Christians? In addition, the proliferation of parachurch organizations has claimed large amounts of Christian giving that once would have gone to local churches. Is this good or bad? And what if someone has to pay off debt? Should this affect the amount or percentage of their Christian giving?

Taxes, too, function quite differently than they did in biblical times. When Israel lived independently in its land, with no separation of church and state, taxes served explicitly religious purposes as well as more

“secular” ones. When foreign empires occupied the land, Jews still were required by their law to give various tithes to the temple authorities but typically paid significant monies in tax to foreign governments as well.

Today, few Christians live in contexts in which the money they pay to the government serves any explicitly religious purposes, even in countries that are still technically “Christian” nations, as in Western Europe. However, welfare states utilize significant amounts of tax money to help provide for the poor and to offer other practical services that once were the responsibility of the church. To a lesser extent, this is true even in the U.S., though with noticeably lower tax levels and fewer services provided. Yet none of this occurs “in Jesus’ name” or allows anyone to hear the gospel. May Christians in good conscience count part of what they pay in taxes as some of their Christian giving? Or does the changed context make this a false analogy? And what if they object to some of the ways their government spends their tax money? May they claim biblical precedents for civil disobedience as a reason for withholding some or all of their legally required tax? Once again we will survey the relevant biblical texts, but this chapter will also require a glance at the major developments on some of these topics throughout church history.

TITHES AND OFFERINGS

Old Testament

The first and oldest reference to a tithe or offering in the Scriptures appears in the enigmatic little passage in Genesis 14:17 – 24 about Melchizedek. When Abram returned victorious from a battle against various Canaanite kings, the king and priest of Salem (the pagan precursor to the city of Jerusalem) brought bread and wine to what appears to be a celebration of some kind (vv. 17 – 18). Melchizedek then blessed Abram by "God Most High," a term usually reserved in the Bible for Yahweh, God of Israel (vv. 19 – 20a). Abram in turn gave Melchizedek "a tenth of everything," presumably a reference to the spoils from battle (v. 20b).

The principle of offering 10 percent of one's earnings to God or the gods in the setting of religious ritual was practiced in other ancient Near Eastern settings,[3] so presumably Abram thought it appropriate to offer Melchizedek, the local political and religious ruler of that part of the land, something similar. He also refused the king of Sodom's offer to allow him to keep the goods, lest the king be able to say, "I made Abram rich" (v. 23). While this behavior may have been motivated by a measure of humility, it may also have been designed to prevent him being reciprocally indebted in some way to the king.[4]

In Genesis 28:22, Jacob vows to give God a tithe of all he gains on his journey to and from Paddam Aram in search of a wife from among his own people there. It is not clear what exactly this 10 percent of food and clothes (v. 20) would go to, but it again shows that the practice of a tithe was well known in that time and area. But nothing can be derived from this vow about any timeless nature of a tithe, because Jacob is obviously trying to manipulate God out of lack of trust in him. In verses 13 – 15, God has already promised to care for him wherever he goes, as he renews the covenant that he had made with Abraham and Isaac. So bargaining with God immediately afterward is hardly exemplary behavior.[5]

The various sacrifices offered to the Lord, especially for the forgiveness of sins, are of course regularly called "offerings" throughout the Scriptures. We have already commented on the financial nature of those sacrifices (see p. 69), so we will not return to that topic here. Rather we are looking for examples of payment of money or goods for the benefit of God's work in the world, to support both worship and service.

The first record of such an offering, involving the entire community of Abraham's descendants, comes when the Israelites voluntarily and generously provided the supplies needed to help construct the tabernacle. God had commanded the people to give (Exod. 25:1 – 2; 35:4 – 5a), but what and how much each person or family offered was up to them (35:5b, 29). The costly, beautiful, and spiritually symbolic nature of the architecture, decorations, and furnishings of the tabernacle, as later with the temple to an even greater degree, has inspired many church builders in Christian settings to erect magnificent cathedrals and has been used to justify lavish building campaigns.[6]

There are several problems with using the Bible in this fashion. First, churches are not the New Testament counterparts to the tabernacle or temple. These two edifices were not designed primarily for weekly worship, as church buildings are, but for animal sacrifices for the (temporary) forgiveness of sins. The synagogues would become the location for weekly worship, and their order of service would form the primary precedent for the elements of early Christian worship services.[7]

Second, the New Testament teaches that Jesus is the new temple (John 2:19 – 22), not any building or location (recall above, p. 84).

Third, medieval cathedrals were multipurpose buildings that truly served as community centers during the height of Christendom. It is one thing to erect a magnificent edifice when the majority of people in a given community are behind the project, supporting it voluntarily with their own gifts and labor; it is another thing when the leadership of a contemporary church, with the help of outside consulting firms, employs sophisticated fund-raising techniques to pressure the membership to give sacrificially for physical facilities that will necessarily drain large amounts of money away from more direct ministry. Nevertheless, there are occasions when the ability to multiply ministry does seem to offset

and justify the costs, though unfortunately not nearly as often as churches actually embark on capital campaigns for expanded facilities.[8]

The Mosaic legislation introduces what has been sometimes called the triple tithe. It seems appropriate to reproduce my earlier summary of the relevant texts:

> Leviticus 27:30 – 33 mandates that a tenth of all the produce of one's land and [of] all of one's flocks should be given to the Lord. Numbers 18:8 – 32 explains that these offerings were to be given to the Levites (see esp. 18:21), who otherwise had no source of income, and who in turn would tithe to the priests (18:26 – 28). Even "full-time religious workers" were subject to the laws of tithing. In Deuteronomy 14:22 – 29, a tithe of one's produce and flocks was to be eaten at the central sanctuary, or, if transportation proved prohibitive, exchanged for currency, which could then be used to purchase foodstuffs at the place the Lord would choose for his central dwelling. Every third year, however, the tithes would go to the local storehouses so that they could be distributed not just to the Levites but also to other poor or marginalized people: "the aliens, the fatherless and the widows" (Deut. 14:29).[9]

Deuteronomy 26:12 – 15 repeats much of this material in abbreviated form.

A lot of uncertainty surrounds the origins and original intentions of these laws. Was one tithe all that was in mind at some stage of Israelite history? Were there originally only two tithes? Were different sources combined together to create the canonical forms in which the legislation appeared? Did the Israelites themselves recognize a tension here, or is this only a problem for modern biblical critics?[10] For those inclined to parcel out the Mosaic law into earlier and later sources, the earliest sources make no reference to tithing, later the tithe functions as a temple tax, and Josiah's reform turned them into religious tithes.[11]

Regardless of the tradition history, we know that by Jesus' day, the law was interpreted as requiring three tithes. The intertestamental, apocryphal book of Tobit has its protagonist describe his exemplary Jewish piety as including the following: "Of all my produce I would give a tenth to the sons of Levi who ministered at Jerusalem; a second tenth I would sell, and I would go and spend the proceeds each year at Jerusalem; the third tenth I would give to those to whom it was my duty, as Deborah my father's mother had commanded me, for I was left an orphan by my father" (Tobit 1:7 – 8 RSV; cf. also Jos. *Ant.* 4.8.22).

Prorated annually, this adds up to 23 1/3 percent of giving per year.[12] That one of the tithes, nevertheless, paid for the seasonal festivals in Jerusalem, which pilgrims themselves could enjoy and benefit from, shows that God is not calling for his people to be as ascetic as possible.

The monarchy resulted from the badgering of the children of Israel to have a king like all the other nations surrounding them did (1 Sam. 8:4 – 5). Samuel quickly explained the downside of granting such a request. Even the best of kings requires an army, farmers, cooks, servants, livestock, and the like, for his royal retinue (vv. 11 – 16). "He will take a tenth of your flocks, and you yourselves will become his slaves. When that day comes, you will cry out for relief from the king you have chosen, but the LORD will not answer you in that day" (vv. 17 – 18). Ronald Youngblood comments, "By nature royalty is parasitic, rather than giving, and kings are never satisfied with the worst…. If the 'regulations of the kingship' attained full authority, the average Israelite would soon be little more than a chattel at the disposal of his monarch."[13] Ironically, as David Tsumura adds, "Israel's oppression will come from her king, not from the enemies as in the time of the Judges."[14] Despite these warnings, the people persisted in their request and God granted them Saul, David, and Solomon, in succession, during the years of the united monarchy, followed by the numerous kings in Israel and Judah separately, during the centuries of the divided monarchy.

First Kings 5 – 8 simultaneously depicts the fulfillment of these prophecies and the almost incomprehensibly extravagant provisions, especially by ancient standards, for the construction of the temple. Even at this early stage of Solomon's career, before his many wives turned his heart to foreign gods, he appears to be in flagrant violation of the commands of Deuteronomy 17 that a king must not amass for himself a large number of horses nor accumulate great quantities of silver and gold (vv. 16 – 17). First Kings 9:10 – 10:29 itemizes the enormity of Solomon's possessions beyond anything justifiable.[15] It is probably no coincidence that everything else about his reign from that point on is passed over, and the narrative moves immediately to his many wives and their corrupting influence in turning him to false gods (11:1 – 13).

That Solomon's conscriptions were not always favorably received is

made clear after his death. The Israelites, under the leadership of Jeroboam, requested that Solomon's son Rehoboam "lighten the harsh labor and the heavy yoke he put on us" (2 Chr. 10:4). Tragically, Rehoboam listened to the advice of his less experienced counselors while rejecting the wisdom of his elders. So he replied, "My father made your yoke heavy; I will make it even heavier. My father scourged you with whips; I will scourge you with scorpions" (v. 14). Even allowing for the metaphorical nature of the reply, it is clear that Rehoboam intended to make matters much worse for his subjects.[16] So all but Judah and Benjamin revolted, and the divided monarchy ensued. Ultimately, this led to the Assyrian captivity of the northern kingdom and the Babylonian captivity of the southern kingdom.

Meanwhile, Hezekiah's reforms included a call to restore the tithes for the priests and Levites after they had been neglected. The Israelites complied, and God blessed the land with bounteous harvests. Other gifts and offerings filled the temple storerooms, and the Lord was pleased with his people (2 Chr. 31:2 – 12).[17] But this obedience occurred too rarely, and even the kings during the time of the divided monarchy were more often disobedient than obedient to God's ways.

As on other topics in his prophecy, Amos is scathing in his rebuke of the wealthy in Israel who were faithfully offering all their tithes and sacrifices while oppressing the poor and crushing the needy. Sarcastically, he commands them to go to the worship centers in the land and fulfill their religious duties, about which they loved to boast, even as they are storing up for themselves nothing but judgment (Amos 4:1 – 4). Little wonder the two exiles eventually ensued. Obviously, nothing can be derived here about any abiding nature of the tithe. A more valid, supracultural principle is that "people cannot please God in their worship simply by increasing the quantity of gifts or confessions."[18] More generally, "modern-day people of the *new* covenant do well to learn the lesson that excessive religious activity does not a Christian make. It is still our sincere obedience to God that he seeks — indeed, requires."[19]

Under Persia, Cyrus finally issues an edict that allows those Jews who wish to return to their homeland to do so. Ezra, the scribe, and Nehemiah, the governor, will naturally be particularly concerned that

the people keep the Law, lest further punishment ensue. Nehemiah acts as Rehoboam should have acted centuries earlier by lightening the load on his people, not claiming more than basic necessities for his rule, and insisting the economic leaders of the land follow his model (Neh. 5).[20] Later, Nehemiah discovers the tithes are not being paid in full and the Levites are not receiving the tithes from the priests due to them. After Nehemiah rebukes the people, they begin to bring the appropriate monies and produce, which are passed on to the appropriate leaders. The storerooms are purified, and the people respond by obeying the law (13:4 – 13). The abiding principle that can be derived from all of this is that sincere, generous, and faithful giving is always important. But whether or not that means 10 percent and to whom or what the money should go await a consideration of the New Testament.

By far the most well-known passage in the Old Testament about tithes and offerings comes in the writing of the prophet Malachi. Part of the repentance the prophet declares that the Lord requires of his people is that they stop robbing him (Mal. 3:7 – 8a). When they ask how they are robbing God, Malachi replies, "In tithes and offerings" (v. 8b), adding, "You are under a curse — your whole nation — because you are robbing me" (v. 9). Here the corporate nature of the Deuteronomic covenant with Israel again appears clearly. The solution, therefore, for the people as a nation is to "bring the whole tithe into the storehouse, that there may be food in my house" (v. 10a). The Lord adds that the Israelites should test him in this respect, "and see if [he] will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it" (v. 10b).

"Real trust in God will lead to doing his will even if it appears to bring financial disadvantage. In today's consumer society the goddess of 'economic security' has so captured even Christians' affection that we are often blind to what God really wants in our lives."[21]

Numerous points compete for attention here. First, Malachi has the unique arrangement between God and Israel in view, which we pointed out earlier does not carry over to the New Testament or to the church,

was never applied to peoples other than the Israelites even in Old Testament times, and was not intended for individuals as much as the nation as a whole (see p. 46). That God's response to faithful giving is described as abundant harvests in what the nations will call a "delightful land" makes this crystal clear (cf. vv. 11 – 12).[22] Despite a long history in certain Christian circles of appealing to this text as a reason for why church members should give 10 percent to the Lord's work, in context Malachi's declaration simply cannot be justifiably turned into an ecclesiastical tithe.[23]

Some who recognize this nevertheless fall back on the logic that because our righteousness must exceed that of the scribes and Pharisees (Matt. 5:20), the tithe is the bare minimum for believers.[24] But this assumes that Jesus means his people are to be quantitatively more obedient to the law than the Jewish leaders were — an inference that altogether misses the logic of his great Sermon, which has to do with qualitative not quantitative superiority.[25] Others come even closer to capturing the New Testament's logic, but then finally fall back on 10 percent as a "guideline" even if not as a "mandate."[26] But this still too easily leads to impoverished people feeling an unnecessary burden and the wealthy feeling they have accomplished God's will when they haven't.

Second, what Malachi maintains is that the people bring "the whole tithe into the storehouse," that is, into the temple treasury. The *whole* tithe, as we have already seen, most likely refers to the full 23 1/3 percent commanded in Torah. But if the children of Israel are robbing God with respect to both tithes *and offerings* (Mal 3:8b), presumably Malachi is asking for even more than this percentage. He wants the people to bring "spontaneous, voluntary contributions — over and above the amount of the annual tithe in appreciation for benevolent acts of the deity or to compensate for sinful acts."[27]

Third, all this is on top of whatever tax the Persian empire was requiring of individual Israelites in these days and whatever tribute money the local Jewish governors were requiring. There was also the annual temple tax that had to be paid (see below, pp. 134–35). Conservatively, in even the best of times, Jews were relinquishing over 30 percent of their annual income to others above them. In the worst

days of Roman taxation, during the New Testament period, this total may have approached 50 percent.[28] Twenty-first-century people who complain about religious organizations' requests for money or American levels of taxation need to keep these figures in mind to gain some perspective.

Thus, when Christian speakers or leaders confidently proclaim that Malachi 3:10 applies literally to believers today, it is important to ask them if they are obeying this text themselves. In other words, are they giving 23 1/3 percent to the Lord's work, including at least 3 1/3 percent specifically for the needs of the poor? Are they giving voluntary offerings above and beyond that sum? And are they doing all this without cutting any corners on paying their taxes? If not, their demands on others, however unwittingly, are hypocritical and should not be heeded. But what if they *are* generously giving this much? The question remains what the New Testament teaches as incumbent on Christians.

New Testament

Matthew 23:23, paralleled in Luke 11:42, laments the practice of certain scribes and Pharisees for tithing on minor spices they have grown ("mint, dill and cumin"), while neglecting "the more important matters of the law — justice, mercy and faithfulness." But Jesus does not tell them to replace the former with the latter. Rather, he proclaims, "You should have practiced the latter, without neglecting the former." Thus proponents of tithing as normative for Jesus' followers exult, "See, Jesus himself commands it."[29]

Yes, he does, but not of his disciples. He is speaking to key representatives of the Jewish leadership. Moreover, the law is still in effect. Not until after Jesus' death, resurrection, and sending of the Spirit at Pentecost will the new covenant be fully inaugurated. Nowhere does Jesus ever break a commandment in the Mosaic law, nor does he teach others to do so, *while he is alive*. But he sets the stage in his own teaching (esp. Mark 10:45 par.; 14:24 par.) for the church's subsequent understanding that he is the once-for-all sacrifice for sins, so that animal sacrifices are no longer appropriate (Heb. 7 – 10). He explains that nothing that goes into a person from the outside can defile them (Mark

7:15 par.), setting them up to understand later that he was declaring all foods clean (7:19b; cf. Acts 10:1 – 11:18). He announces that he is the fulfillment of all of the Law and the Prophets — the entire Hebrew Scriptures (Matt. 5:17) — so that no Old Testament law should be obeyed exactly as it was in pre-Christian times until one examines to see if Jesus' life and death have in any way changed things with respect to that category of commandment.[30]

Luke 18:12, the only other reference to a tithe in the Gospels, does not challenge these conclusions. This verse appears in the parable of the Pharisee and tax collector, on the lips of the vain Pharisee who boasts about his scrupulous tithing! This fictitious character may, in this instance, be reasonably lifelike.[31] But because he is not the man who goes home "justified" (v. 14), we can scarcely make a legitimate argument for tithing from his practice. Even if someone points out that part of the shock value in Jesus' story was precisely that this devout, law-abiding leader was not right with God when his behavior would have led others to imagine he was, we must again remember that Jesus uses this illustration during the period of time in which the law is still in force.

When one turns to Acts through Revelation, on the other hand, one looks in vain for a reference anywhere to a tithe for believers. In fact, the only reference to a tithe at all emerges in Hebrews, as the author recounts the story of Abram giving a tenth of his increase to Melchizedek (Heb. 7:1 – 10). While the point of Hebrews 7 is that Jesus is a high priest of the order of Melchizedek, one who is superior to the Levitical priesthood, the writer makes no deductions at all about the significance of this point for tithing. With all likelihood being that Abram tithed to Melchizedek only on the one special occasion described in Genesis 14, even if one argued that giving to Jesus should be at least as good as giving to Melchizedek, one cannot logically infer a regular, systematic tithe.

Even if there is no actual positive support for tithing in the New Testament era, we have already seen that Acts and the Epistles still have plenty to say about stewardship. We must give until there are no more needy among us (Acts 4:34). If changed circumstances produce new needs, those with extra possessions must give again (6:1 – 7; 11:27 –

30). We give to support our Christian teachers and others in full-time ministry (Gal. 6:6; 1 Cor. 9:1 – 18). We aid those in need in other parts of the world, especially fellow Christians (Gal. 6:10; 2 Cor. 8 – 9). We recognize those who are our spiritual parents and pay them special concern and extra tribute (Rom. 15:27). Elders who acquit themselves well, especially in teaching God's Word, are worthy of double honor (1 Tim. 5:17).[32]

With all these and other opportunities for the writers of Acts through Revelation to appeal to the Old Testament tithes if they believed they were still in force, their complete silence with respect to *any* percentage for Christian giving is deafening. It is not as if these writers do not regularly reference the Old Testament to support other injunctions they deem important. Indeed, a more detailed scrutiny of 1 Corinthians 16:1 – 4 and 2 Corinthians 8 – 9 suggests that if all Christians gave one identical fixed percentage of their income, they would actually violate Paul's mandates. Some would be giving sacrificially, some generously, some ordinarily, and others stingily!

In 1 Corinthians 16:2a Paul insists that each believer in Corinth on the first day of the week "set aside a sum of money in keeping with your income." The Greek is particularly elliptical in this half-verse, with a woodenly literal translation bordering on unintelligibility: "according to the first of the week let each of you all alongside of him- or herself place, treasuring, whatever something he or she prospers" (*kata mian sabbatou hekastos hymon par' heauto titheto thesaurizon ho ti ean euodotai*)! The feminine form of "first" clearly requires an understood feminine noun for it to modify (in this case, *hemera* — "day"). The context requires what is set aside to be money, because Paul is preparing for the collection that he wants to send to Jerusalem. The neuter relative pronoun *ho* combined with *ean* and followed by a subjunctive mood verb means "whatever." With the indefinite neuter pronoun *ti* inserted, we have "whatever thing." *Euodoo* means to "have things turn out well."[33] In a financial context, this refers to having a good supply of income.

The NRSV overly specifies what Paul may have in mind with its "whatever extra you earn," as if only what we might call a "bonus" or "unexpected income" should be set aside, and the person who just keeps earning a regular wage bears no responsibility to give at all! It also

makes it sound like someone who does get extra must surrender *all* of it. The NJB commits the same error with its "as much as each can spare" and also loses entirely the sense of "as one prospers." The NET avoids these problems but introduces other ones with "to the extent that God has blessed you." Presumably, it is interpreting the passive voice of the verb as a divine passive, but even then "bless" connotes a collection of concepts not highly equivalent to those associated with "prosper."[34] The CEB's "whatever you can afford" loses both the sense of proportionality and the idea of prospering. The ESV and NASB both translate accurately, even though they overly restrict the gender in twenty-first-century English with "as he may prosper."[35] But the updated NIV appears to capture the best combination of meaning and intelligibility — "in keeping with your income." And the use of the second person plural is justified by the presence of the second person plural pronoun *hymon* already in the text in the expression "each of you."

If there is any doubt that Paul has proportionality in mind, 2 Corinthians 8:11 – 15 should settle the matter. Verses 11 – 12 repeat the same concepts concerning the same topic, referring back explicitly to the Corinthians' initiation of the collection, which 1 Corinthians 16:1 – 4 likewise addresses. Here appear fewer translational questions. Verse 12 is especially straightforward: "if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have." "Willingness" (*prothymia*) could also be rendered "readiness" (ESV) or "eagerness" (NRSV). If there are still questions as to what it means to give according to what one has as opposed to what one does not have, verses 13 – 15, citing the principle of the wilderness manna economy in ancient Israel, clarify further. God does not ask his people to trade places with the poor if they have more resources than the median or average in a given society (v. 13). That would only change who would need financial help from whom. Such a role reversal might happen anyway as circumstances change (v. 14). Instead, no one should have "too much" so that no one else will have "too little" (v. 15).[36]

All of these descriptors vary from time to time and culture to culture in ways that would make it impossible to quantify or put fixed percentages on what Scripture requires. In light of Jesus' teaching in the Sermon on the Mount (cf. above, p. 57), "too little" probably refers to

not having even the basics of food, clothing, and shelter. But, as we seek to generalize from one specific collection for one group of particularly impoverished Christians and deduce principles for Christian giving more broadly, we must remember the other reasons throughout the Bible for why God's people should give. Some money must support spiritual ministry, both inhouse as leaders care for God's flock and out-of-house as we reach out to a lost and dying world, spiritually speaking.

Indeed, these are the three main purposes of Christian giving that can be discerned from a study of church history in every period of its development—helping the poor, supporting local ministers, and funding evangelism and missions.[37] Nothing in the New Testament suggests that we should apply fixed percentages to one or two of these priorities but not to the others. Paul, the consummate missionary-evangelist, accepts gifts of support when they are available and come without strings attached, but not otherwise (Phil. 4:10 – 20). He insists that congregations give generously, in-house, to support their leaders and their ministry (1 Cor. 9:1 – 14). And here in 2 Corinthians 8 – 9 he is dealing with a collection for the poor.[38] In every case, he enjoins generosity rather than a stipulated amount.[39]

"Paul insists that we should not give 'reluctantly or under compulsion' (2 Corinthians 9:7). People should not be pressured or manipulated into giving in a way that does not reflect their personal commitments. We give because *we* believe we should, not because someone else thinks we should."[40]

At the risk of belaboring the obvious, unless every person in a given Christian community had exactly the same needs and the same resources all of the time, no fixed percentage could ever legislate generosity. All other things being equal, a person in the United States in the early 2010s earning only $20,000 a year in aftertax income might find it a huge burden to give ten percent ($2,000) to God's work in the world, while the person earning $200,000 (again, after-tax income) and giving *only* ten percent ($20,000) might find it difficult to justify before God any claim to be generous.[41] All of this suggests, as we have noted above (p.

114), the idea of a graduated tithe — an expression in which the word "tithe" takes on the looser sense of "what is given to Christian ministry of various kinds" rather than "ten percent."

If one reflects on what each of our two hypothetical people have left to live on, the person earning $20,000 might well be generous giving only 5 percent, leaving $19,000 for all other living expenses. The person earning $200,000 might not be generous without giving 60 percent, still leaving $80,000 on which to live. Again, these are just illustrations. The poor person may have lived responsibly and frugally and be able to give 7.5 percent or $1,500 out of the $20,000. The rich person may have lived very irresponsibly and amassed enormous debts, so that in order to work at paying off their debts as well as being faithful givers, they give only 30 percent for Christian work ($60,000), use another 30 percent to pay down the debt ($60,000), and live on the remaining 40 percent ($80,000).

If all this still sounds too revolutionary and too far removed from the standard calls for a flat tithe of 10 percent, recall the rest of 2 Corinthians 8 – 9. Paul wasn't originally going to involve the Macedonian Christians in the collection at all (2 Cor. 8:3b – 4). If the Old Testament tithes were still in force, he would have had to say, "Now be sure you've given your 3 1/3 percent to the church treasury for use with the poor, and we will collect a portion of that to bring to the believers in Jerusalem when we come through your province." But he says nothing of the sort, nor does the New Testament anywhere hint of the existence of such a treasury once the church grows beyond Jerusalem. Because the collection does not represent the sum total of Christian giving, we should not infer that it is ever appropriate to give absolutely nothing to the Lord's work. Indeed, we will see there is serious reason to doubt the salvation of a person who makes that a habitual practice (see below, p. 169). But Paul was prepared to excuse one large group of churches he helped to plant.[42]

Equally instructive is the Macedonian believers' response. "Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people" (2 Cor. 8:3b – 4). Throughout church history, many poor Christians have understood the spiritual (and occasionally, material) blessings that come with generous giving (9:6 –

11) and have refused to let fund-raisers overlook them or minimize their contributions. Paul is surprisingly considerate with the Corinthians as well. Having just commended the Macedonians on their giving, which he deemed not merely generous but truly sacrificial (giving out of "extreme poverty," "even beyond their ability," and exceeding "expectations" [8:2, 3, 5]), he reassures the Corinthians that he is asking them only to be faithful to their original commitments (vv. 6, 11).[43] Of course, in a culture of honor and shame, he needs to say no more. The better-off Corinthian church would have recognized the disgrace it would be not to match the Macedonians in their sacrifice. But this would almost certainly have required a higher percentage of giving than it would have for the Macedonians.[44]

Witherington recounts his father's experience in his local church when a lawyer visited the homes of the members to gather the pledges for the following year: "One person who was on the lawyer's list was a retired woman living on a fixed income, in a trailer at the edge of town. When the lawyer found the lady, he noted the condition of her tiny yard and the trailer, and was growing reluctant to ask her for a pledge of money…. As the chat wound down, the lawyer rose to leave without asking for the pledge and the widow said, 'Wait just a minute, son, I've got my pledge on the fridge.' He muttered in return, 'That's all right, ma'am, we understand you are just barely getting by….' Before he could finish his sentence she had gotten right up in his face, grabbed him by the lapels, and said, 'Don't you take away from me my opportunity to contribute to the ministry of Jesus. Don't you do it, son.' Then she handed him her pledge card."[45]

TAXING QUESTIONS

In the Mosaic economy, Israelites were required to pay a half-shekel tax to the tabernacle as part of their initial ritual of atonement (Exod. 30:11 – 16). Interestingly, here we do see a "flat tax." The law explicitly declares that "the rich are not to give more than a half shekel and the poor are not to give less" (v. 15). This parity may well reflect the conviction that all God's people are equally valuable in his eyes, so that money connected with the forgiveness of sin should not be prorated, as if we could rank people's sinfulness or holiness (though this has not stopped plenty of people trying to do so throughout history)![46] Eventually, this tax would be brought to the temple and form part of an annual collection for the upkeep of God's house in Jerusalem (2 Chr. 24:6 – 9).

Nehemiah 10:32, in the postexilic period, refers to the amount of this tax as one-third of a shekel. Perhaps the change in amount reflects a change in the value of the currency.[47] Or perhaps God granted his people some lenience during the period of reestablishing themselves in the land when funds were scarcer.[48] Even the second reading of the law in Deuteronomy frequently "updates" legislation given earlier in Exodus or Leviticus in light of the changed conditions facing the Israelites as they prepare to inhabit the Promised Land. Whatever the rationale, this temple tax does, nevertheless, remain flat. All Israelites are to contribute the same amount.

The New Testament contains one intriguing reference to this temple tax (Matt. 17:24 – 27). Under Roman occupation, the Jewish shekel was roughly equivalent to four denarii or drachmas — four days' minimum wages.[49] So a half-shekel (or two-drachma) tax, the amount that was again being charged, comprised two-days' minimum wages. For the poorest in the land, who were dependent on every day's earnings just to make the barest of ends meet, this would indeed have proved a sacrifice. Perhaps they would have had to fast for those two days, whether or not their health made that advisable. For those noticeably above the poverty line, the tax would have proved far less onerous than the various tithes.

Still, it is fascinating that the collectors of this tax begin to wonder

whether Jesus intends to pay it. The question uses the Greek adverb *ou*, implying a positive answer: "your teacher pays the double drachma tax, doesn't he?" (v. 24; NET). Jesus has nevertheless developed enough of a reputation of challenging various Jewish laws that the tax collectors don't take his obedience entirely for granted. Jesus, knowing that they have asked Peter this question, initiates the conversation with his lead disciple, "From whom do the kings of the earth collect duty and taxes — from their own children or from others?" (v. 25). Obviously, subjects of an empire, not the royal family, pay taxes, and Peter correctly answers, "From others" (v. 26a). "Then the children are exempt," Christ replies (v. 26b). In other words, Jesus and his followers should not have to pay this tax.[50]

Given that the tax was commanded by God in the Torah itself, this is a stunning claim, in keeping with so many of Jesus' sweeping challenges to the law.[51] This is not merely part of the oral *halakah*, the tradition of the ancestors, that he is questioning, but God's holy and revealed will in his written Word. Only as one who is the divine Messiah, fulfilling all the Law and the Prophets (recall Matt. 5:17), can he make such a claim with any legitimacy.[52] At the same time, as elsewhere, he will not actually break the written law during his lifetime. So he envisions a creative way of paying the tax without having to use any of the disciples' existing funds (v. 27).[53] We should not be surprised, though, when, despite all the other ways that Jewish laws and traditions continue in the early church, especially within the Jewish-Christian wing of it, we read not a word about Jesus' followers continuing to pay this temple tax after his death and resurrection.

The other tax about which Christ pontificates in the Gospels is the Roman imperial tribute. A group of Pharisees and Herodians gang up on him to ask him about paying this tax (Mark 12:13 – 17 par.). Pharisees, scrupulous in their loyalty to the Mosaic law over all foreign powers, would have objected to it, though probably most were forced to pay it with great reluctance. Herodians, loyal to the dynasty of Herods installed by Rome, would have supported paying it. By joining forces against a common enemy, they create a Catch – 22 situation for Jesus. He will enrage one of the two factions no matter which answer he chooses to the question, "Should we pay or shouldn't we?" (v. 15). Or so his

interrogators imagine.[54]

Historically, this passage has normally been understood as supplying a "both-and" answer. Jesus escapes the trap by acknowledging a legitimate role for the emperor and a legitimate role for God. The Roman coins had imperial images on them; it was appropriate to return some of the wealth of this world to Caesar (v. 16). But that does not make the emperor the supreme master and deity to whom worship is due. Only God merits that allegiance, and his moral commands remain in force. So "give back to Caesar what is Caesar's and to God what is God's" (v. 17a).[55] In recent years, a popular interpretation has understood God's claims to all but cancel out Caesar's. While not all proponents of this view go on to imagine Jesus directly opposing the payment of the imperial tax, the upshot of the approach remains that everything belongs to God, so that we dare not put Caesar's claims even remotely on the same level.[56] But this interpretation destroys the delicate balance Jesus elsewhere achieves between competing Jewish positions on a topic. This newer interpretation cuts the Gordian knot by simply slicing off one half of it. Jesus, in essence, winds up siding with the Pharisees over against the Herodians. Given the Pharisees' greater numbers and popularity in first-century Israel, there would hardly be anything such an answer to amaze Jesus' audience (v. 17b). Luke 23:2 uniquely includes in the accusations against Jesus before Pilate the claim that "he opposes payment of taxes to Caesar." But Luke also stresses Jesus' innocence of the charges against him (vv. 4, 14, 15, 22). So this claim seems to have been trumped up to get the Roman governor's attention.[57] The traditional interpretation of Jesus' saying about giving to Caesar remains the most persuasive.[58]

"Whose portrait is on the coin? Caesar's. Since the coin bears the image of the Roman Emperor, it belongs to him, but what bears God's image (humankind itself, Gen. 1:26 – 27) is God's. Once again, Jesus' answer proves to be too much for his opponents."[59]

This interpretation also squares better with the one other main reference to the Roman tax in the New Testament: Romans 13:6 – 7. The

larger unit of thought in which these two verses appear (13:1 – 7) deals with submission to governing authorities. Paul would certainly have known those Old Testament texts in which God's people were praised for civil disobedience, as when the Israelite midwives refused to kill baby boys despite Pharaoh's order (Exod. 1:16 – 21) or when Daniel's three companions refused to bow down to worship the Babylonian king despite the warning that they would be thrown into the fiery furnace for any disobedience (Dan. 3). God's will always trumps edicts of even the highest and most powerful human authorities when there is direct conflict between the two. Paul may well have also heard of Peter and John's reply to the Sanhedrin when the apostles were ordered "not to speak or teach at all in the name of Jesus" (Acts 4:18): "Which is right in God's eyes: to listen to you, or to him? You be the judges! As for us, we cannot help speaking about what we have seen and heard" (vv. 19 – 20).[60] Thus Romans 13:6 – 7 cannot be used to teach the payment of every tax ever imposed on a people without exception.

Inevitably, Christians will disagree as to when a threshold has been crossed that justifies the nonpayment of taxes, but circumstances must be extremely dire before it is reached. Paul penned his injunctions to pay taxes and revenue to the various Roman authorities in the late 50s, most likely in 57. This was precisely the time during Nero's reign in which many citizens were starting to revolt against the oppressive burden of imperial taxation. Tacitus describes a formal protest brought to Nero in 58 (*Ann.* 13.50 – 51), which yielded slight alleviations here and there but basically left the system intact — a system that included tax collectors earning their own income by overcharging the people and keeping the surplus for themselves.[61] Not only does Paul command the Roman Christians to continue to pay their taxes in this very onerous setting, but he calls the authorities "God's servants." This label no doubt astounded Paul's audience in Rome. But apparently he felt a smoothly functioning dictatorship was still preferable to anarchy. And these were not yet the years of Nero's formal pogrom against Christians (64 – 68).[62]

THE CALCULUS OF CHARITABLE GIVING

Once we see that Jesus and Paul did not relieve first-century Christians of paying taxes to the idolatrous, oppressive Roman regime, it is difficult to mount a credible case for withholding tax payments in modern Western democracies, even when some of the money is spent in ungodly fashion. At the same time, secular states do not further the gospel objective of drawing men and women closer to God through Jesus Christ. So it is equally difficult to imagine Christ or one of the inspired writers letting us off the hook today by saying, "Sure, give a lot less to the church, because your tax monies help people in a lot of the ways the church once did"! Especially when so many more of us live so much further above the poverty line than first-century believers did, it is much more likely they would call us to live a far simpler lifestyle to free up plenty of funds for both charitable giving *and* paying our taxes.[63] Particularly in the American system in which donors to charitable organizations receive substantial tax breaks, we can use even the secular system as an incentive to become better stewards of God's gifts to us.

"Jesus encourages us to pray for daily bread, in effect for the necessities of life — food, shelter, clothing, family, friends, a means of working and living. Most everything beyond that is a luxury."[64]

What about the other barrage of questions often unleashed at this juncture? Do we arrive at a percentage for what we will give based on our gross or on our net income? The question proves almost irrelevant, since our goal is not to attain to a stipulated percentage but to be generous and perhaps even sacrificial. Such amounts can be determined on either gross or net; neither one is absolutely right in a way that makes the other one conclusively wrong. The important question really is how much we keep for purely self-centered spending.[65]

So, too, all distinctions between tithes and offerings vanish because we never attain a level of *required* giving, above which everything else is a voluntary offering as in the Old Testament. Countless public prayers

before or after a plate or bag is passed for the collection of money during church services still speak of bringing God "our tithes and offerings." It would be better if this expression were banned from ecclesiastical usage! As fewer and fewer people actually give 10 percent, fewer people even know that the word tithe *means* giving 10 percent or that "offerings" in this specific phrase refer to giving extra above the 10 percent for the tithe.

What about giving to the local church versus to other Christian organizations? While church and denominational leaders understandably want as much money to come into their coffers as possible, there is no legitimate biblical case that can be mounted to say that all Christian giving must go to local churches or specific denominations.[66] Attempts to equate the storehouse of Malachi 3:10 with the church again fail to understand the role of the temple in the Old Testament as well as the New.[67] The giving that the New Testament describes may go to a common local treasury (as throughout Acts) or directly from one congregation to a given individual (Philippi to Paul) or from individuals or churches to other churches (Paul's collection for Judea). Denominations did not yet exist, nor did parachurch organizations, so we cannot expect anything to be said about them.

Some Christians are happy to encourage believers to give to individuals or organizations involved in ministry, but only once they have tithed to their local church.[68] But once the case for tithing dissipates, this approach no longer holds any currency. It does make good sense to encourage people to be generous in giving to their local church and then to feel free to give above and beyond that in other areas, but as we have seen, this does not lead to a one-size-fits-all amount or percentage for all people.

"The word 'treasure' is found eighty times in the Old Testament, but in only a few can it clearly be connected with a divine storehouse (e.g., Pss. 33:7; 135:7; Job 38:22). Deuteronomy 28:12 (and in a lesser way Jer. 50:25) does say God's treasure-house is in the heavens. Accordingly, we must be careful about using this verse to insist on 'storehouse

tithing' by which some require that *all* giving to God's work must be channeled *only* through the local church! We must indeed 'bring' the tithes, but in fairness to the text, the 'storehouse' is not equated with the local church."[69]

A lot of times churchgoers protest against the way their church's leadership is using their money by giving considerably less than they would otherwise. The trouble with this tactic is that they seldom tell any of their leaders what they are doing or why they are doing it. So the protest by its very nature cannot have any constructive value in getting the church or its leaders to change their practices or policies. At times, one *can* tactfully explain to leadership what one is doing and possibly accomplish something constructive. But thoughtful, active participation in a given congregation's decision-making processes normally works better when people know that one continues to give faithfully throughout those processes.

If, after prolonged involvement in attempts to change a church's priorities, one senses that one is out of step with an overall congregation's desires on a significant variety of spending issues and that one simply *cannot* in good conscience give generously to support a given budget, then it is probably best to begin looking for a new church context in which one *can* do so. There may on occasion be mitigating factors that make it best for members to remain within a congregation to which they have been committed even as they simply cannot support that church's financial priorities to the degree they would do so were those priorities considerably different. But then they have an obligation to let people know why they are doing what they are doing, and to bend over backward to be cooperative and actively involved in every other way possible.

What about giving to charities that are not distinctively Christian? John Stott puts it well: "Christians should finance Christian enterprises which the world will not, or should not be expected to, support…. There are many good causes which we may support, but we *must* support our brothers and sisters whom the world does not support."[70] When unbelievers are willing to give to support Christian causes, completely voluntarily and under no pressure, and to offer their gifts with no strings

attached, Christians should accept those donations gratefully. But we should never count on or expect non-Christians to give to the church or to Christian organizations or causes. Conversely, believers should feel free to support charities whose objectives are largely in sync with causes they can in good conscience support, but not at the expense of supporting distinctively Christian endeavors.

> "Some believers worry about the sources of income from non-Christians. Occasionally, they may even know that it is money made through poor spending choices, such as playing the lottery. But as the early twentieth-century evangelist Billy Sunday loved to say when he accepted such money, 'the devil's had it long enough!' Better it be used in the Lord's work."[71]

In other words, we must never lose sight of the fact that providing all the humanitarian aid in the world will count for nothing in eternity if a person does not have Christ as Lord and Savior. Non-Christian enterprises by definition will not promote the gospel, so believers must always prioritize Christian ones. Still, the call to help the poor is so pervasive in Scripture that if local churches are failing in this task, and if the many parachurch organizations that in general do excellent work around the world in helping the poor explicitly in Jesus' name are not present in a given community, Christians should want to support whatever outlets are available for serving the needy. In these contexts, Christians may wind up supporting non-Christian NGOs or their equivalents.

What about debts? Romans 13:8 declares, "Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law." One perspective derived from this passage is that Christians simply should never go into debt, period.[72] Others may acknowledge this as an ideal, but recognize that in a modern, capitalist society, sometimes loans are desirable.[73] Buying a home and financing a tertiary-level education are the areas in which loans may be the most unavoidable for many.

But even in the ancient world, debts and loans proved commonplace. The Old Testament prohibition of usury or charging interest on loans

would not have come into being if loans or indebtedness was nonexistent, or even rare. More importantly, this legislation presupposes that offering interest-free loans to poor people to help them meet their most basic needs is *desirable*, even though it creates indebtedness. In the modern world, demonstrating that one is reliable and faithful in paying off one's smaller debts (e.g., monthly car payments) is often a prerequisite for being eligible for larger, more unavoidable loans (e.g., a home mortgage).

Is Paul forbidding even modest indebtedness that people can realistically hope to pay off at a low level of interest over a reasonable amount of time? Almost certainly he is not. First of all, Romans 13:8 is primarily about the positive responsibility of loving others, by which one fulfills the entire Torah. The verse plays on the two major meanings of the word "debt" — a distinctively financial obligation or a more intangible (and in this case, spiritual) obligation. The Greek is actually more elliptical than most English translations. Rendered literally, the first half of the verse reads "Let no one owe anything, except to love one another." The two contrasting meanings of "owe" are communicated by only one use of the verb. The NIV nicely brings out the verbal aspect of the two Greek present tenses, in both the imperative and infinitive verbs. In other words, "do not continually owe" but "do continually love." Paul is not prohibiting all loans or indebtedness, but he is calling us to minimize them as much as possible and to be prompt and faithful in paying them off.[74]

"*Let no debt remain outstanding,* Paul writes, *except the continuing debt to love one another* (8a). That is to say, we are to be punctilious in paying our bills and meeting our tax demands.... But there is one debt which will always remain outstanding, because we can never pay it, and that is our duty to love. We can never stop loving somebody and say, 'I have loved enough.' "[75]

HISTORICAL DEVELOPMENTS

Some readers may find much of the information in this chapter quite new to them. They may have spent most of their lives in contexts in which all they have ever heard taught about Christian giving is the tithe. Or at least, the leaders they most respect may have taught them that the only truly biblical position is to tithe — to give 10 percent. Usually those who insist on a tithe also insist that it go to the local church. Often they also maintain that the overwhelmingly dominant view throughout church history and the only genuinely orthodox position is precisely this tithe to the local church. Each of these claims, as it turns out, is false.

The first four centuries of church history prove a decidedly mixed bag. This is a period of time in which Christians regularly discussed and debated the role of the Old Testament in the life of a Christian. On just about any major issue involving law vs. gospel, one can find considerable differences of opinion. On the one hand, Jewish Christianity continued to influence the thinking of the church fathers more often than many realize;[76] on the other hand, many worried terribly about replicating the errors of the "Judaizers," whom Paul anathematized throughout Galatians.[77]

On the specific issue of tithing, Clement of Rome, the *Didache*, Justin Martyr, and Tertullian all made statements suggesting that they opposed the practice in general. The *Didascalia Apostolorum*, Origen, and Epiphanius were against the tithe being treated as *binding* on believers. Irenaeus, Cyprian, Constantine, and Gregory of Nazianzus were ambiguous in their comments on the topic, while Clement of Alexandria, the *Apostolic Constitutions*, the Synod of Gangra, Hilary of Poitiers, Basil of Caesarea, and Ambrose all advocated tithing.[78]

With the increased growth of distinctively Roman Catholic theology and practice, the tithe became more and more common. As on so many topics, Augustine's views in the early fifth century set the tone for a millennium. Charlemagne, the famous so-called holy Roman emperor, in the late eighth century transferred the obligation for collecting the tithe from the church to the state. The differences between tithes and taxes were becoming ever blurrier. Nevertheless, there were dissenting voices

even during the Middle Ages, including the Waldensians, Thomas Aquinas, John Wycliff, John Huss, and Erasmus.[79] It is telling that these are precisely the key scholars and activists during this period who most stressed careful, personal Bible reading and study. The Protestant Reformation would bring the debate back into central focus.

Martin Luther found tithing an expedient form of civil taxation but did not view it as a religious duty. Huldreich Zwingli believed that tithes were voluntary rather than obligatory, although over the course of his ministry he came to support them more and more as highly useful. Many Anabaptists and leaders of the Radical Reformation were much more explicitly opposed to the tithe as a binding obligation.

John Calvin's various comments on the topic are difficult to combine into a consistent perspective. In one context he can call tithes "only a kind of appendage" to the law. In another, he can rail against the Catholic church's equation of Christian priests with ancient Levites, allowing them to demand tithes to support clergy, inasmuch as Christ was the only true Christian priest. Yet elsewhere he can seem to say the exact opposite — that the Israelite priests were the ministers of their day just as Christian pastors are today, so that they should receive the same kind of sustenance. Yet even here, he stops short of directly equating this sustenance with tithes.[80]

John Wesley's famous injunction was to "earn all you can, save all you can, and give all you can," and his own personal model of that principle went far beyond giving a mere 10 percent. Early in his adult life, he determined a minimum amount of income that he needed to live on, and he tried never to vary from that amount for the rest of his life, giving all of the rest away for the Lord's work. At the outset, the percentage was noticeably less than ten, but it soon became considerably more and grew very large indeed as Wesley earned more and more royalties from his voluminous writings. Had he indeed kept it all, he would have been exceedingly wealthy; as it was, he died with very little to his name.

Other well-known individuals who explicitly or implicitly opposed the tithe as binding on Christians included Menno Simons, Philipp Melanchthon, John Smyth, John Robinson, the seventeenth-century English Parliament, the Puritans and Pilgrims who settled Massachusetts, John Cotton, Roger Williams, John Milton, Oliver Cromwell, the English

Particular Baptists, John Owen, Francis Turretin, John Bunyan, the Quakers, John Gill, Adam Clarke, and Charles Haddon Spurgeon. Those who advocated it included Matthew Henry, Increase Mather, Cotton Mather, Charles Leslie, James Gambier, Richard Belward, John James, and Charles Finney.[81]

In 1876, however, a Chicago businessman and Presbyterian layman, Thomas Kane, wrote a pamphlet entitled, "What We Owe and Why We Owe It," and distributed it to 75 percent of America's evangelical pastors at no charge to them. This event sparked what was called a "rediscovery of tithing," suggesting it that was not nearly as common a practice in the country prior to this date as it quickly became afterward. Kane argued for the tithe on the basis of universal law rather than anything uniquely Jewish or Christian and appealed to the cost of worldwide evangelization as his primary rationale for commending the practice. Numerous other books were promoting tithing around this same time, and the end result was a marked change in the number of churches that came to teach it. Today the pendulum is swinging in the opposite direction as more and more Christians are rediscovering that tithing cannot be fairly derived from the Bible, filtered through the Christian lens of the New Testament.[82]

CONCLUSION

I am not personally opposed to anyone who voluntarily chooses to tithe, including those who give it all to their local church. Because the overall levels of Christian giving are so low (recall pp. 23–25), a tithe well surpasses the percentage of giving of most Americans. But I strenuously object when tithing is taught as mandatory, as the only viable biblical model, or when it is made a criterion for Christian leadership or church membership. This virtually guarantees that the poorer members of the congregation, no matter how experienced in ministry and godly in character, will be excluded or else severely inconvenienced if they do tithe. And the hardship will be so unnecessary. Possibly worse, many Christians who tithe will be satisfied that they have done all that they need to do, when God may really be calling them to truly generous or sacrificial giving, which for many of them means considerably more than 10 percent.[83]

As for taxes, Christians should pay them, in all but the most extreme of situations in which it is beyond doubt that a major portion of the money will be used in

directly anti-Christian activity or simply squandered as it lines the coffers of corrupt officials instead of going to where it is supposed to. When Christians do perceive that a line has been crossed requiring civil disobedience, they must exercise that disobedience in as grace-filled and loving a spirit as possible, not with hatred and defiance. They must also recognize and accept the consequences that will befall them if they do not succeed in changing the system through their protest.

RELEVANT QUESTIONS

1. Are you convinced by this chapter's case that tithing is not a requirement for Christians today? Why or why not?
2. Evaluate the concept of the graduated tithe? What percentages of giving would it yield in your life if you experimented with it for a few years?
3. In light of Scripture (not your political or philosophical background or convictions), what role should paying taxes play in the Christian's life?

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1. Smith and Emerson with Snell, *Passing the Plate, 35*.

2. Rodney Stark, *The Rise of Mormonism* (New York: Columbia University Press, 2005), 123.

3. Marty E. Stevens, *Temples, Tithes, and Taxes: The Temple and the Economic Life of Ancient Israel* (Peabody, MA: Hendrickson, 2006), 6.

4. Kenneth A. Mathews, *Genesis 11:27 – 50:26* (NAC; Nashville: Broadman & Holman, 2005), 157.

5. Cf. further David A. Croteau, *You Mean I Don't Have to Tithe? A Deconstruction of Tithing and a Reconstruction of Post-Tithe Giving* (Hamilton, ON: McMaster Divinity College Press; Eugene, OR: Pickwick, 2010), 90 – 93.

6. For the best possible spin on such buildings as places to inspire praise for God, based on the Old Testament temple, see Allen P. Ross, *Recalling the Hope of Glory: Biblical Worship from the Garden to the New Creation* (Grand Rapids: Kregel, 2006), 242 – 52.

7. On the earliest centuries of the synagogue, see esp. Birger Olsson and Magnus Zetterholm, eds, *The Ancient Synagogue: From Its Origins until 200 C.E.* (Stockholm: Almqvist & Wiksell, 2003).

8. For guidance on when they may be appropriate, see Thom S. Rainer, *The Book of Church Growth: History, Theology, and Principles* (Nashville: Broadman, 1993), 271 – 79.

9. Blomberg, *Neither Poverty nor Riches*, 46.

10. Cf. Peter C. Craigie, *The Book of Deuteronomy* (NICOT; Grand Rapids: Eerdmans, 1976), 233 – 34.

11. Gunther Wittenberg, "The Tithe—An Obligation for Christians? Perspectives from Deuteronomy," *JTSA* 134 (2009): 82 – 101.

12. Cf. further J. G. McConville, *Law and Theology in Deuteronomy* (Sheffield: JSOT, 1984), 68 –

87.

13. Ronald F. Youngblood, “1, 2 Samuel,” in *EBC* (rev. ed.; ed. Tremper Longman III and David E. Garland [Grand Rapids: Zondervan, 2009]), 3:93.

14. David T. Tsumura, *The First Book of Samuel* (NICOT; Grand Rapids: Eerdmans, 2007), 260.

15. “Reading these verses together with the condemnation of Solomon, which follows immediately in 1 Kings 11, suggests that behind the collocation stands the prohibition in the Deuteronomic law of the king’s amassing horses and silver and taking many wives (Deut 17:16 – 17).” Mordechai Cogan, *1 Kings* (AB; New York and London: Doubleday, 2000), 323.

16. The Targum on this passage paraphrases it as “my weakness is stronger than my father’s might”! Martin J. Selman, *2 Chronicles* (JOTC; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1994), 363.

17. Raymond B. Dillard (2 *Chronicles* [WBC; Waco, TX: Word, 1987], 251) astutely observes, “Providing for the servants of God to free them for more important matters (31:4) is likewise a concern of the New Testament (Phil 2:25 – 30; 4:14 – 19; 2 Cor. 8:10 – 9:15; Acts 6:1 – 4; 20:32 – 25).” Dillard also wisely says nothing about this provision being specifically 10 percent.

18. Smith, *Hosea, Amos, Micah*, 302.

19. Thomas E. McComiskey and Tremper Longman III, “Amos,” *EBC* (rev. ed.; ed. Tremper Longman III and David E. Garland [Grand Rapids: Zondervan, 2008], 8:389.

20. Nehemiah’s two motivations were reverence for God and compassion for his people. “In his own brusque style he exemplified the two great commandments, and anticipated the cheerful disregard of one’s entitlements which Paul would expound in 2 Corinthians 9.” Derek Kidner, *Ezra and Nehemiah* (TOTC; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1979), 98.

21. Breneman, *Ezra, Nehemiah, Esther*, 273.

22. “It is difficult to read Mal. 3:10b – 12 and not recognize the covenant ethos exemplified in Deuteronomy,” esp. in the blessings and curses of Deut. 28. David L. Petersen, *Zechariah 9 – 14 and Malachi: A Commentary* (OTL; Louisville: Westminster John Knox, 1995), 218.

23. See further David A. Croteau and Andreas Köstenberger, “‘Will a Man Rob God?’ (Malachi 3:8): A Study of Tithing in the Old and New Testament,” *BBR* 15 (2006): esp. 68 – 70. Cf. Pieter A. Verhoef, *The Books of Haggai and Malachi* (NICOT; Grand Rapids: Eerdmans, 1987), 311; Andrew E. Hill, “Malachi,” in *Minor Prophets: Hosea-Malachi* (ed. Richard D. Patterson and Andrew E. Hill; Carol Stream, IL: Tyndale, 2008), 635.

24. E.g., Ken Hemphill and Bobby Eklund, “The Foundations of Giving,” in *Perspectives on Tithing: 4 Views* (ed. David A. Croteau; Nashville: Broadman & Holman, 2011), 20 – 44.

25. William W. Klein, *Become What You Are: Spiritual Formation according to the Sermon on the Mount* (Tyrone, GA: Authentic, 2006), 87. France (*Matthew*, 190) recognizes that “those who can

do no more than simply keep the rules, however conscientiously, haven't even started as far as the kingdom of heaven is concerned." Cf. also Robert A. Guelich, *The Sermon on the Mount: A Foundation for Understanding* (Waco, TX: Word, 1982), 171 – 72; Craig S. Keener, *The Gospel of Matthew: A Socio-Rhetorical Commentary* (Grand Rapids: Eerdmans, 2009), 180.

26. E.g., the excellent excursus, except for the final sentence, which does not logically follow from all that has been presented, in E. Ray Clendenen, "Malachi," in Richard A. Taylor and E. Ray Clendenen, *Haggai, Malachi* (NAC; Nashville: Broadman & Holman, 2004), 429 – 33.

27. Stevens, *Temples, Tithes, and Taxes*, 6 – 7.

28. Douglas E. Oakman, *Jesus and the Economic Questions of His Day* (Lewiston, NY: Edwin Mellen, 1986), 53 – 73.

29. E.g., Reggie Kidd, "Tithing in the New Covenant? 'Yes' as Principle, 'No' as Casuistry," in *Perspectives on Tithing: 4 Views* (ed. D. A. Croteau), 109 – 13.

30. See further Klein, Blomberg, and Hubbard, *Introduction to Biblical Interpretation*, 344 – 50. Cf. D. A. Carson, "Matthew," in *EBC* (rev. ed.; ed. Tremper Longman III and David E. Garland; Grand Rapids: Zondervan, 2010), 9:171 – 77; David A. Dorsey, "The Law of Moses and the Christian: A Compromise," *JETS* 34 (1991): 321 – 34.

31. Frederick C. Holmgren, "The Pharisee and the Tax Collector: Luke 18:9 – 14 and Deuteronomy 26:1 – 15," *Int* 48 (1994): esp. 257 – 59; Craig A. Evans, "The Pharisee and the Publican: Luke 18.9 – 14 and Deuteronomy 26," in *The Gospels and the Scriptures of Israel* (ed. Craig A. Evans and W. Richard Stegner; Sheffield: Sheffield Academic Press, 1999), 349.

32. "τιμή is used here in the same double sense as the related verb was in v. 3, i.e., 'honor, reverence,' but more particularly in the sense of 'honorarium' or 'compensation,' as v. 18 makes evident with its reference to wages." George W. Knight III, *The Pastoral Epistles* (NIGTC; Carlisle, UK: Paternoster; Grand Rapids: Eerdmans, 1992), 232.

33. BDAG, 410.

34. But perhaps Deut. 16:17 is in view as Old Testament background. There we read, "Each of you must bring a gift in proportion to the way the LORD your God has blessed you." Here we see proportional giving in an Old Testament context as well — the context of free will offerings brought to the seasonal festivals in Jerusalem.

35. See esp. D. A. Carson, *The Inclusive Language Debate: A Plea for Realism* (Grand Rapids: Baker; Leicester, UK: Inter-Varsity Press, 1998), esp. 183 – 92.

36. Even Grudem (*Business for the Glory of God*, 58), who denies that a person can ever have too much wealth per se, agrees that "there is an extreme kind of inequality that is not good, a point where people are in poverty and should be helped." Thus "some extreme inequalities are wrong in themselves" (p. 51).

37. James D. Quiggle, *Why Christians Should Not Tithe: A History of Tithing and a Biblical Paradigm for Christian Giving* (Eugene, OR: Wipf & Stock, 2009), 92 – 156.

38. Cf. further Powell, *Giving to God*, 109 – 13.

39. "Thus, Paul seems to think of this collection as an act of worship through which churches experience the love and grace of God and, in turn, convey God's love and grace to others. He has a pretty noble vision for what could easily have been dismissed as fundraising" (ibid., 115).

40. Powell, *Giving to God*, 122.

41. Cf. Linda L. Belleville, *2 Corinthians* (IVPNTC; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1996), 220. She makes the identical point with people earning incomes of $10,000 and $100,000 in the mid-1990s.

42. Cf. David E. Garland, *2 Corinthians* (NAC; Nashville: Broadman & Holman, 1999), 368 – 70.

43. Witherington observes that "one does not need to be rich to be generous or to have a generous spirit. Jesus does not evaluate sacrifice or generosity on the basis of the amount given any more than he evaluates prosperity or having treasure on the basis of the amount of money made, saved, invested, or the like. His concepts of sacrifice and what constitutes true prosperity, generosity, and well-being differ radically from what many affluent modern Christians seem to suppose." Ben Witherington III, *Jesus and Money: A Guide for Times of Financial Crisis* (Grand Rapids: Brazos, 2010), 76.

44. For the sociological dynamics involved, and for the recognition of the principles of graduated giving here, see esp. Ben Witherington III, *Conflict and Community in Corinth: A Socio-Rhetorical Commentary on 1 and 2 Corinthians* (Grand Rapids: Eerdmans, 1995), 411 – 21.

45. Witherington, *Jesus and Money*, 77.

46. Durham, *Exodus*, 403. Richard S. Hess ("Leviticus," in *EBC* [rev. ed.; ed. Tremper Longman III and David E. Garland; Grand Rapids: Zondervan, 2008], 1:534) adds, "The fact that the rich are to give the same amount as the poor shows that it is not how much one has that obtains atonement for his life (v. 15)." William H. C. Propp (*Exodus 19 – 40* [AB; New York and London: Doubleday, 200], 479), however, believes that because the census was taken by weighing the silver that was collected, this was the only practical scheme possible, so that no further theological implications need be drawn.

47. E.g., Clines, *Ezra, Nehemiah, Esther*, 207.

48. Or, because this tax was the first time one was prescribed annually, perhaps there was no felt need to match the precedent set in the days of the tabernacle, even if in later eras the sum would revert to the earlier one. So, e.g., Williamson, *Ezra, Nehemiah*, 335 – 36.

49. For a thorough study of the tax in Jesus' day, see William Horbury, "The Temple Tax," in *Jesus and the Politics of His Day* (ed. Ernst Bammel and C. F. D. Moule; Cambridge: Cambridge

University Press, 1984), 265 – 86.

50. Neil J. McEleney, "Mt 17:24 – 27 —Who Paid the Temple Tax? A Lesson in Avoidance of Scandal," *CBQ* 38 (1976): 178 – 92.

51. Cf. Sigurd Grindheim, *God's Equal: What Can We Know about Jesus' Self-Understanding in the Synoptic Gospels* (London and New York: T&T Clark, 2011), 101 – 16.

52. Robert L. Reymond, *Jesus, Divine Messiah: The New Testament Witness* (Phillipsburg, NJ: Presbyterian & Reformed, 1990), 96.

53. Which may at this juncture have been quite limited. See Richard Bauckham, "The Coin in the Fish's Mouth," in *Gospel Perspectives* (ed. David Wenham and Craig Blomberg; Sheffield: JSOT; Eugene, OR: Wipf & Stock, 2003), 6:219 – 52.

54. See further F. F. Bruce, "Render to Caesar," in *Jesus and the Politics of His Day* (ed. Bammel and Moule), 249 – 63.

55. Stanley Hauerwas, *Matthew* (BTC; Grand Rapids: Brazos, 2006), 190.

56. E. g., David T. Owen-Ball, "Rabbinic Rhetoric and the Tribute Passage (Mt. 22:15 – 22; Mk. 12:13 – 17; Lk. 20:20 – 26)," *NovT* 35 (1993): 1 – 14; William R. Herzog II, "Dissembling, A Weapon of the Weak: The Case of Christ and Caesar in Mark 12:13 – 17 and Romans 13:1 – 7," *PRSt* 21 (1994): 339 – 60.

57. Given the narrative sequence, I. Howard Marshall (*The Gospel of Luke* [NIGTC; Exeter, UK: Paternoster; Grand Rapids: Eerdmans, 1978], 852) rightly remarks, "The second charge, forbidding the paying of taxes … to Caesar, stands in open contradiction to 20:20f., and indicates to the reader the falsity of the accusations."

58. Similarly, Robert H. Stein, *Luke* (NAC; Nashville: Broadman & Holman, 1993), 496; Evans, *Mark 8:27 – 16:20*, 247; Davies and Allison, *A Critical and Exegetical Commentary on the Gospel according to Saint Matthew*, 3:216 – 17.

59. Craig A. Evans, *Luke* (NIBC; Peabody, MA: Hendrickson, 1990), 300.

60. Cf. Peter L. Jones, "Civil Disobedience," in *Dictionary of Scripture and Ethics* (ed. Joel B. Green; Grand Rapids: Baker, 2011), 140 – 41; Arland J. Hultgren, *Paul's Letter to the Romans: A Commentary* (Grand Rapids: Eerdmans, 2011), 470.

61. Jewett, *Romans*, 798 – 99. For other, probably secondary factors in Paul's rationale for the commands in Rom. 13:1 – 7, see Kruse, *Paul's Letter to the Romans*, 490 – 92.

62. Jewett, *Romans*, 793. For further potential precipitating factors at the time of or just before the writing of Romans, see Hultgren, *Paul's Letter to the Romans*, 468.

63. See, e.g., Witherington's nine principles for "Deprogramming Ourselves from a Lifestyle of Conspicuous Consumption and Self-Gratification" (*Jesus and Money*, 153 – 64).

64. Witherington, *Jesus and Money*, 155.

65. Or, as Ralph Martin (2 *Corinthians* [Word; Waco, TX: Word, 1986], 268) phrases it, commenting on 2 Cor. 8, "Opportunity, expressed in the phrase 'according to what a person has' (v 12), is a determining factor in the matter of the amount of giving, which is not measured by the quantity of the gift alone but by the extent of the sacrifice involved (see Mark 12:43, 44)."

66. Such attempted justifications equate giving to the temple with giving to church, pay attention only to one of the three Old Testament tithes, preserve the distinction between tithes and offerings, and/or blur the distinctions between the Testaments.

67. See throughout Stevens, *Temple, Tithes, and Taxes*.

68. E. g., Gary North, "The Covenantal Tithe," in *Perspectives on Tithing* (ed. Croteau), 154.

69. Walter C. Kaiser Jr., *Malachi: God's Unchanging Love* (Grand Rapids: Baker, 1984), 90 – 91.

70. John R. W. Stott, *The Epistles of John* (rev. ed.; TNTC; Leicester, UK: Inter-Varsity Press; Grand Rapids: Eerdmans, 1988), 227.

71. Jody Curtis, "A Few Twists on the Taint," *Foundation: News and Commentary* 39/1 (1998), cites a source that attributes the quotation to Dwight L. Moody even earlier —www.foundationnews.org/CME/article.cfm?ID=1513 (accessed May 10, 2012).

72. E.g., Howard Dayton, *Free and Clear: God's Road Map to Debt-Free Living* (Chicago: Moody Press, 2006), 30.

73. E.g., Larry Burkett, *Debt-Free Living* (rev. ed.; Chicago: Moody Press, 2010), 149 – 50.

74. Moo, *Romans*, 812. Cf. Thomas R. Schreiner, *Romans* (BECNT; Grand Rapids: Baker, 1998), 691.

75. John Stott, *Romans: God's Good News for the World* (BST; Downers Grove, IL: InterVarsity Press [= *The Message of Romans: God's Good News for the World* (Leicester, UK: Inter-Varsity Press, 2001)], 1994), 348.

76. See esp. Oskar Skarsaune and Reidar Hvalvik, eds., *Jewish Believers in Jesus: The Early Centuries* (Peabody, MA: Hendrickson, 2007).

77. See esp. Stephen G. Wilson, ed., *Anti-Judaism in Early Christianity*, vol. 2 (Waterloo, ON: Wilfrid Laurier University Press, 1986).

78. Croteau, *You Mean I Don't Have to Tithe?* 10 – 21. Cf. Lukas Vischer, *Tithing in the Early Church* (Philadelphia: Fortress, 1966).

79. Croteau, *You Mean I Don't Have to Tithe?* 21 – 26.

80. Ibid., 26 – 35. Helping the poor was more central for Calvin than maintaining the wealth of clergy, esp. in light of what he perceived to be the Roman Church's rampant abuse of the latter. The former kind of help, however, was to be entirely voluntary on the part of individual

Christians, while taxes paid to the state could support the beginnings of a welfare system. See also Pattison, *Poverty in the Theology of John Calvin*, 123 – 41.

81. Croteau, *You Mean I Don't Have to Tithe? 35* – 48.

82. Ibid., 48 – 81. Cf. esp. Quiggle, *Why Christians Should Not Tithe*; Witherington, *Jesus and Money*; Stuart Murray, *Beyond Tithing* (Carlisle, UK: Paternoster, 2000; Eugene, OR: Wipf & Stock, 2011); John F. MacArthur Jr., *God's Plan for Giving* (Chicago: Moody Press, 1982); Pieter Verhoef, "Tithing: A Hermeneutical Consideration," in *The Law and the Prophets* (ed. John H. Skilton; Phillipsburg, NJ: Presbyterian & Reformed, 1974), 115 – 27.

83. E.g., North, "Covenantal Tithe," 154: "if you pay your tithe, you have met your obligation to God. You need not worry about not having paid enough. You can abandon all guilt for not having paid enough." These are frightening and dangerous words for anyone to speak, much less to teach others, if there is even the slightest chance that they are wrong! As we have seen, there is a good chance that they are both wrong and highly presumptuous.

CHAPTER 6

HOW MUCH IS AT STAKE?

Given the overall statistics concerning Christian financial stewardship (see above, pp. 23–25), it would appear that for many believers, giving to God's work in the church and in the world is one of the last or hardest areas of their lives to surrender to Christ's lordship. Put differently, it may be one of the final hurdles keeping many from Christian maturity, from that measure of sanctification that *is* attainable in this life. Mark Brewer, pastor of Bel-Air Presbyterian Church of Los Angeles, previously pastored two large evangelical Presbyterian churches in the Denver area and spoke several times at Denver Seminary. One of his recurring comments in the 1980s and 1990s when I heard him speak in and around Denver was that the two hardest things for Christians to get control of are their wallets and their zippers! Intervening events in the last decade-plus have seemed to make sexual sin and materialism even bigger threats to the church than ever in its history.[1]

But the average Christian congregation or parachurch organization hardly treats them similarly. In some contexts, catch a Christian leader sneaking a glance at some internet pornography and they are summarily fired and their ministries permanently destroyed. But set a record for greed in the size of a capital campaign that a similar leader wishes to finance, and many will praise that person as having amazing faith, or being a visionary worthy of great praise. As Americans' obesity also reaches record levels, when was the last time anybody was ever spiritually disciplined, even mildly, for repeatedly abandoning their diet? Yet as Augustine pointed out 1,600 years ago in his *Confessions*, the same kinds of lusts are at work in both sexual immorality and gluttony. Both involve unbridled bodily appetites and failure to exercise appropriate self-control.[2] Surely, our response to these kinds of problems must move toward some form of parity that avoids both overreacting to

and ignoring them. David Platt puts it pointedly but appropriately:

> So what is the difference between someone who willfully indulges in sexual pleasures while ignoring the Bible on moral purity and someone who willfully indulges in the pursuit of more and more material possessions while ignoring the Bible on caring for the poor? The difference is that one involves a social taboo in the church and the other involves the social norm in the church.[3]

"These temptations do I daily endeavor to resist, and I summon Thy right hand to my help, and refer my excitements to Thee, because as yet I have no resolve in this matter."[4]

So just how serious is the issue of stewardship? How much is at stake? Are we talking about a fairly minor area of sanctification, as one would conclude by looking at the virtual neglect of the topic altogether in systematic theologies[5] (with only slightly greater attention devoted to it in works on biblical ethics)?[6] Is stewardship an important arena, but still just one of many? Or is it one of the most important barometers of spiritual maturity? Could it even be "exhibit A" of one's level of sanctification?

Pressing the matter further, have we separated sanctification from justification too much in some of our systematic formulations?[7] Are there certain features of a Christian lifestyle that, if never present even in the smallest amount, render any claim to have truly trusted in Christ a mere sham? If so, might the entire absence of any form of financial stewardship be one such indicator? It is time to sweep through the canon from Genesis to Revelation one final time to see what answers emerge.

To the extent that stewardship of creation more generally forms part of the central mandate from God to Adam and Eve (Gen. 1:28), there could hardly be a more crucial command. Overfamiliarity with this passage easily makes us forget what God might have said. After the imperatives to "be fruitful and increase in number" and "fill the earth," God could have said, "and make sure that everyone glorifies me in all that they do." He could have insisted, "and teach everyone to love their neighbor as themselves." Assuming God knew about the human couple's imminent fall into sin, he might well have prophesied it, as he did so many other tragic events throughout the Bible, and then given an Old Testament equivalent to the Great Commission (Matt. 28:18 – 20). Certainly, Joseph Smith Jr., like countless Mormons since, sensed something missing from the creation narratives because they never disclose the full plan of salvation. Thus, the Jesus of the uniquely Mormon scriptures supplies it so that no one from Adam and Eve onward lacks the fullness of the gospel as revealed at Pentecost in Acts 2![8]

But we find none of these alternatives in Genesis 1. Rather, in the very context of declaring that humans would be created in God's image and likeness (vv. 26 – 27), we are told that he commands them to steward his creation. While the examples that flesh out this injunction speak more directly to the need for a balanced commitment to ecology than to matters of wealth and poverty (vv. 29 – 30), stewardship of material possessions can hardly be excluded from God's purview. Had humanity not fallen into sin, presumably there would been no one who lacked enough materially to live a happy, meaningful, and productive life. Because redemption begins the process — however incomplete in this life — of restoring everything corrupted by the fall, the stewardship of all that God gives people must take center stage in any truly biblical ethic.[9]

The centrality of the promise of the land to Abram and to his descendants, beginning in Genesis 12:1 – 3, reinforces this point. Because of the ease with which Christians can retroject, even unwittingly, distinctively Christian concerns into the Hebrew Scriptures

where they did not originally appear, we can easily forget how central the promise of the land remains to the entire story line of the Old Testament.[10] None of the patriarchs ever occupies Canaan for more than a portion of their lives. The children of Israel languish in slavery in Egypt for over four hundred years. The exodus is not just about freeing them from enslavement but even more about fulfilling God's promise to bring them into the land earmarked for them. We have already commented on how cycles of obedience and disobedience throughout the entire rest of the Hebrew Bible result in the people either enjoying the land in prosperity and peace from their surrounding enemies or in hardship and attack, and in extreme circumstances, to occupation and exile (above, pp. 45–46). God wants his people to have a measure of material prosperity, but he wants *all* his people to have it. When those who have more oppress those who have less, he judges them severely.

We have stressed more than once that God makes no covenant with any other nation or people group, and certainly not with the Christian church, comparable to the one he makes with Israel *with respect to a promise of material blessing for obedience*. But he does clearly use other nations and peoples, and he does hold them accountable for their stewardship of their material wealth. For instance, he reveals the coming years of plenty and drought in Egypt, so that Joseph can explain Pharaoh's dream to him and so that he can make provisions for Egypt to feed itself and the surrounding nations during the lean years ahead (Gen. 41).[11]

Commandments six through ten of the Decalogue to varying degrees all deal with the importance of godly stewardship. Not *murdering* means stewarding human life, not *committing adultery* guards against the theft of a spouse, while *theft* in general deprives someone else of what is rightfully theirs — thus violating a central tenet of good stewardship. Not *bearing false witness* has broad applications but, as seen dramatically with the sins and punishments of Achan (Josh. 7) and of Ananias and Sapphira (Acts 5), can mean telling the truth about what one is giving and what one is keeping for oneself.[12] Not *coveting* prevents a wide variety of behaviors that could lead to theft. So even though none of these five commandments explicitly declares, "Thou shalt be good stewards of all thou hast received and not of what thou hast not

received," they come close to adding up to precisely that summary.[13]

The centrality of the tabernacle and later the temple for sacrifice and worship as the primary religious buildings of the Israelite faith can scarcely be overestimated. It is highly significant that these structures are beautiful, ornate, lavish, and wealthy, and that God's people voluntarily sacrifice to make them so. Before the symbolism was forgotten, these sanctuaries regularly reminded the children of Israel of the costliness of forgiveness, of the importance of dedicating one's material possessions to God, and of the need not to lay up treasures on earth but in the buildings designed to most draw their attention toward heavenly realities.[14] That church buildings do *not* necessarily function in the same way in the age of the new covenant does not mean we should forget the purposes of the central buildings attached to the Mosaic covenant.

At the same time, we must remember the lessons of the wilderness wanderings and other eras of deprivation for God's people. The provision of manna, water, and quail taught the Israelites that God would care for their most basic needs, even when they saw no way forward. His regular concern for the alien and sojourner throughout the Torah showed that the Israelites must not hoard their possessions, however meagerly or abundantly God provided them, but must share with others not of their community of faith. The legislation concerning Sabbath, sabbatical year, and Jubilee served to remind them that there was something much more important in life than amassing wealth and safeguarding oneself and one's family for the future—as if that were ever possible anyway! Rather, by means of a predictable cycle of special years, those who had become too indebted must be given a fresh start, those who had become indentured must be given a new lease on life, and those who had become landless must have a chance to own some land again.[15]

THE HISTORICAL BOOKS AND THE PROPHETS

Little new emerges in the centuries of Jewish history that follow the establishment of the Torah to modify the principles just surveyed or to challenge the centrality of stewardship. While the judges and kings turned out to be bad examples more often than good ones, they all lived under the shadow of the laws for godly kings enunciated already in Deuteronomy 17:14 – 20.[16] The king must not seek to acquire enormous wealth, he must not consider himself better than any ordinary Israelite, and he must not "turn from the law to the right or to the left" (v. 20). But, of course, had the kings truly aspired to this ideal with any consistency, the Israelites would not have gotten their wish to have a king *such as all the other nations have* (1 Sam. 8:5, italics mine). They would have had godlier kings than they or any other country ever had, but tragically they set their sights far too low.

The zenith of the monarchy came into view with the reigns of David and Solomon. Both clearly followed God's will more often than Saul, the only other king over the united monarchy. Despite his terrible lapses with Bathsheba and Uriah and less than stellar parenting, David remained "a man after [God's] own heart" (1 Sam. 13:14).[17] His penitential psalm begging for forgiveness when he sinned (Ps. 51) has become the classic model of true repentance, virtually throughout all of human civilization, and plays a central role in Christian liturgy to this day.[18] The geographical boundaries of Solomon's kingdom (1 Kgs. 4:21) came as close as they would under any Israelite king to fulfilling God's promises to the patriarchs concerning the extent of the land their offspring would inherit (Gen. 15:18; Exod. 23:31; Deut. 1:7; 11:24; Josh. 1:4). Indeed, given the varying ways and amounts of detail with which this promise was phrased, it appears that the narrator of Kings is claiming that under Solomon God's promises concerning the land had indeed been fulfilled.[19]

Once the divided kingdom destroyed the unity of the Israelites, much of the land began to be taken by the surrounding nations as well. The territory retained by the southern and northern kingdoms put together would eventually not cover nearly as much of an expanse as Solomon's

united kingdom had by itself.[20] Rebellion against God led to the reduction of the material possessions he allowed his people to steward. Poor stewardship, in turn, led to further divine punishment and dispossession. Thus, a vicious cycle accelerated, which culminated in the Assyrian and Babylonian exiles.

Perhaps the only verse in all of 1 and 2 Chronicles widely known in the Christian church today is 2 Chronicles 7:14: "If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land." Unfortunately, as with so many verses regularly quoted in isolation from their contexts, the true meaning and relevance of this passage is regularly missed and even misstated. In context, "my people" has to mean the Israelites, while the land must be the land of Israel. This text is thus a classic outworking of the Deuteronomic covenant God made with Israel. Because he made it with no other nation about no other land, it cannot be applied to America, Britain, Australia, Thailand, Namibia, Paraguay, or any other contemporary nation.[21]

> Michael Wilcock notes that 2 Chron. 7:14 "has sometimes been made to live in a way that was not intended; there is no modern nation, however much it may need to repent, which God will address as 'my people, who are called by my name.' "[22]

God does still have his people today, however — the multiethnic church of Jesus Christ. It is always appropriate for *Christians* to humble themselves, pray, seek God's face, and turn from any wicked ways they have been following. Numerous New Testament passages assure us of God's forgiveness when we do this (e.g., Mark 1:4; Luke 24:47; Acts 2:38), so this part of 2 Chronicles 7:14 may readily be applied to believers today. But what is the New Testament counterpart to the land? The most prominent equivalent is Jesus himself, but he obviously does not need healing. The "land," however, in the New Testament is also expanded to embrace the entire globe under God's reign (see esp. the use of Ps. 37:11 in Matt. 5:5).[23] If we want true revival in our churches,

along with first-time conversions worldwide, then we must repent of *our* wicked ways.[24]

Because "repentance" in Hebrew means a complete turning around, an about-face in action,[25] central to that repentance will be a transformation in our spending habits and our giving practices. Evangelicals today frequently seek by political action to create a more godly environment in America; they would probably accomplish more if they began by giving away more money and involving themselves in more ministry to the disenfranchised in our land! Stewardship indeed remains foundational for the Christian life.

Ezra instructed the Jews returning to Israel from Persia to bring along and carefully guard their freewill offerings of gold, silver, bronze, and sacred articles for the refurnishing of the Jerusalem temple. The text makes a special point of stressing that everything arrived intact and was donated according to the people's original intentions (Ezra 8:24 – 34). As with Moses and the Israelites exactly copying the heavenly blueprint for the tabernacle (Exod. 25:9, 40; cf. Acts 7:44), and as with Paul's later insistence that the carriers of the collection for Jerusalem remain strictly accountable for how they handle that money (2 Cor. 8:16 – 9:5), so also here Ezra is concerned that not a shekel be mismanaged.[26] Nehemiah's commitment that as a leader he model the voluntary relinquishing of the luxuries that would have rightfully been due him (Neh. 5:14 – 19) reinforces the importance of careful stewardship. Esther, almost against her will, comes into a position of excessive privilege and luxury as Queen of Persia, but uses her ability to throw lavish banquets solely for the purpose of saving her people (Est. 5; 7).

The writing prophets in ancient Israel repeatedly confirm the centrality of stewardship for the ethical outworking of genuine faith/fulness. As we have already seen, their rebukes of the people and especially the country's leaders regularly focus on economic sins (above, pp. 78–84). Only a little needs to be added here. One important supplementary point is that material giving cannot compensate for sins perpetrated. One cannot buy God's forgiveness with one's wealth or possessions.

Isaiah 1:10 – 15 puts this as plainly as any prophetic text. God cares nothing for the Israelites' sacrifices, offerings, incense, festivals and holy

days, convocations, and assemblies because of the pervasive injustice they perpetrate.[27] So he announces the necessary remedy: "Wash and make yourselves clean. Take your evil deeds out of my sight; stop doing wrong. Learn to do right; seek justice. Defend the oppressed. Take up the cause of the fatherless; plead the case of the widow" (vv. 16 – 17). Verse 18 is much better known, though again often out of context, because of its vivid imagery: "Though your sins are like scarlet, they shall be as white as snow; though they are red as crimson, they shall be like wool."

But how does this come about? Isaiah 1:19 immediately explains: by the willingness of the people to obey God and his word. In context, that means practicing justice. This is not works-righteousness because, as we have stressed, obedience to the law flows from the covenant that God has already made with the Israelites and the salvation he has already provided for them. But because the rich Israelites have been plundering the poor (3:14 – 15), apart from repentance, God will destroy their riches (3:18 – 26). He will replace evil stewards with good ones (ch. 22). Isaiah 23 applies most of these same principles to Tyre, reminding us that unlike the "prosperity gospel" that was limited to Israel, judgment on the basis of stewardship is universal (cf. also Ezek. 26 – 28).[28]

Today, if one asks the average Christian what the worst scandals are in which religious or political leaders could be involved, sexual sins would probably come first to mind. Then, one might mention autocratic leadership, or ideological heresy, or lying and duplicity of some form. The prophets, by contrast, usually cite economic sins. The unrighteous king builds his palace with laborers who are paid at most a pittance (Jer. 22:13 – 14). How is this not like the exploitation of today's undocumented agricultural and construction workers? Did the king imagine "that outdoing other kings in great building programs would establish his reputation as a king"?[29] What if today we substituted the word "pastor(s)" in this question for "king(s)"? Conversely, the righteous king had "food and drink," yet "defended the cause of the poor and needy, and so all went well" (22:15 – 16; cf. also the contrast between good and wicked shepherd-rulers in Ezek. 34).[30]

In Ezekiel's glorious vision of the days of a restored temple, the prince in the land "must not take any of the inheritance of the people, driving them off their property" (Ezek. 46:18). That principle alone disqualifies

the twentieth- and twenty-first-century state of Israel *to date* from fulfilling any prophecy about the God-fearing Jews returning to the land at the end of the age. From the initial dispossession of Palestinians from land owned by families, sometimes for centuries, to the more recent unending erection of "settlers' homes" in the West Bank despite treaties signed promising the cessation of such building, modern Israel's leadership has driven thousands of property owners off of their land.[31] Ezekiel 47:22 equally bluntly commands the Israelites to allot the land of Israel as an inheritance not merely for themselves but for the foreigners residing among them, within every tribe and section of the nation. No walls appear here, partitioning Palestinian from Israeli: "'in whatever tribe a foreigner resides, there you are to give them their inheritance,' declares the Sovereign LORD" (v. 23). Notice, too, that God does not refer to a refugee camp but to land that they own and can pass on as an inheritance![32]

> "You are to allot it as an inheritance for yourselves and for the foreigners residing among you and who have children. You are to consider them as native-born Israelites; along with you they are to be allotted an inheritance among the tribes of Israel." (Ezek. 47:22)

We have already referred to God's blistering indictments of the wealthy within Israel that characterize the prophecy of Amos. What is important to add is that he begins by unleashing the same invective on the surrounding nations, also due in part to their economic sins (Amos 1:1 – 2:3), before shocking Judah and Israel with similar tirades of judgment. Again we see that God's will for people to use possessions rightly remains transcultural and applies even to the enemies of God's people.[33]

Finally, the entire little book of Haggai confronts the returned exiles with their passion for luxurious private homes at the expense of rebuilding the temple, God's house. Contemporary equivalents could include individual Christians amassing treasure for themselves without giving generously or sacrificially to the Lord's work, and churches that demand and accept large offerings from their people but spend almost

all of it on salaries for their staff and financing debts on their property rather than in generous and sacrificial giving to mission and outreach.[34]

In his mistaken assumption that Job is being punished for personal sins, Eliphaz recognizes the centrality of the obligations of the rich to care for the poor. Job 22 illustrates this as clearly as any passage in the Bible, though it is scarcely well known. After rightly underlining that a person cannot earn God's favor (22:1 – 3), Eliphaz asks rhetorically, "Is it for your piety that he rebukes you and brings charges against you? Is not your wickedness great? Are not your sins endless" (vv. 4 – 5)? From this abstract principle, Eliphaz moves immediately to examples related to Job's presumed sins of omission with his wealth:

You demanded security from your relatives for no reason;
you stripped people of their clothing, leaving them naked.
You gave no water to the weary
and you withheld food from the hungry,
though you were a powerful man, owning land —
an honored man, living on it.
And you sent widows away empty-handed
and broke the strength of the fatherless.
That is why snares are all around you,
why sudden peril terrifies you,
why it is so dark you cannot see,
and why a flood of water covers you. (Job 22:6 – 11)

There is obviously no presumption here that Job has been given his wealth as a reward for his piety! And even if such an assumption lay unstated in the background, what is clear is that he was meant to be a conduit of that wealth to help the needier people in all kinds of dire situations around him. Job, of course, insists that he behaved in precisely that way (recall above, pp. 99–100), so that Eliphaz's charges prove baseless. But what is significant for our purposes is the two men's implicit agreement that stewardship is "exhibit A" of Job's faithfulness to

God.[35]

"It is not correct to assume that because Job questions God's method of governing, he puts aside all belief in retributive punishment. While seriously considering the exceptions to the rule, he does not throw out everything he has believed about justice."[36]

Job 24:2 – 12 makes the same point from the perspective of the wicked who go unpunished. These verses lament the number of ways those with resources exploit those without them, or who at the very least refuse to help them. Still, it seems that "God charges no one with wrongdoing" (v. 12). Job, of course, is reflecting his limited perspective on matters. Yet even before God reveals himself at the end of the book and sets the record straight, Job does recognize death as the great leveler; the wicked will, in the grand scheme of things, quickly die off (vv. 18 – 25).

Psalm 8 alludes to the original mandate of God to the first human beings to be his vice-regents on earth, stewarding all creation. Because of Hebrews' use of this psalm in a christological context (Heb. 2:6 – 9), it is easy to forget the psalmist's original logic. Gender-exclusive translations can also hinder understanding, especially among people no longer used to thinking of "man" as a corporate singular encompassing both men and women. The updated niv helps to avoid both of these mistakes: "What is mankind that you are mindful of them, human beings that you care for them? You have made them a little lower than the angels and crowned them with glory and honor. You made them rulers over the works of your hands; you put everything under their feet" (Ps. 8:4 – 6).

There is nothing messianic about Psalm 8. The poem is all about God's making humanity in his image and giving them the responsibility to care for his creation.[37] The author of Hebrews recognizes this, too, in Hebrews 2:5 – 8, because he concludes this section by saying "Yet at present we do not see everything subject to them." Humanity's sin has kept them from properly exercising their God-given roles. Verse 9, however, introduces the key contrast. "But we do see Jesus…." He, too,

was made for a time a little lower than the angels (i.e., became human) in order to atone vicariously for the sins of the world. And he accomplished his mission perfectly. Put otherwise, Hebrews turns from anthropology in 2:5 – 8 to Christology in verse 9. In the process we are reminded of our divinely intended function — to steward God's creation for him, including its wealth, rather than to imagine it is ours to do with as we please.[38]

"The earth is *placed* under human authority by God — not by human power. Any authority exercised by humans over the earth is distinctly limited, derived from God, and ultimately responsible to him."[39]

The next relevant psalm is Psalm 72. It is credited to Solomon in its superscription, while verse 20 declares that here the prayers of David are ended. The psalm is best understood, therefore, as the outgoing king's prayer for his son, and perhaps his son's messianic successor.[40] It begins with the prayer for God to endow the king with justice (vv. 1 – 2), but then requests prosperity for the people (v. 3). It petitions the Lord that the king defend the afflicted and save the needy (v. 4), but then shifts to beseech him for more prosperity (v. 5). The psalmist must be presupposing the covenantal link of cause and effect between righteous behavior and material reward. Verses 11 – 14 make that relationship explicit: "May all kings bow down to him and all nations serve him. *For* he will deliver the needy who cry out, the afflicted who have no one to help. He will take pity on the weak and the needy and save the needy from death. He will rescue them from oppression and violence, for precious is their blood in his sight" (italics mine).[41]

Psalm 90 does not deal directly with the stewardship of material goods but has plenty of implications for our topic. It presents itself as "a prayer of Moses" and highlights how fleeting our time on earth is, however long we live. Our days "quickly pass, and we fly away" (Ps. 90:10). So we pray that the Lord might "establish the work of our hands." In other words, much as in Ephesians 5:15, we must redeem the time, making the most of every opportunity to live in accordance with kingdom priorities. Only this kind of living bears fruit that lasts; only

this kind of activity counts for anything before God.[42]

Aitken groups Proverbs 14:21, 31, and 17:5 into "a little family of sayings" in which to mock, despise, or oppress the poor is to insult God: "All forms of oppression and discrimination against others, whether by reason of their social status, colour, religion, political views or the like, are a denial of God, the creator of all mankind, and fall under the same verdict."[43]

The creation of humanity in the *imago Dei* no doubt explains the logic of Proverbs 14:31: "Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God." If the parable of the sheep and the goats in Matthew 25 has too often been taken as referring to helping all needy people, irrespective of their religious commitments, despite the consistent meanings of "least" and "brothers" elsewhere in Matthew (see above p. 105), here at least is a text that discloses no ethnic or religious limitations. All people are created in God's image, so good or evil done to anyone can derivatively be said to be done to God. How we treat the poor and needy is not adjunct to Christian living; it is at its *core*. In comparison, riches and pleasure are meaningless — vain and futile (Eccl. 2:1 – 11; 5:8 – 17).

THE NEW TESTAMENT

A small wing of the Christian church has, at numerous times throughout its history, so stressed salvation by grace that every hint of doing good in the New Testament is chalked up to how Christians earn rewards in heaven above and beyond "mere" eternal life.[44] But the exegetical somersaults that proponents of this approach must turn to try to defend their perspective should scare everyone away from it! Jesus did indeed teach that faith saves (Matt. 9:2; Luke 7:50). Paul made it clear that it was "by grace you have been saved, through faith" and not by works of the law (Eph. 2:8 – 9). At the Apostolic Council in Jerusalem, Peter agreed with Paul, despite an earlier conflict between the two on this very topic (Acts 15:9; cf. Gal. 2:11 – 14). Hebrews 11:6 stresses that "without faith it is impossible to please God." The list of similar passages could be expanded at length.

But all the major New Testament witnesses likewise agree that true saving faith will demonstrate itself through good works. And "good works," especially in Paul, are Christian deeds, not "works of the law" unfiltered through the sieve of fulfillment in Christ. James is perhaps most famous for stressing that faith without works is dead (Jas. 2:17, 26), but Paul proves equally adamant that what counts before God is faith *working* itself out through love (Gal. 5:6). Immediately after Ephesians 2:8 – 9 comes verse 10: "For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do." As we have already seen, Jesus himself taught the judgment of all people (and all peoples) is based on their deeds of mercy to Christian messengers, signifying their acceptance of the gospel message (Matt. 25:31 – 46). Again a long list of similar texts could be compiled.[45]

It is, therefore, far too simplistic to summarize the New Testament teaching as salvation by faith and sanctification by works. Depending on a given context, verbs for the experience of salvation in the New Testament can refer to past, present, or future actions, or any combination thereof.[46] Salvation is by grace alone, through faith alone, in Christ alone. But genuine, saving faith inevitably produces good works. These will differ in quantity and quality from one person to the

next. They do not preclude short or long lapses or "backsliding" at times in a believer's life. But some forms of genuine transformation will occur in true believers' lives, or others have every reason to question the genuineness of whatever professions of faith they may have made.[47]

Do any particular good works take front and center stage? The stewardship of one's material possessions again appears as exhibit A. All the more remarkably, it does so in every major corpus of the New Testament. Whereas redaction criticism of the Gospels, like New Testament theology more generally, has highlighted all manner of ways in which the theological emphases of the different writers vary,[48] no valid distinction can be discovered with respect to stewardship. Every major witness agrees it is foundational. The early Christians debated the role of the law in the Christian life (Acts 15; Ga. 2), they developed numerous understandings of the person and work of Jesus,[49] and they experienced diverse giftings that sometimes led to competition and rivalry in the church (esp. behind 1 Corinthians). Yet there appears no hesitation whatsoever over the foundational principle that helping the poor and giving back to God for his work in the world, rather than amassing unlimited wealth for oneself, functioned as a primary barometer of whether a person's profession of faith in Christ was genuine.[50]

Jesus

We have already observed the sharp contrast in the Sermon on the Mount between laying up treasures on earth and storing them in heaven (Matt. 6:19 – 20), along with the mutually exclusive options of serving Mammon or God (v. 24; Luke 16:13). But notice the significance of the issue. "For where your treasure is, there your heart will be also" (Matt. 6:21). In other words, what one does with one's material possessions will disclose one's ultimate spiritual allegiance.[51] Jesus develops this point with an analogy from human anatomy as it was understood in the first century. Without modern scientific insight, people naturally assumed that the eyes took in light from the outside to fill a person's body with brightness. But if one's eyes were diseased and a person went blind, all they would experience was darkness. Similarly, if one looks on the world and sees only possessions to be acquired and hoarded, it is as if one's

eyes are malfunctioning.[52] This spiritual darkness will be great indeed (vv. 22 – 23; cf. Luke 11:34 – 36).

The parables of the hidden treasure and pearl of great price illustrate that God's kingdom is worth sacrificing everything we own, if necessary, in order to obtain it (Matt. 13:44 – 46).[53] Because we are dealing with parables, we have to be careful not to confuse the imagery with the reality that it represents. The kingdom is not hidden in the ground or concealed in an oyster shell, and no one literally buys their way into it. But we must rid ourselves of whatever obstacles might prevent us from submitting to God's reign. We must joyfully give our hearts and all our possessions in complete commitment to it.[54] Jesus' encounter with the rich young ruler (Mark 10:17 – 22 par.), the story of Zacchaeus (Luke 19:1 – 10), and the parable of the pounds or minas (19:11 – 27; cf. also Matt. 25:14 – 30) show that one such obstacle can easily be part or all of one's wealth, especially when we think that we really do own it rather than that God has entrusted it to us temporarily. That the average Westerner gives so stingily merely demonstrates for how many people material resources have actually become such a stumbling block.

But it's not as if entrance into the kingdom comes through sacrificial giving and then the Lord gives us back large amounts of money for us to spend on ourselves during the rest of our lives. The "parable" of the sheep and the goats (Matt. 25:31 – 46) shows that God's ultimate declaration of whether we are "in" or "out" on the judgment day will be based on whether we have accepted Jesus' message and thus ministered works of mercy to his neediest messengers. Only lifelong stewardship can demonstrate this. Again, Jesus is not promoting salvation by works, but the *demonstration* of salvation by works.[55]

The parable of the talents likewise promises the faithful servants that they will enter into the joy of their master, that is, rewarded with heaven in the life to come (Matt. 25:21, 23). But the faithless servant, who did nothing but hide what he was given, is thrown into outer darkness, where there is "weeping and gnashing of teeth" (25:30). The severity of this punishment, along with the use of similar imagery elsewhere (8:12; 13:42, 50; 22:13, 24:51; Luke 13:28), cannot be squared with the idea that this servant is somehow in some remote compartment of heaven, merely with far fewer rewards than others.[56]

This is a person who is lost for all eternity. We too easily miss this point by assuming all of the servants are true followers of Jesus, when originally Jesus' audience would have understood them to be ordinary Jews, all of whom typically assumed they were among God's elect. Jesus is stressing, as so often in his ministry, that not all Jews are truly God's people. Subsequent Christian *application* is thus justified in highlighting that not all professing Christians are truly "saved" (cf. also the parable in 25:1 – 13). And one of the best yardsticks available measures what they do with their money.

"Matt. 25:31 -46, properly interpreted … is no support for works righteousness. Judgment is based on one's actions in response to the proclamation of the gospel, because that is a response to Jesus."[57]

The contrast in Mark 8:36 and parallels must be kept in its larger context. No other objective besides "gain[ing] the whole world" is ever described in Scripture as equivalent to forfeiting one's soul. But all those who would be disciples must carry their own crosses (v. 34) and lose their lives for the sake of the gospel (v. 35). Salvation cannot be purchased (v. 37), while the shame of following Jesus will excuse no one from judgment if they have rejected him on that account (v. 38). The contrast in every one of these verses is not between more and less faithful disciples but between being any kind of a disciple at all and being an outsider to the kingdom and eternal life.[58]

"When read in the context of the first-century cultural world and the larger narrative of Mark, Mark 8:34 is not an exhortation to suffering in general. General human suffering — hunger, illness, etc. — is overcome with Jesus' inauguration of God's rule. Rather, to renounce self is to renounce one's kinship group and join the followers of Jesus. It is an exhortation to remain faithful to Jesus and the rule of God in the face of persecution by political authorities."[59]

As we have seen, Luke includes several passages unique to his gospel that at first blush could suggest that it is impossible to be both rich and Christian. Put another way, various people appear to be condemned simply for having more wealth than most of those around them. On closer inspection, however, it appears that they do not have a relationship with the living God revealed in Jesus. Thus Luke 6:24 – 25 unleashes woes against the rich and well fed, warning them that they have already received their comfort and will one day go hungry instead. But these woes appear in a context in which they are the opposite of the beatitudes Jesus has just pronounced (vv. 20 – 23). The poor who are blessed are also those who are excluded because of their association with Jesus, the Son of Man, so that the rich who are cursed must be those who have rejected Christ. Verse 26 supports this interpretation because people currently speak well of such people in the same way that they did the false prophets of Old Testament times. Spiritual and not just material issues are involved here.[60]

The same is true in the parable of the rich fool (Luke 12:16 – 21). The context is one of avoiding covetousness (12:13 – 15). The final verse reveals that this rich man was not "rich toward God" (v. 21).[61] So, too, in the parable of the rich man and Lazarus, the rich man bases his request that someone return from the dead to warn his brothers who are still living about the danger of Hades on the hopes that "they will repent" (16:30). This suggests that he knows that he, too, had never repented — never truly turned from his evil ways to God and begun a relationship with him.[62] What is striking in all of these passages, nevertheless, is how carefully one has to examine them before realizing that spiritual and not just economic issues are in view. Even then, it is the economic self-centeredness of each of the rich individuals portrayed that most noticeably discloses their lack of relationship with the Lord.

Lukan additions to passages found in one or both of the other Synoptic Gospels heighten the emphasis on stewardship as the telltale sign of discipleship. In his laments over the hypocrisy of key scribes and Pharisees (Luke 11:32 – 54), the Lukan Jesus adds to his comment about cleansing the insides of cups and dishes rather than just the outsides (Matt. 23:35 – 36) the further command, *plen ta enonta dote eleemosynen, kai idou panta kathara hymin estin* (v. 41). The second half of this verse is

not hard to translate: “and behold all things are clean for you” (translation mine). But the double accusative construction in the first half of the verse means that either “the things inside” or “alms” could be the direct object, with the other noun as adverbial. In other words, the clause could be translated, “However, give for alms the things inside [the dish? the person?]” (cf. HCSB, NRSV, ESV), or “However, give alms for the things inside …” (cf. NKJV, NJB, NAB). Neither translation produces a straightforward interpretation — hence, the divergence among the modern versions.

Given the common combination of “give” with “alms,” it is probably better to take “the things within” as the adverbial noun.[63] The original NIV understood the implied object of “within” to be “the dish,” perhaps envisioning the pauper’s dish with money or food for the poor.[64] The updated NIV, though, is more natural: “But now as for what is inside you, be generous [i.e., give alms] to the poor.” The adverbial noun utilizes an accusative of reference, and the direct object is “alms.” To facilitate twenty-first-century understanding, “give alms” then becomes “be generous to the poor.” In other words, as Jesus’ followers focus on internalized behavior rather than external legalism, if they are generous in giving to the poor, they show that their hearts are clean.[65]

Richard Vinson rightly observes that v. 33a “especially for Americans … is almost unbearable.” He acknowledges that this is not complete divestiture because that only changes who the needy are. But we are resistant even to reasonable amounts of divestment, “mostly because we like full purses and resources laid up in our bank accounts.”[66]

Luke 12:22 – 34 closely matches Matthew 6:25 – 33 and 19 – 21, even to the point of extensive verbatim parallelism in the Greek. The only unparalleled segment appears in Luke 12:32 – 33a. Included in this verse and a half is the command to “sell your possessions and give to the poor,” which will produce everlasting heavenly purses (v. 33a). As we noted earlier, this is how Jesus can make the blanket promise in verse 31 that if we seek his kingdom, all the necessities of life will be provided for us (above, p. 57). There could hardly be a more central task for believers

than to share their resources with less well-to-do Christians.

Luke 12:35 – 48 juxtaposes three servant parables with parallels in Mark 13:33 – 37 and Matthew 24:43 – 51. Among the features unique to Luke are the emphasis on preparation for a time of reckoning even if the servants' master is delayed in his return (v. 38) and the reminder that to whom much is entrusted, much shall be required (v. 48). Both of these principles have broader applications than just to money matters, but financial stewardship is certainly central to both of them as well. Once again, the imagery throughout these parables makes it clear that Jesus is not contrasting two levels of discipleship but those who are genuine Christ-followers with those who are not (vv. 46 – 48).[67]

"This juxtaposing of Mary's superabundant generosity, reflecting her love, and Judas' hypocritical objection based in self-interest poses the question: has the woman or the disciple rightly understood the significance of Jesus?"[68]

As we have seen, John has comparatively little in his gospel on our topic. But the contrast between Mary of Bethany and Judas, each named only in the Johannine version of the anointing of Jesus (John 12:1 – 8), could stem from their being the first two people really to grasp that Jesus came to die. But they react in diametrically opposite ways. Mary shows her true loyalty by a costly, sacrificial gift of love. Judas, perhaps incensed that Jesus will not accommodate himself to the conventional Jewish dreams for the role of the Messiah, and fueled by the same greed that led him to steal from the disciples' treasury, will plot to sell him to the authorities. Does anything other than material possessions bring out such extremes of love and treachery?

Acts and Paul

How much is at stake with the stewardship displayed by the first generation of Jesus' followers in the book of Acts? The "fellowship" (*koinonia*) that leads to the communal sharing of goods and the periodic divestiture of personal property for the sake of giving to the poor is one of the four essential elements that make a gathering of Christians a full-

fledged “church” (Acts 2:42).[69] Through this kind of fellowship, it is possible at least for a time in various local congregations to do away with the most extreme forms of poverty altogether (4:34).

This matter is so important that lying with respect to how much one was contributing led to the deaths of an early Christian couple (Acts 5:1 – 11). Despite the fear caused by this and other miracles, the church grew rapidly (vv. 12 – 14).[70] The first potential church split emerged over stewardship matters, and the apostles recognized the urgency with which they needed to address the problem (6:1 – 6). Again, a successful resolution led to encouraging church growth, even among the Jewish clergy who may have been opponents of the new movement (v. 7).

“Christian fellowship is Christian caring, and Christian caring is Christian sharing.”[71]

In Acts 11:26 – 29 Barnabas and Paul bring help their fellow believers in Judea who had been particularly hard hit by the famine of the late 40s. A similar campaign will occupy a major part of Paul’s efforts especially during his third missionary journey. The care he takes to ensure that people carry through with their promises to give, that they are generous in how much they give, and that they are accountable for seeing all of the money properly handled all show how important a matter the collection is for him. That his instruction about this offering appears, if only briefly, in 1 Corinthians 16:1 – 4, that it is unpacked in detail in 2 Corinthians 8 – 9, and that its success is reported in Romans 15:26 – 27 all attest to the importance of this project in Paul’s thinking.[72]

Galatians 6:2 mentions the “law of Christ” — one of a number of ways Paul refers to the timeless moral principles that flow from love for God and neighbor and that exemplify the behavioral obligations of the members of the new covenant community.[73] The expression recurs in 1 Corinthians 9:21 as well. There we have few contextual clues to its precise meaning, whereas in Galatians it comes in a much more informative context: “Carry each others’ burdens, and in this way you will fulfill the law of Christ.” These are not solely financial burdens, but they certainly include them. Galatians 6:5 seems to contradict verse 2,

with its insistence that “each one should carry their own load.” But the words for “burden” and “load” are different. In verse 2, *baros* refers to a burdensome load; in verse 5, *phortion* suggests a light, manageable pack.[74] The better-off do not give to the less fortunate to absolve them from responsibility to meet their own needs whenever they can. Instead, the more blessed give to help others when those others’ best efforts still prove inadequate.

In the ancient world, teachers were often not well paid. The second-century satirist Juvenal calculated that “musicians and popular athletes earn more in a day than the teacher does in a year (*Sat.* 7.175 – 177, 240 – 243).”[75] One might ask if anything has changed much over the centuries! So we should not be surprised to see Galatians 6:6 following immediately after Paul’s teaching about burden bearing: “the one who receives instruction in the word should share all good things with their instructor.” But there are other and better illustrations Paul could have used if his main point was an example of someone who was completely destitute. Here we learn that our gifts should go not just to the needy but also to our spiritual instructors.[76]

Paul stresses this most in 1 Corinthians 9:1 – 18, even though he explains why he has often refused to take advantage of the privilege (recall above, p. 90). Sometimes we are indebted to individuals who are our spiritual parents; Paul the evangelist had many who were indebted to him. Sometimes it is an entire congregation or what we might call a denomination. While the collection for the poor in Jerusalem was precipitated by that community’s very real physical needs, Paul offers an added explanation of its importance in Romans 15:27: “For if the Gentiles have shared in the Jews’ spiritual blessings, they owe it to the Jews to share with them their material blessings.” Paul’s language of obligation makes it clear this is not just a voluntary, add-on in one’s Christian life. Today, likewise, believers owe financial support to those churches and organizations who have been instrumental in their nurture, including denominations or networks of churches that helped to spawn those local congregation or ministries, but then those collective entities must give sacrificially to the spiritually and physically needy. Ben Witherington and Darlene Hyatt’s comments need a much broader hearing than they have received to date:

> It is time for western churches, especially those in North America, to rethink their edifice complex. Can it really be justified to spend millions and millions of dollars on elaborate buildings, which mainly serve only ourselves, and then struggle to raise money for missions budgets? The church is largely no longer a missionary movement. It is a self-nurturing entity which has a missions committee and budget but spends most of its money on itself. There is a difference between this and what one reads about in Paul's letters.[77]

The prosperity gospel *has* correctly emphasized the principles of 2 Corinthians 9:6 – 15, but they have misapplied them far too often. "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (v. 6). While this text in no way guarantees financial blessing in return for financial sacrifice, it undeniably promises *some* special blessing. It may often be spiritual rather than material, just as the penalty for stinginess in financial giving may be to receive a meager spiritual reward. Is it coincidence that Paul earlier used the metaphor of sowing and reaping in Galatians 6:7 – 8 immediately after the command to share all good things with instructors (6:6)? Given that there he contrasted sowing to one's flesh with sowing to the Spirit, while in 2 Corinthians 9:6 he contrasts sowing sparingly with sowing generously, and given that sowing generously involves sowing to the Spirit, may we not conclude that sowing sparingly involves sowing to the flesh?[78] Whatever we do not save for or give away to others must by definition be earmarked for ourselves. Second Corinthians 8:8 teaches that comparing a person's giving with the "earnestness" of others' will demonstrate the presence or absence of sincere love. It doesn't get any more foundational than that!

"When Paul urged the Corinthians to excel in the same area, it was not just a command to be obeyed, but also an encouragement to take the opportunity to demonstrate the genuineness of their own love and commitment. True love never leaves us content to just talk; it has to be expressed in acts of concern."[79]

At the same time, Paul takes only one verse in 2 Corinthians 9:6 – 15 to make this somewhat depressing point. All the rest of the passage

stresses the blessings, rewards, and joys that result from generous giving. Whatever losses we sustain in our "net worth," God will bless us abundantly, giving us all that we need (v. 8), establishing our righteousness (v. 9), enlarging its harvest (v. 10), and being enriched in all manner of ways and circumstances (v. 11). At the very least, other Christians will praise God for our generosity, but most likely others will come to know the Lord because of it and/or grow in their walk with the Lord, and they too will glorify Christ as a result (vv. 12 – 15). So not just giving to the poor, but giving to those who spiritually nurture us and to the causes of world mission, evangelism, and discipleship must play a central role in our Christian lives.[80]

How much is at stake? Ephesians 4:28 is often overlooked in this kind of discussion. The thief must stop stealing but work instead. Presumably, the implication is that if the thief had worked harder or more conscientiously, whatever need led to his perception that he had to steal would have been met. The pathological cases of people who rob others simply for the thrill of it are not under consideration here. "Doing something useful with their own hands" fits naturally into this context, too, because people typically use their hands to pilfer something. Doing something useful with those same hands creates a crucial contrast between good and evil uses of one's hands.

But why does Paul end this verse, "that they may have something to share with those in need"? Apparently, a fundamental purpose of working for profit, especially in contexts in which not all have opportunities to do so, or in which not all have opportunities to make enough for themselves even when they do work, is that those with extra can be conduits in passing on their surplus to those who have too little.[81] Ephesians 4, however, is different from Galatians 6; 1 Corinthians 9; and 2 Corinthians 8 – 9 in that nothing else in the chapter(s) at hand refers to financial needs. The Greek word *chreia* ("need") in Paul more often than not refers to other kinds of needs, especially spiritual ones,[82] so we should also envision Paul thinking here about the other purposes of Christian giving that we have surveyed. In short, we work so that we can give!

Of course, we also work so that we don't have to depend on others for our own provisions (1 Thess. 2:9). This will earn us the respect of

outsiders, not just fellow church members (4:11 – 12).[83] How crucial is this form of whole-life stewardship? Second Thessalonians 3:10 catches us up short: "The one who is unwilling to work shall not eat." At the least, this means that Christians need not feel obligated to help those who are in a position to help themselves and refuse to do so. But, as we have seen (see above, p. 91), it may also mean a measure of disfellowshiping. Not taking Communion seems to be part of the meaning of this verse, while verse 12 again insists that those who are not working but could do so must "settle down and earn the food they eat." If someone chooses not to heed Paul's words here, "do not associate with them, in order that they may feel ashamed. Yet do not regard them as an enemy, but warn them as you would a fellow believer" (3:14b – 15). While not as serious as prolonged, unrepentant incest, for which Paul commands full excommunication from the church (1 Cor. 5:1 – 5), the refusal to work, thereby burdening fellow Christians with one's care, is a serious sin, much more so than the contemporary church typically realizes.[84]

How important is stewardship? One is unqualified for church leadership unless one models the principles Paul has already enunciated (1 Tim. 3:3, 8; Titus 1:7). So, too, is anyone who thinks of godliness simply or primarily as a means to financial gain (1 Tim. 6:5). At least based on their public personas, about half of the best-known televangelists and most of the prosperity gospel preachers and teachers would exclude themselves based on this criterion.

> But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction." (1 Tim. 6:6 – 9)

"To give generously is not to lose wealth but to build wealth, establishing a firm basis on which to start life in heaven."[86]

Shorter life spans, along with the amount of sickness and suffering experienced by the average person in the first-century Mediterranean world,[85] made it much easier to remember these truths. Today's average amenities, medicines, surgeries, and general ease of life, compared with

their ancient counterparts, sorely tempt us to forget them. Only as we are "rich in good deeds" and "generous and willing to share" will we "lay up treasures" for ourselves "as a firm foundation for the coming age" so as to "take hold of the life that is truly life" (1 Tim. 6:18 – 19).[87]

The Rest of the New Testament

By the time we come to James in our overview, this little letter no longer looks like the odd book out, the lone voice stressing that faith without works, especially works of charity, is dead. But James certainly does drive home that point repeatedly. The very fact that one plausible reading of the letter denies the possibility of being both rich and Christian[88] shows how serious the issue is for him. But even if James 1:10 – 11; 2:2 – 4; and 4:13 – 17 do depict well-to-do believers, as we have suggested (above, pp. 59–60), little positive emerges about them. They must boast in their humble spiritual circumstances because of the transience of this life and therefore of their wealth (1:10 – 11). They must not be shown favoritism (2:2 – 4) or claim to know the future a year ahead, especially without seeking the Lord's will (4:13 – 17). The essence of true religions is personal piety and care for the dispossessed (1:27). Most telling of all, refusal to help needy fellow Christians when one is aware of a need and in a position to help belies any profession of faith (2:14 – 17).

This last conclusion has proved so objectionable to some that they have tried to argue that "dead faith" (Jas. 2:17) is not the same as no faith. A person with dead faith, so the argument goes, is still a believer, but his or her faith is just temporarily "sterile, ineffective or unproductive."[89] There is not a shred of contextual support for this bizarre interpretation. Verse 14a forms a rhetorical question, "what good is it …?", the answer to which must clearly be "no good." Verse 14 employs the negative adverb *me*, indicating that such "faith" cannot save anyone. The illustration in verses 15 – 16 is deliberately extreme to hammer the point home that these are not persons with inadequate faith and obedience, but those who are utterly hardened against even the most heart-rending needs of fellow believers communicated directly to them.[90]

The “faith” that is dead without works (Jas. 2:17, 20) is immediately illustrated with reference to the demons. It is pure Jewish monotheism (even if making room for Jesus within the Godhead) devoid of Christian deeds of mercy (vv. 18 – 19).[91] James’s examples of Abraham and Rahab (vv. 21 – 25) do not contradict Paul’s justification by faith apart from the works of the law (Rom. 4:1 – 25; Gal. 3:1 – 18), because James is using “justification” not merely for entrance into the kingdom as in Paul but for the whole process of being declared right by God, which does not culminate until the day of judgment. Justification in James is more a demonstration than a declaration.[92] But it remains telling that the very example that introduces this whole exegetical minefield in James 2:18 – 26 is the practical one of stewardship (vv. 14 – 17). James can offer no better example of the kind of works that disclose true saving faith than how one responds to the destitute fellow believer.[93]

“We should listen to what James says here: James proves faith by works. Faith for James cannot be reduced to trust or to creedal orthodoxy; faith for James flowers into full-blown acts of mercy toward the poor and marginalized, or it is not saving faith.”[94]

Second Peter and Jude sum up the problem of the false teachers afflicting the congregations to which these letters are addressed by calling them sexually immoral and “experts in greed” (2 Pet. 2:14; Jude 4), who were “rush[ing] for profit into Balaam’s error” (Jude 11).[95] Can we determine that one of these problems is more at the root of their rebellion than the other? The wording of 2 Peter 2:14 suggests that the answer is greed. “With eyes full of adultery, they never stop sinning; they seduce the unstable; they are experts in greed — an accursed brood.” The expression rendered “experts in greed” is literally with one’s “heart trained/exercised in greed” (*kardian gegymnasmenen pleonexias*). “They never stop sinning” could equally be translated, “they are insatiable in sin” (*akatapaustous hamartias*). The problem with these men is not first of all uncontrolled sexual desire (*porneia*), but adultery (*moichalis*) — wanting to have another man’s wife, one who cannot be lawfully theirs. In other words, they are covetous (another common

meaning of *pleonexia*). Wanting what is not rightfully theirs leads to both sexual immorality and financial greed.[96]

First John 3:16 – 18 reads like a bit of James stuck into the Johannine literature. Because Christ died for us, we must be prepared to lay down our lives for our Christian brothers and sisters if called to do so (v. 16). Short of that, we must share this world's goods with them. Failure to do so calls into question the presence of God's love in our hearts and therefore the genuineness of our discipleship and status as God's redeemed people. The rhetorical question in verse 17 that literally reads "how *does* the love of God remain in him/her?" (NASB, ESV, NRSV) obviously means "how *can* it so remain?" (HCSB, NET, NIV). This is not a request for information, concerning the means of how love dwells in an unloving person. It is stating in rhetorical form what could have been declared more prosaically as "the love of God *does not, indeed cannot* remain in such a person."[97]

First John 3:18 rounds out this little paragraph with the appeal, "Dear children, let us not love with words or speech but with actions and in truth." John's point, of course, is not that we cannot love people by means of what we say to them, but that we must never rely *merely* on this kind of devotion.[98] Instead, we must supplement it with actions that attempt to alleviate the suffering that is ultimately ignored by those who are all bluster with no follow-through.

James and John thus come as close as possible to saying that a person cannot be saved apart from stewardship without using those exact words. The way everyone mourns the demise of the great, evil, end-times empire, along with its wealth and its trade, in Revelation 18 reinforces this conclusion. The laments of this chapter include nothing about anyone missing the idolatrous worship of pagan gods or the political power that came through Rome's alliances and conquests. Instead, what everyone misses are all the creaturely comforts and beautiful surroundings that money can buy![99]

Platt declares, "The writers of the New Testament show us that the fruit of faith in Christ involves material concern for the poor. Caring for the poor is one natural overflow and a

necessary evidence of the presence of Christ in our hearts. If there is no sign of caring for the poor in our lives, then there is reason to at least question whether Christ is in our hearts."[100]

CONCLUSION

It no longer sounds like an exaggeration to say that Mammon is God's arch-competitor for human allegiance. What is at stake with stewardship is one's very salvation. When absolutely *nothing* changes in somebody's spending habits after they claim to have trusted Christ, and especially after a significant period of time has elapsed, other people have every reason to question whether the supposed new Christian has really become a believer. For perhaps a majority in the American church today, in light of the demographics of giving already presented (see above, pp. 23–25), materialism remains the primary barrier to progressing from spiritual infancy to maturity. Tragically, many such Christians have known the Lord for years, even decades. They have been church leaders, including ordained ministers. They may have even inspired others to give generously, but they have never personally modeled such stewardship themselves. So they remain babies in Christ, with the most important step in sanctification still lying ahead of them. It is therefore time to turn from biblical exegesis to contemporary significance and explore how God's people can improve in this crucial area of life.

RELEVANT QUESTIONS

1. How crucial is financial stewardship in a Christian's life? Does it rank above or below other important obligations? How do you decide?
2. Could lack of stewardship really be an indication of no salvation, or is it just a matter of degrees of sanctification or levels of reward in heaven? Interact with the key texts of this chapter as you reflect on this question.
3. If generous sharing of one's wealth is at all crucial, why does it seem so rare in our culture? What can be done to change this?

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1. See esp. Ronald J. Sider, *The Scandal of the Evangelical Conscience: Why Are Christians Living Just Like the Rest of the World?* (Grand Rapids: Baker, 2005).

2. See esp. Augustine, *Confessions*, 10.30 – 34.

3. Platt, *Radical*, 111.

4. Whitney J. Oates, ed., *Basic Writings of Saint Augustine, Confessions & Twelve Treatises* (Grand Rapids: Baker, 1980), 1:169. Augustine again writes: "I hear the voice of my God commanding, let not your hearts be over-charged with surfeiting and drunkenness. Drunkenness is far from me; Thou wilt have mercy, that it approach not near unto me. But surfeiting sometimes creepeth upon Thy servant; Thou wilt have mercy, that it may be far from me. For no man can be continent unless Thou give it" (ibid., 169 – 70).

5. The rare exceptions to this pattern refer to stewardship solely under the doctrine of creation and ever so briefly. E.g., Dale Moody, *The Word of Truth: A Summary of Christian Doctrine Based on Biblical Revelation* (Grand Rapids: Eerdmans, 1981), 191; Millard J. Erickson, *Christian Theology* (2nd ed.; Grand Rapids: Baker, 1998), 511; Andrew M. Davis, "Creation," in *the Gospel as Center: Renewing Our Faith and Reforming Our Ministry Practices* (ed. D. A. Carson and Timothy Keller; Wheaton, IL: Crossway, 2012), 74.

6. There is an excellent entire chapter on economic ethics in Glen H. Stassen and David P. Gushee, *Kingdom Ethics: Following Jesus in Contemporary Context* (Downers Grove, IL: InterVarsity Press, 2003), 409 – 26; and an entire section of three chapters (on poverty, corruption, and fund-raising) entitled "Financial Issues," in Samuel W. Kunhiyop, *African Christian Ethics* (Nairobi: Hippo Books; Grand Rapids, Zondervan, 2008), 136 – 87. But treatments in this much detail prove the exception rather than the norm.

7. As persuasively argued throughout David Peterson, *Possessed by God: A New Testament*

Theology of Sanctification and Holiness (Leicester, UK: Apollos; Grand Rapids: Eerdmans, 1995; Downers Grove, IL: InterVarsity Press, 2001).

8. *Doctrine and Covenants* 29:41 – 42; *Pearl of Great Price*, Moses 5:9; 6:64 – 66.

9. Long overdue, balanced theologies of creation care are finally emerging in evangelical circles (see above, p. 42, n. 5). See also the forthcoming volume by Jonathan Moo and Douglas J. Moo on creation care in Zondervan's Biblical Theology for Life series. At a popular level, cf. esp. Jonathan Merritt, *Green Like God: Unlocking the Divine Plan for Our Planet* (New York: Faith Words, 2010).

10. See esp. Walter Brueggemann, *The Land: Place as Gift, Promise, and Challenge in Biblical Faith* (Minneapolis: Fortress, 2002).

11. "The pivot of Joseph's speech is at 'now therefore' (41:33), at which point he turns from predictive prophecy to a proposed food conservation program, advising Pharaoh to take full advantage of the divine knowledge revealed in the dreams (41:33 – 36)." Bill T. Arnold, *Genesis* (NCBC; Cambridge: Cambridge University Press, 2009), 342.

12. Cf. Ryken, *Written in Stone*, 195.

13. The first five commandments could similarly be viewed as not stealing what is due God or parents. For the centrality of this theme throughout the Torah in particular and the Scripture more generally, see Patrick D. Miller, "Property and Possession in Light of the Ten Commandments," in *Having: Property and Possession in Religious and Social Life* (ed. William Schweiker and Charles Mathewes; Grand Rapids: Eerdmans, 2004), 17 – 50.

14. See esp. throughout Beale, *The Temple and the Church's Mission*.

15. See esp. Sharon H. Ringe, *Jesus, Liberation, and the Biblical Jubilee: Images for Ethics and Christology* (Philadelphia: Fortress, 1985; Eugene, OR: Wipf & Stock, 2004). Cf. also Bergsma, *The Jubilee from Leviticus to Qumran*.

16. For excellent exegesis and application to contemporary church leadership, see Daniel I. Block, "The Burden of Leadership: The Mosaic Paradigm of Kingship (Deut. 17:24 – 30)," *BSac* 162 (2005): 259 – 78. Cf. Bernard M. Levenson, "The Reconceptualization of Kingship in Deuteronomy and the Deuteronomistic History's Transformation of Torah," *VT* 51 (2001): 511 – 34.

17. On which, see esp. David M. Howard Jr., "The Transfer of Power from Saul to David in 1 Samuel 16:13 – 14," *JETS* 32 (1989): 473 – 83. Cf. also Mark K. George, "Yhwh's Own Heart," *CBQ* 64 (2002): 442 – 59.

18. Cf. Davidson, *Vitality of Worship*, 166.

19. DeVries, *1 Kings*, 72. This, in turn, has significant ramifications for those who insist that ethnic Jews must again in the last days live in the territory of Israel. That prophecy may well

have already been fulfilled. On the larger issue here, see esp. Gary M. Burge, *Whose Land? Whose Promise? What Christians Are Not Being Told about Israel and the Palestinians* (Cleveland: Pilgrim, 2003).

20. Cf., e.g., Elmer A. Martens, *God's Design: A Focus on Old Testament Theology* (3rd ed.; North Richland Hills, TX: BIBAL, 1998), 231 – 33.

21. "What is perhaps one of the most well-known verses of Chronicles and the OT as a whole (v. 14, 'If my people, who are called by my Name …') is also simultaneously one of the more misappropriated verses in the Bible. In short, this verse is not a promissory statement being made to the United States or any country apart from the ancient covenant community of Israel. This statement is situated within covenantal particulars related to the Deuteronomic covenant (cf. v.13), matters of temple theology (and the interwoven Israelite sacrificial system; cf. vv. 15 – 16), and the Davidic covenant (cf. vv. 17 – 22)." Frederick J. Mabie, "1 and 2 Chronicles," in *EBC* (rev. ed.; ed. Tremper Longman III and David E. Garland; Grand Rapids: Zondervan, 2010), 4:192.

22. Michael Wilcock, *The Message of Chronicles: One Church, One Faith, One Lord* (BST; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1987), 151.

23. E.g., Alex Awad, "A Palestinian Theology of the Land," in *The Land Cries Out* (ed. Munayer and Loden; Eugene, OR: Cascade, 2011), 207 – 9. Cf. Gary M. Burge, "Jesus and the Land," in *The Land Cries Out*, 325 – 26. See also W. D. Davies, *The Gospel and the Land* (Berkeley: University of California Press, 1974).

24. For a detailed theological analysis of 2 Chr. 7:12 – 16 as the heart of the Chronicler's theology and with spiritual as well as material implications for the land already in Old Testament times, see Brian E. Kelly, *Retribution and Eschatology in Chronicles* (Sheffield: Sheffield Academic Press, 1996), 50 – 63.

25. J. A. Thompson and Elmer A. Martens, "וּשְׁבוּ," in *NIDOTTE*, 4:55 – 59.

26. That the articles as well as the bearers were holy was also a deterrent to any potential thieves in the assembly, so that "molestation of the bearers or theft of the sacred objects would bring tragic consequences to the guilty." Jacob M. Myers, *Ezra, Nehemiah* (AB; Garden City, NY: Doubleday, 1965), 71.

27. Roberts, "Contemporary Worship in Light of Isaiah's Critique," 265 – 75.

28. One of the best sources for sifting the timeless from the situation specific in Old Testament ethics is Christopher J. H. Wright, *Old Testament Ethics for the People of God* (Leicester, UK, and Downers Grove, IL: InterVarsity Press, 2004).

29. F. B. Huey Jr., *Jeremiah, Lamentations* (NAC; Nashville: Broadman, 1993), 206.

30. In other words, "he lived as a king should … and yet attended to the important kingly

duties of justice … and right" (Thompson, *The Book of Jeremiah*, 479).

31. For an up-to-date sketch of the problem and a truly biblical response, see Burge, *Jesus and the Land*, esp. 110 – 31.

32. Shmuel Ahituv, "Land and Justice," in *Justice and Righteousness: Biblical Themes and Their Influence* (ed. Henning G. Reventlow and Yair Hoffman; Sheffield: JSOT Press, 1992), 11 – 28.

33. Cf. esp. J. A. Motyer, *The Message of Amos: The Day of the Lion* (BST; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1974), 35 – 47.

34. Cf. esp. Mark J. Boda, *Haggai, Zechariah* (NIVAC; Grand Rapids: Zondervan, 2004), 101 – 3.

35. Not only are Eliphaz's charges baseless and "mere inferences from his dogma," but they also cast "an unwelcome light upon the character of the most congenial of Job's friends, and therewith upon the power of religious ideas to turn humans into monsters" (David J. A. Clines, *Job 21 -37* [WBC; Nashville: Thomas, 2006], 570)!

36. John E. Hartley, *The Book of Job* (NICOT; Grand Rapids: Eerdmans, 1988), 352.

37. See, e.g., Gerald H. Wilson, *Psalms* (NIVAC; Grand Rapids: Zondervan, 2002), 1:198 – 209.

38. See further Craig L. Blomberg, "'But We See Jesus': The Relationship between the Son of Man in Hebrews 2:6 and Verse 9 and the Implications for English Translations," in *A Cloud of Witnesses: The Theology of Hebrews in Its Ancient Contexts* (ed. Richard Bauckham et al.; London: T&T Clark, 2008), 88 – 99.

39. Wilson, *Psalms*, 201.

40. James L. Mays, "'In a Vision': The Portrayal of the Messiah in the Psalms," *ExAud* 7 (1991): 5.

41. Geoffrey W. Grogan (*Psalms* [THC; Grand Rapids: Eerdmans, 2008], 132) finds here an adaptation and extension of Exod. 23:31 and observes that the "for" connecting vv. 11 – 12 "suggests that the prayer for universal dominion deserves a positive answer because of the qualities God shows."

42. "When Yahweh … bestows upon [his servants] his gracious approval … productive life will be possible; the work of human hands will be effective and enduring, despite the transience of life." Marvin E. Tate, *Psalms 51 -100* (WBC; Dallas: Word, 1990), 444.

43. Aitken, *Proverbs*, 191.

44. The classic recent exponent of this position was Zane C. Hodges in his many writings. See esp. *Grace in Eclipse: A Study on Eternal Rewards* (2nd ed.; Dallas: Redención Viva, 1987). Cf. also Joseph C. Dillow, *The Reign of the Servant Kings: A Study of Eternal Security and the Final Significance of Man* (2nd ed.; Haysville, NC: Schoettle, 1992).

45. For comprehensive detail, see Thomas R. Schreiner, *New Testament Theology* (Grand Rapids:

Baker, 2008), 546 – 616.

46. In detail, see Ben Witherington III, *The Indelible Image: The Theological and Ethical Thought World of the New Testament* (Downers Grove, IL: InterVarsity Press, 2010), 2:385 – 420.

47. See, e.g., Alan P. Stanley, *Did Jesus Teach Salvation by Works? The Role of Works in Salvation in the Synoptic Gospels* (Eugene, OR: Pickwick, 2006), *passim*.

48. E.g., Frank J. Matera, *New Testament Theology: Exploring Diversity and Unity* (Louisville and London: Westminster John Knox, 2007), *passim*.

49. See esp. Ben Witherington III, *The Many Faces of the Christ: The Christologies of the New Testament and Beyond* (New York: Crossroad, 1998).

50. Cf., e.g., Matt. 25:31 – 46; Mark 8:34 – 38; Luke 12:13 – 21; John 12:1 – 8; Acts 4:32 – 5:11; 2 Cor. 8:8; Gal. 2:10; Jas. 2:14 – 17; 2 Pet. 2:14; 1 John 3:16 – 18; Jude 11; Revelation 18.

51. "Verse 21 is not a general aphorism that then can be applied to the many different forms of a person's earthly ties; it is an intensified strengthening of the warning against earthly treasures." Ulrich Luz, *Matthew 1 – 7* (Herm; Minneapolis: Fortress, 2007), 332.

52. Cf. esp. Quarles, *Sermon on the Mount*, 242 – 54.

53. David L. Turner, *Matthew* (BECNT; Grand Rapids: Baker, 2008), 353; Osborne, *Matthew*, 541.

54. Warren Carter and John P. Heil, *Matthew's Parables: Audience-Oriented Perspectives* (Washington, DC: Catholic Biblical Association of America, 1998), 86 – 89.

55. Charles H. Talbert, *Matthew* (Paideia; Grand Rapids: Baker, 2010), 277.

56. As, e.g., in Joe L. Wall, *Going for the Gold: Reward and Loss at the Judgment of Believers* (Chicago: Moody Press, 1991), 116: "Some who were given great talent, wealth, education, or opportunity but thoughtlessly and selfishly squandered those gifts from God will find much of their eternal honor and responsibility eliminated (Matthew 25:14 – 30)." No, the problem is much worse than this; the inactive servant will not be saved at all.

57. Talbert, *Matthew*, 277.

58. Cf. Joanna Dewey, "'Let Them Renounce Themselves *and* Take Up Their Cross': A Feminist Reading of Mark 8:34 in Mark's Social and Narrative World," *BTB* 34 (2004): 98 – 104.

59. Dewey, "'Let Them Renounce Themselves,'" 98.

60. Darrell L. Bock, *Luke 1:1 -9:50* (BECNT; Grand Rapids: Baker, 1994), 587.

61. The repeated use of "I" throughout the parable, coupled with the utter lack of any reference to helping the poor in a context where it would have been expected, makes v. 21 a natural climax and not a contradictory add-on. See, e.g., Brad H. Young, *The Parables: Jewish Tradition and Christian Interpretation* (Peabody, MA: Hendrickson, 1998), 278; Hultgren, *Parables*,

109.

62. Outi Lehtipuu, *The Afterlife Imagery in Luke's Story of the Rich Man and Lazarus* (Leiden and Boston: Brill, 2007), 165 – 66.

63. In the 33 other occurrences of *eleemosyne* in the accusative in the New Testament and LXX, the word is *always* the direct object of the verb. The closest parallel and the only other use with the verb *didomi* is also the one other Lukan use (Luke 12:33).

64. Cf. Norval Geldenhuys, *Commentary on the Gospel of Luke* (NICNT; London: Marshall, Morgan & Scott, 1950; Grand Rapids: Eerdmans, 1951), 341 – 42.

65. Cf. Darrell L. Bock, *Luke 9:51 -24:53* (BECNT; Grand Rapids: Baker, 1996), 1114 – 15.

66. Richard B. Vinson, *Luke* (S&H; Macon: Smyth & Helwys, 2008), 422.

67. Hultgren, *Parables*, 160.

68. Francis J. Moloney, *The Gospel of John* (Collegeville, MN: Liturgical, 1998), 349.

69. Cf. John R. W. Stott, *The Message of Acts: The Spirit, the Church, and the World* (BST; Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1990), 82 – 87.

70. Fernando (*Acts*, 218 – 19) notes how increased demands for holiness can actually help rather than hinder evangelism.

71. Stott, *The Message of Acts*, 84.

72. In addition to the works cited earlier (113, n. 59, 116, nn. 68–69), see also Hans Dieter Betz, *2 Corinthians 8 and 9* (Herm; Philadelphia: Fortress, 1985); Verlyn D. Verbrugge, *Paul's Style of Church Leadership by His Instructions to the Corinthians on the Collection* (San Francisco: Mellen Research University Press, 1992); and Kieran J. O'Mahony, *Pauline Persuasion: A Sounding in 2 Corinthians 8 – 9* (Sheffield: Sheffield Academic Press, 2000).

73. Despite a trend in some circles to equate the law of Christ with a particular interpretation of the Torah (see Todd A. Wilson, "The Law of Christ and the Law of Moses: Reflections on a Recent Trend in Interpretation," *CurrBR* 5 [2006]. : 123 – 44), all contextual indicators in Galatians 5 – 6 suggest a sharper contrast. See, e.g., Michael Winger, "The Law of Christ," *NTS* 46 (2000): 537 – 46.

74. Leon Morris, *Galatians: Paul's Charter of Christian Freedom* (PNTC; Leicester, UK: Inter-Varsity Press; Grand Rapids: Eerdmans, 1996), 180, n. 12.

75. Albert A. Bell Jr., *A Guide to the New Testament World* (Scottdale, PA, and Waterloo, ON: Herald, 1994), 238.

76. For four main possibilities as to why Paul includes this here, see Martinus C. de Boer, *Galatians: A Commentary* (NTL; Louisville and London: Westminster John Knox, 2011), 385 – 86.

77. Ben Witherington III with Darlene Hyatt, *Paul's Letter to the Romans: A Socio-Rhetorical*

Commentary (Grand Rapids: Eerdmans, 2004), 374.

78. The similarities in language have even led some to see final judgment in view here, with only those sowing generously surviving, but there is no contextual support in 2 Corinthians 9 for this interpretation. Rightly, Thrall, *Second Epistle to the Corinthians*, 574.

79. Colin G. Kruse, *The Second Epistle of Paul to the Corinthians* (TNTC; Leicester, UK: Inter-Varsity Press; Grand Rapids: Eerdmans, 1987), 153.

80. In the sixth and seventh centuries, Roman Catholics appealed to this passage in support of the practice of giving special gifts to clergy and monastic orders that gave them a measure of wealth they had not previously experienced, on the understanding that they would recognize it as God's and be generous in giving from it to others. See esp. Daniel Caner, "Towards a Miraculous Economy: Christian Gifts and Material Blessings in Late Antiquity," *JECS* 14 (2006): 329 – 77.

81. Harold W. Hoehner (*Ephesians: An Exegetical Commentary* [Grand Rapids: Baker, 2002], 626 – 27) observes that *metadidomi* ("share") means "to give part of." "This is a mean between two extremes. One is neither to hoard nor recklessly give all away." Needless to say, far more are in danger of the first extreme than the second!

82. Of the 47 New Testament uses of the word outside of Eph. 4:28 – 29, only 20 appear in contexts that either do or could suggest material needs.

83. "If it was difficult for the elite who sought a quiet life to escape criticism; it was impossible for manual laborers to do so. In the crowded commercial sections of the city where they worked and lived, Paul's readers enjoyed little privacy…. It is not unexpected, then, that Paul's exhortation that they conduct themselves becomingly in the eyes of outsiders (*euschemonos pros tous exo*) is flanked by admonitions of an economic order (manual labor, financial independence)." Abraham J. Malherbe, *The Letters to the Thessalonians* (AB; New York and London: Doubleday, 2000), 251. If the Christian workers in Thessalonica were perceived as akin to a trade guild, this need would have been all the more urgent. See Callia Rulmu, "Between Ambition and Quietism: The Socio-Political Background of 1 Thessalonians 4,9 – 12," *Bib* 91 (2010): 393 – 417.

84. "A refusal to work is a breach of conduct serious enough to warrant the imposition of discipline." Michael W. Holmes, *1 & 2 Thessalonians* (NIVAC; Grand Rapids: Zondervan, 1998), 280.

85. See esp. Peter G. Bolt, "Life, Death, and the Afterlife in the Greco-Roman World," in *Life in the Face of Death: The Resurrection Message of the New Testament* (ed. Richard N. Longenecker; Grand Rapids: Eerdmans, 1998), 51 – 79.

86. Samuel M. Ngewa, "1 & 2 Timothy and Titus" in *Africa Bible Commentary* (Nairobi: Hippo

Books; Grand Rapids: Zondervan, 2009), 164.

87. Notice the prevalence of this theme in the qualifications for church leadership. Paul writes of the overseers, "Now the overseer is to be above reproach … *not a lover of money*" (1 Tim. 3:2 – 3); and again, "Since an overseer manages God's household, he must be blameless … *not pursuing dishonest gain* (Titus 1:7). Similarly, "deacons are to be worthy of respect … *not pursuing dishonest gain*" (1 Tim. 3:8, emphasis added).

88. As throughout Tamez, *Scandalous Message of James*; and Maynard-Reid, *Poverty and Wealth in James*.

89. Zane C. Hodges, *The Epistle of James: Proven Character through Testing* (Irving, TX: Grace Evangelical Society, 1994), 63.

90. Peter H. Davids (The *Epistle of James* [NIGTC; Exeter, UK: Paternoster; Grand Rapids: Eerdmans, 1982], 122) declares, "The example was crass and would have shocked many pagans … let alone people accustomed to the Old Testament prophets and the application of the laws of charity in late Judaism."

91. Cf. Scot McKnight, *The Letter of James* (NICNT; Grand Rapids: Eerdmans, 2011), 240 – 42.

92. Ralph P. Martin, *James* (WBC; Waco, TX: Word, 1988), 91 – 92; Sophie Laws, *The Epistle of James* (BNTC; London: Black; Peabody, MA: Hendrickson, 1980), 121.

93. "James contrasts this treatment of the poor to the way God views the poor: 'Has not God chosen the poor in the world to be rich in faith and to be heirs of the kingdom that he has promised to those who love him?' (2:5). James had indicated this same perspective earlier (1:9 – 11) in referring to God's reversal of the lot of the poor. God's viewpoint is to bring the poor into God's kingdom: hence members of James's community must take God's viewpoint as their own and treat the poor in a similar way. Their community must create that new society where the poor will be at home." Patrick J. Hartin, *A Spirituality of Perfection: Faith in Action in the Letter of James* (Collegeville, MN: Liturgical, 1999), 116 – 17; cf. also idem, *James* (SP; Collegeville, MN: Liturgical, 2003), 158.

94. McKnight, *The Letter of James*, 240.

95. Building on Num. 31:16 and subsequent Jewish tradition reflected in the Targum on this passage. Balaam is hired to seduce the children of Israel to sin in a "story about money, greed, and dissimulation that leads people into ways of living that are contrary to the way of God." Ruth A. Reese, *2 Peter and Jude* (THC; Grand Rapids: Eerdmans, 2007), 55.

96. Peter H. Davids (*The Letters of 2 Peter and Jude* [PNTC; Grand Rapids: Eerdmans; Nottingham, UK: Apollos, 2006], 241) calls being experts in greed the "more major concern."

97. The Greek *pos* ("how") here "introduces the rhetorical question as a means of denying that such a state of affairs is possible." Martin M. Culy, *I, II, III John: A Handbook on the Greek Text*

(Baylor Handbook on the Greek New Testament; Waco, TX: Baylor University Press, 2004), 89.

98. Raymond E. Brown (The *Epistles of John* [AB; Garden City, NY: Doubleday, 1982], 451) brings this out with his translation, “let us not give lip service to our love with words but show its truth in deeds.”

99. For the fullest study of this topic, see Robert M. Royalty Jr., *The Streets of Heaven: The Ideology of Wealth in the Apocalypse of John* (Macon, GA: Mercer University Press, 1998).

100. Platt, *Radical*, 110.

PART 3

REFLECTING ON RELEVANCE

CHAPTER 7

THE INDIVIDUAL AS STEWARD

A CASE STUDY: PART ONE

Keith had grown up in about as anti-Christian a home as you could find in North America. His father had been a leader in one of the most militant atheist organizations around. Keith did well in school, including higher education. He made a lot of money through his profession. If ever there was someone who knew he didn't need the crutch of believing in God, it was he. That was, at least, until his marriage crumbled, he became an alcoholic, he lost his job, and he found himself alone and in a rehab center.

Of the many things Keith disliked about Christians, especially the ones he had listened to or heard about in the media and in the public square, was how they were constantly haranguing people for money. Trouble was, all too often they wound up abusing the trust of their donors and mismanaging their money somehow. But first they kept enough of it for themselves that they could live comfortably, if not extravagantly. Keith became wealthy enough that he could easily afford to give a little of his earnings away to various charitable and philanthropic causes, and he figured it was probably his civic duty to do so. But the last place you'd ever catch him giving his money would be to a religious organization or church.

Keith's recovery from alcoholism was one of those too infrequent success stories. He remarried a woman who had been raised Catholic but never took her religion very seriously. Her name was Jessica. Jessica was also a divorcee and, because the Catholic Church refused to annul her marriage, she was told by one priest that the only worse sin she could commit than the one she had already committed by divorcing her husband would be to remarry someone else. Never mind that he had cheated on her, abused her, and abandoned her; *she* had initiated the divorce so *she* was at fault. So Keith and Jessica simply began to live together. One day a good friend of Jessica who was a Christian and knew about her background invited the couple to visit her evangelical church. No one had ever invited either of them to attend a Protestant church, so partly out of curiosity and partly to be friendly, they agreed. In fact, they even went with her to an adult Sunday school class that

preceded the service.

To keep the story short, they heard enough at the class and the service to intrigue them and were warmly and genuinely welcomed by enough people that they kept coming back. At some point over the next two years, they crossed the threshold of faith in Christ, Jessica first and then Keith. Neither could tell you the day it happened, but every time they had questions or objections to something they were being taught, they asked someone and received reasonably good answers. Little by little, their defenses came down and their belief grew. They planned a wedding and were married. But there was one main sticking point. Even after Keith could give a ringing affirmative answer to the question, "Do you trust in Jesus as your Lord and Savior?" he gave none of his considerable wealth to the church, or to any Christian work for that matter. "How do I know they won't abuse it, like so many others have?" he kept asking. "And if salvation is entirely by grace through faith, like Paul stresses, then it can't be dependent on my giving money to anybody or anything, right?"

After another couple of years, however, and after watching the good track record of this church, its missionaries, and the parachurch organizations it supported, even this objection dissipated. Keith and Jessica, very quietly, became some of the most generous givers in the congregation, though most people had no clue how much money they actually had because they dressed casually, drove nothing flamboyant, and lived in a modest home.

Then one day, some bad news was announced. One of the organizations to which their church regularly gave money, for which one of the couples in their Sunday school class worked by raising their own support, had just folded. Horrible mismanagement of its funds by new leadership left it unable to pay huge debts. Not only did this reinforce Keith's worst fears, but he and Jessica had actually given a large gift for a special project directly to this organization. Tragically, the money had simply disappeared without ever getting to the ministry for which it was earmarked. A couple of weeks later they told the church leadership and their closest church friends about their shock, and that they needed some time away from the church to reflect on things. Despite overtures from various church members during the next several months, they

refused to return to the church. Their friends were distraught, hoping that the couple would at least look for another congregation, but they made no promises to that effect. (to be continued …)

CHRISTIANS' RESPONSIBILITIES FOR FINANCIAL STEWARDSHIP

The scenario just outlined is actually the compilation of two different couples' experiences with remarkable similarities to one another, and with just enough details changed to mask their true identities. Unfortunately, many readers may well think I gained access to secret knowledge about their personal experiences, because this pattern of events repeats itself in Christian circles far too often![1] But what is the Christian individual's responsibility in the twenty-first-century West, and should the all-too-frequent misuse of givers' funds change the answer to that question in any way?

In much of the first three centuries of Christian history, the passages and themes we surveyed in chapters 3 and 4 on the seduction to sin and the need for generous giving tended to dominate Christian thinking on stewardship. Almsgiving was viewed as particularly meritorious. Some historians speak of an anti-wealth perspective dominating, though the tendencies toward asceticism in Greek philosophy often contributed at least as much to this spirit as did the biblical texts.[2]

However, as Orthodoxy and Catholicism grew in power, especially in Europe, and in many countries became entwined with political leadership (usually monarchies), the institutional church became increasingly wealthy, as did its highest leaders. Priests, monks, and nuns, however, all took vows of poverty, while ordinary churchgoers experienced no widespread elevation in their standard of living. Tithes and taxes became increasingly prominent and often burdensome, even though nothing akin to the modern prosperity gospel existed. In the worst years of medieval Catholicism, the church taught that one could purchase spiritual blessings, especially through the sale of indulgences, but that was the reverse of the notion that spiritual obedience could yield material blessings.

While Protestant Reformers broke from many Catholic beliefs and practices, they still took a comparatively dim view of seeking profit. Luther taught that one should not try to buy products at less than their

fair market value or sell them at higher than that value.[3] Because selling is an act toward one's neighbor, one should seek their interests in the process and not just one's own. Calvin rejected Catholic asceticism but still believed in moderation in spending and in giving generously to the poor.[4]

Wesley modeled living at an extremely modest, fixed level even as his income increased throughout his life, so that he could give increasingly large amounts away.[5] Even as capitalism became more and more successful in the United States during the nineteenth and early twentieth centuries, most Protestant denominations looked askance at those who aspired to become overly rich. Many of the so-called robber barons professed some form of Christian faith, but until there were government controls to limit some of their most exploitative practices, large numbers of people who worked for them, directly or indirectly, remained impoverished.[6] Only after World War II did the prosperity gospel emerge in anything like the form we see it today and, tragically, it has led millions into fundamental biblical disobedience.

Freeing Up Resources for Kingdom Ministry

In light of the overall Christian and American spending patterns presented in our first chapter (see pp. 23–25), and in view of the surveys of biblical material in chapters 2 through 6, what is our current mandate? Surely, the first step has to be to curtail our own unnecessary spending. If we have never done so, we need to create a budget.[7] List those absolute necessities that must be covered unless you are planning to undergo a major change in lifestyle—housing, utilities, groceries, transportation, debt service, and so on — and what each costs. Then create a list of discretionary spending — things that you like to do but could cut back on or give up altogether without major inconvenience. These could include forms of recreation, entertainment, vacation destinations, amount or style of clothing, high-tech "toys," the extra cost of eating out, and so forth. If you don't actually know how much you spend on these things, take a few months to record each of your expenditures so that you do know.

"James clearly warns against a kind of 'luxury and self-

indulgence' that is wrong, that shows little or no concern for others, and that does not take seriously the stewardship obligations that God bestows along with great wealth. It seems that those who are wealthy can too easily slip beyond a level of spending on themselves that is appropriate to their place in life and spend excessively and ostentatiously on themselves while neglecting to give generously to others."[8]

Next, determine your monthly income. This includes not just net wages or salaries from formal jobs, but money that you can count on from gifts, social security, investments, welfare — in short, anything legal and ethical that gives you money to spend. Find out if you are living within your means. Perhaps circumstances are temporarily exceptional. For example, you know you will be starting a job in three-months time that will more than cover your expenses, but for that interim you have to go into a little bit of debt that you should be able to pay off quickly. Fair enough. But, in general, the goal is for expenses never to exceed income and assets already available to you. And exercise almost every strategy imaginable to avoid credit-card debt or other schemes with such extortionary levels of interest. If there is a contemporary equivalent to the excessive usury of Old Testament times, this is it!

If a trimmed-down budget proves necessary in order to make your balance sheet add up, begin with your discretionary spending habits. Where can you cut back with the least amount of pain to yourself and others? Good resources abound with creative ideas for simplifying your lifestyle.[9] Eating less, wasting less, and eating out less are ways Americans on average could save considerable amounts of money.[10] What about home furnishings, water conservation, the number and nature of the vehicles you drive? Can you car pool or use alternate forms of transportation? Can you save gas by organizing your errands better, making several stops on one outing? Do you really need as costly a cell-phone plan, cable, or satellite television, or all the computer software you've been purchasing? Do you have a store nearby where you can buy foodstuffs and/or other products in bulk, which you will eventually use, and save on their cost that way? Can you get exercise, enjoy movies,

travel, and attend cultural or sporting events in less expensive ways? Can you garden, shop at a farmers' market or patronize a nearby co-op for some of your produce? What about using or forming a babysitting co-op in your neighborhood? What about a cloth diaper service, if one is available, rather than purchasing disposables? Do you use nonbiodegradable products in other areas of life as little as possible also? Do you recycle as much as you can?[11]

Most Americans keep their homes and buildings hotter in the winter and colder in the summer than people in most other countries do. Even changing the thermostat by a couple of degrees can save a lot. Are there tools, equipment, or kitchen devices that you and a neighbor each use so rarely that you could agree to share? (Of course, this would require getting to know your neighbors!) Are you really serving your pet gourmet pet food or buying other products that are utterly unnecessary for them (if you're honest)? How much of our savings in all of these areas is canceled out by big splash-outs that could still be meaningful at half the expense — birthday parties, giving Christmas presents, anniversary gatherings, weddings, funerals, and the like?[12]

Not only will such comparatively modest lifestyle revisions free up a lot of money you didn't know you had to help balance your budget, but it should free up considerable funds for you to be generous in Christian giving as well. If it doesn't, you may have to look at more major changes, such as the cost of the apartment you are renting or the home you have purchased, or the speed at which you choose to pursue higher education, and start to downsize or slow down more substantially. You may also need to hunt for a new or extra job, or look harder for at least some kind of employment than you have been looking. Meanwhile, are there people who can live with you and help you share your basic expenses? Can you start a business, however small, to supplement your income? Do you need retraining for different kinds of employment? All these and related avenues can help in your quest to be able to give generously.

"In our current world, a large part of the freedom that comes from frugality is freedom from the spiritual bondage caused by financial debt. This kind of debt is often incurred by buying

things that are far from necessary, and its effect, when the amount is substantial, is to diminish our sense of worth, dim our hope for the future, and eliminate our sensitivity to the needs of others."[13]

Still, generosity is not the same as sacrifice. Sacrifice means giving up something of considerable value or importance to you. Sacrifice means choosing not to do something you would have otherwise done and particularly enjoyed. Note carefully: it doesn't mean giving up all or most things that are especially meaningful to you, just *something somewhere*. C. S. Lewis put it memorably:

I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries and amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them.[14]

This is why the "graduated tithe" (see above, p. 114) makes so much sense. No one is ever impoverished by this approach; indeed, the rich don't even necessarily move down to the middle class, but there is at least a little "bite" in what we give up. Entrepreneurs like R. G. Le Tourneau a century ago, inventor of major earth-moving equipment, and Pastor Rick Warren today, have even reached the point of a "reverse tithe" — giving away 90 percent of their annual income and keeping only ten.

John Schneider misunderstands my earlier writing and accuses me of not recognizing the theme of delighting in God's creation and its goodness — that material portion of life that God "richly provides us … for our enjoyment" (1 Tim. 6:17b).[15] He appeals to the creation story to insist "that physical and material delightfulness (superfluity) is needful for healthy human well-being everywhere."[16] "Superfluity" is normally defined as an "excess, oversupply," "something unnecessary or superfluous," or "immoderate and especially luxurious living, habits, or

desires."[17] Even assuming Schneider means only excess or oversupply and is not endorsing extravagance, I have never remotely come close to suggesting that people living above the poverty line should divest themselves of everything they have that keeps them above that line so that they live on the barest minimum to get by. All middle-class Westerners retain immense amounts of excess and oversupply. But sacrificial giving does mean divesting oneself of *some portions* of that abundance. As attractive and innocuous as Schneider's follow-up illustrations are at first blush, on closer inspection they prove more troubling:

> It is no doubt [*sic*] why delightful physical actions like getting in good shape, buying a fine new dress or suit, having one's hair done well, shaving and putting on a good aftershave, or getting behind the wheel of a finely tuned car elevate us from various states of depression and discouragement. The same is true of curling up in a pleasurable sitting room in front of a fire in winter, and of grilling steaks on a cedar deck on a warm spring evening.[18]

What strikes me about this list is that I rarely experience delight from a single item on it and don't feel in the least deprived! Of course getting in good shape really doesn't belong with the rest of Schneider's items, because exercise doesn't have to require spending money and dieting can actually save it. But we should worry about people who can get out of depression merely through "retail therapy" or improving their outward appearance! Why were they depressed in the first place? What does this pendulum swing in attitude reveal about their overall outlook on life?[19]

I own one full suit, which I bought only for those special occasions that require it, and I was outraged by how much I had to spend even after looking for the best deal possible. All my life I have been content to have friends or relatives cut my hair inexpensively and have resented it when I have had to pay more to go to someone commercially. Shaving is a nuisance and I never use aftershave because my wife is mildly allergic to it. I have never sought to own a fancy car; from 1987 – 2005 I drove a Chevy Nova that I paid cash for new; since then I have driven a 2004 Toyota Camry that we paid cash for after it had been a rental car and considerably depreciated in cost in its first year. As much as I like a fireplace if I'm visiting in someone else's home that has one, I could never justify paying to install one for myself unless it were the major

form of heating for my house. Once in a great while I enjoy a grilled steak (and I know I enjoy too much less expensive food), but why would I want a cedar deck unless a sloping backyard made it the only way to have a patio behind my house? Why not delight in God's *true* creation — marveling at sunsets and walking in forests, swimming in lakes and climbing hills, watching the wildlife and enjoying the music of nature?[20] With a little bit of effort one can usually discover ways to enjoy the great outdoors almost completely free of charge.

Yet I too own and have purchased all manner of superfluous items. I own a dishwasher and enough silverware and table settings to fill it without running out of things to eat with and off of. I have enough clothes to pack a large suitcase with a week's worth of them for any season of the year, so that I can travel and not worry about doing laundry often. I have a dryer for those clothes, so that no one in our family has to hang them on a clothesline to let them dry. I own a microwave oven to make it ridiculously easy to heat and reheat countless meals. And my greatest occupational hazard, financially speaking, is my library. Although I regularly give away books that I realize I am not using, my new book-buying increasingly outstrips what I divest myself of. Oh, I consult plenty of materials online, but there are still many crucial works that are not available digitally, and our institutional libraries are increasingly unable to afford the same number of good, new books that they used to be able to purchase.[21]

And yet I grew up without any of these luxuries, and of them my mother to this day has bought only a clothes dryer, and that only when it became too hard for her to hang the clothes outside on a regular basis. Nor has she ever seen any reason why she *should* buy the other things, though she has long been able to afford them. She is completely happy without these products, because she was taught by her parents during the years of the Great Depression what was and was not worth spending money on, and how one turns to God and not "stuff" to relieve discouragement. No matter how many economists and politicians declare otherwise, Christians must not fall into the trap of trying to spend their way out of an economic depression or recession, especially if that means spending borrowed money they cannot realistically repay.[22] Neither is shopping an appropriate way to relieve personal depression or

discouragement. Like any other bad though initially pleasurable habit, it will increasingly fail to satisfy for all but the shortest of times, even while becoming unhealthily addictive.

As my parents' generation increasingly dies off, we are losing an invaluable reminder of how different life could be and still be fully rewarding and enjoyable. Yesterday's luxuries need not always become today's necessities even if everyone around us acquires them. There is no reason I have to pay for an electronic device that enables people all over the world to interrupt my life any time they desire. I have a laptop, I check email regularly, I enjoy Facebook for free, and I carry a cell phone at times but have almost no contacts besides family members in it. It is sad how constantly wired — technologically connected with others— some people today have to be, unable to concentrate for significant, uninterrupted stretches of time on God, study, work, or a live conversation. By allowing people to interrupt live conversations in public for the most trivial of reasons, communication devices have made some folks just plain rude. This is not stewardship of technology but enslavement to it.

As for the Majority World, Western missionaries and businesspeople must learn to play the roles of the "righteous rich."[23] We must determine what is culturally expected of those with as many possessions as we have. These expectations often mirror the biblical practices of patronage. There may well be a variety of individuals whom we will need to help gain a better socioeconomic status, after initially imagining our sole responsibility as promoting spiritual growth. A little superfluity *is* important, not just for us, but for all people, so we ought to help as many others as we can gain as much of it as possible. Honestly, seeing the results of my giving transform other people's lives spiritually and materially proves far more satisfying and gets me out of the doldrums far better than any grooming, set of clothes, nice meal, or attractive architecture ever could. As long as one is looking to delight oneself in inanimate materials, one will never become as satisfied or reflect the core of New Testament ethics on loving God and neighbor as well as when one throws oneself heart and soul into increasingly healthy interpersonal relationships.

"The whole biblical teaching is rooted in relationship. Money has ultimate meaning only if it enhances human relationship."[24]

Sharing Our Resources for Kingdom Ministry

Once we have freed up *some* of our surplus (and become aware of how much *is* surplus), our task is therefore to help others with it and honor God in the process. How, then, do we decide where to channel those resources? We have already seen the three main purposes for Christian giving—to support full-time ministry personnel, to facilitate evangelism and missions, and to help the poor (see above, p. 132). So we must ask where our giving will best further those three goals. All believers should be active in local churches,[25] so a priority in choosing a church (when we have a choice) is how the church spends the money we give to it. We will have a whole lot more to say on this topic in the next chapter, but basically churches should prioritize the same three biblical objectives that individual Christians should.

Unfortunately, the churches that do budget sufficient amounts of their income for the holistic missions of meeting the spiritual and physical needs of others are few and far between, so that most Western Christians should probably think of supporting additional Christian ministry above and beyond generous giving to their local church. Here they can target more specifically individuals and organizations that prioritize ministry to the spiritually lost and/or physically needy at home and abroad. Missionaries and/or missions organizations, child sponsorship programs,[26] and overseas educational institutions that help new converts become deeply rooted in the faith and able to continue the pattern of training others (2 Tim. 2:2) are just some of the excellent outlets for Christian giving outside of local congregations.

But such a plethora of these groups exists that we need criteria for determining who will most likely use our gifts as responsibly as possible. With organizations, we should look for a good track record of ministering with integrity and with low administrative or overhead costs.[27] We should not focus merely on numbers — of converts, graduates, churches planted, etc. — because the cultures of the world

vary widely and so many intangible aspects explain why one ministry sees all kinds of signs of outward success and another sees much less, even though both are equally faithful in their undertakings.

We should beware of fads — such as giving to ministry just within the 10 – 40 window, supporting Bible translation only among language groups that don't yet have the Scriptures in their native tongues, putting the unreached above the unevangelized, and so on.[28] Each of these prioritizations promotes a legitimate cause, but when we refuse to support important ministries merely because they don't fit into a currently trendy subset of all the necessary ministry worldwide, we revert to being the victims of consumerism as much as when secular advertisers lure us into preferring their products over other equally legitimate brands simply through the power of hype.

Moving on to additional criteria for whom to support, we should build on natural connections. Are close friends being called by God to the mission field, who need to raise their own support? If their ministry is a particularly worthy one, see if you can help them. Is there an organization that specializes in ministry that matches your personal gifting or vocation — building homes, teaching school, medical work, business as mission (see further below, pp. 211–12), and the like? Then it is natural to support them, and you may find ways to connect and help more than just through your finances. Has God given you a distinctive passion or burden for a certain acute need, even though (or because) you have no particular skills or background in that area of life? Then follow his leading with your giving.

Throughout this process, prioritize those people and groups that clearly communicate the good news that Jesus has come to save men and women from their sins, for a more meaningful life in this world than they could otherwise have and for a glorious eternity afterwards, *and* that care about and minister to the least and last — the poor and oppressed, the lonely and outcast — in other words, whoever corresponds in a given setting to the foreigner, widow, and fatherless mentioned so often in Scripture.[29] It has been far too easy in the history of the church for organizations to start off with both of these priorities, only to lose sight of one or the other, and each new generation of Christian leaders must be ever vigilant to preserve them both.[30]

"Evangelism and social action are inseparable. They are two sides of the same coin. But they are not identical. Working for economic development in poor communities or structural change to end systemic oppression is not the same thing as inviting persons who do not now confess Christ to embrace Him as Lord and Savior. If we only do social action and never say we do it because of Christ, our good deeds only point to ourselves and make us look good."[31]

Beware of those who insist on living, or having their employees live, at exactly the same standard of living that they do in the West, even when they are ministering in dramatically poorer contexts overseas. Attempts to go completely indigenous have only rarely succeeded. Westerners typically can't cope, at least not for long periods of time, and locals usually find it odd that those from elsewhere would want to live exactly like them. But a quick comparison just between the way the average American missionary lives in Majority-World settings with the way the average Canadian, British, Irish, Aussie, or Kiwi does can show how easily Americans could simplify noticeably and not stand out so garishly.[32] Of course, some organizations allow missionaries to go to or remain on the field without being fully funded and therefore set higher fund-raising goals than they actually expect them to reach. But avoid those that require American standards of living *and* do not let missionaries go to or remain on the field without 100 percent funding, unless there are compelling reasons (a close personal friendship with the missionary, for example) to overlook these gaffes.

Ask, moreover, where your giving is likely to make the biggest difference. Put otherwise, are there important needs you know about, feel called to support, and are able to help that few others are likely to emulate? Does your company produce specialized equipment or technology not readily available elsewhere that could make a significant difference in a given ministry? Do you have specific language skills that you can personally volunteer to use, perhaps as a translator, even from a distance, that not many others in your area possess? Do you have the time, money, and desire 1," *Relevant* (March 14, 2011),

www.relevantmagazine.com/god/deeper-walk/features/24972-an-open-letter-to-this-generation-pt-1 (accessed on Apr. 27, 2012).

to relocate abroad and help teach missionary kids in international schools or offer counseling for missionary families before burnout overwhelms them? Maybe you have become aware of a ministry that is effectively fulfilling a central kingdom mandate but is poorly funded. Recognize that your generous gifts and personal promotion of their ministry can make a noticeable difference in their ongoing success. Many similar illustrations could be added.

Conversely, watch out for well-meaning but counterproductive charity. Our long-term goals should be to reduce others' dependence on us and empower them to care for themselves.[33] It seemed like a great idea to organize a Christmas donation each year of nice, unused toys for inner-city children who might not otherwise get them. But you were humble enough to ask, three years into the project, how things were going, and city Christian leaders were honest enough to tell you what happened. Children now fight over who gets the nicest presents, parents feel disempowered because they are not able to provide anything as good for their children, and the families are starting to feel entitled to the gifts each winter.

At any rate, nothing is being done in job training to help more parents get off of welfare and provide for their children themselves, so it would probably be better if you stop sending the gifts. And if you hear that message two or three times, believe it, explain it to your people, and reroute your resources into creating a Christmas store in the neighborhood. This location, open every Christmas season, stocks all the same toys that used to be given away and a lot more, but charges affordable prices for the merchandise, so parents can with dignity purchase what they want to give to their children themselves.[34] Examples could be multiplied at length.

Avoid giving to people or ministries that, however important their work, really don't require full-time professionals who raise their own support and thus take your precious and limited giving dollars. It's great that "Bill" felt called to offer Bible studies for Christian coaches on a major university campus, and he has faithfully led them two nights a week and on Saturday mornings for several years now. But little

evangelism occurs, there are no ties to a local church, no ministry to the poor, not even ministry to the coaches outside of the Bible studies themselves. “Bob,” however, has elders’ meetings in his local church one night each week, helps lead an Awana group another night, and teaches a large adult Sunday school class every Sunday morning. Bob frequently assists his wife in hosting class members in his home, even while holding down a full-time job and helping to raise their three school-age children. Yet Bill, an empty nester, wants a full-time professional-level salary for his ministry, and a well-known Christian organization is willing to have him raise support under their auspices. *Please* do not support Bill. Tell him to get a real job and not think anyone should pay him for what lay leaders like Bob do for free through their churches every week![35]

WORK AS VOCATIONAL STEWARDSHIP

As long as we think in terms of stewardship as giving away a fixed percentage of our income, we will always be tempted to imagine that we are free to do whatever we want with the rest of our material resources. But biblical stewardship is whole-life stewardship.[36] We need down-time and fun-time activities that renew and refresh us, if at all possible. Stewardship does *not* mean workaholism, not playing with family or friends, not relaxing for reflection and meditation. But it *does* mean undertaking everything in life, including our spending, thoughtfully.

We take breaks from work because we need them to refresh ourselves and/or build relationships with God and others, not because we are inherently lazy and happy to sponge off of others. Except in unusual times of prolonged unemployment completely outside of our control, or during periods of injury or infirmity, much of our lives should be occupied with work. Even in retirement or as homemakers, we should be active in meaningful service — to our families, our churches, our communities. What constitutes genuine work is not determined by whether it is remunerated. This leads us to our next topic — the need to view all our work as stewarding the gifts and abilities God has given us.

"But doesn't stressing the intrinsic value of work play into the hands of the cage? Won't it make the squirrel wheel spin even faster? No. It will actually slow it down. If work has intrinsic value, one will resist the pressure to produce frantically and instead take time to delight in work."[37]

Another entire book would be needed to develop a "biblical theology for life" for the topic of work.[38] Far too many Christians throughout history have viewed it more as a necessary evil, to provide for themselves and their families, rather than as inherent, God-given calls on their lives. But if our primary purpose as God's vice-regents created in his image is to "till the garden" of this planet we call Earth, then we must develop a sense of work as a vocation.[39] Of course, many people struggle and some may never succeed at landing a job that

simultaneously pays their bills and proves personally fulfilling. In these instances, we need to recall Colossians 3:23 – 24: "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."

Using a narrower sense of the word "vocation," especially when occupations do not allow us much opportunity to exercise our gifts and passions, we must agree with Tom Sine that "the primary vocation for every believer is not what we do to earn a livelihood but how we devote our lives, as Christ did, to seeking to advance the subversive purposes of God's kingdom."[40]

A different kind of trap involves viewing professional ministry as somehow superior to "secular" work. A natural offshoot of this false premise is that we *ought* to be paid for exercising our spiritual gifts, especially those of leadership. Perhaps we will be fortunate enough to find such a situation, but God makes no promises. Ours is an increasingly bi-vocational world, even for church ministers, and all signs suggest it will only move further in this direction in the near future.[41] In the Majority World, it has been the norm for some time.

A second debilitating corollary for those in secular employment is to think that they are functioning as Christians in their workplace only if they witness to others of their faith, lead a lunch-time Bible study, or get to know their colleagues better during off-hours so they can invite them to church. All of these can be excellent activities, but if God created us for work (within healthy limits), then the car manufacturer must ask how she can help create and produce the best quality, most useful, most environmentally friendly vehicle possible. The nurse must ask himself how he can put his heart and soul into ministering to patients with love and care, with the highest level of integrity in keeping records and making the rounds for anyone on his shift.

All workers should familiarize themselves with their organizations' goals, policies and practices, and ethics (or lack thereof), doing

everything possible to promote God-honoring behavior throughout their company. Often this means little more than holding people accountable to well-established standards for "professional ethics,"[42] though in today's scandal-ridden corporate world, "little more" takes on new meaning. If necessary, after all proper channels of dealing with in-house matters have been exhausted, be willing to be a whistle-blower if a company is intransigent in its illegal or immoral behavior. Count the cost along the way, however (Luke 14:25 – 35).

Business as mission is a growing and encouraging trend in numerous parts of the corporate sector.[43] One need not operate from explicitly Christian presuppositions to recognize the value of not making shareholders' profit level the true "bottom line" that determines every decision that is made. Not only must quality control offset the temptation to cut every possible corner in production costs, but concern for quality of human lives, including the lives of one's employees, must also take center stage. We must pay our workers and give out benefits at a little higher standard than the competition in order to attract and retain better employees. We should factor in the effects on a local community of a plant move or closure. We can locate companies and build offices in those parts of cities that need renovation and renewal and hire from the local community whenever possible. We may prioritize the unemployed or underemployed, giving them the necessary job training whenever required.

Overseas, business as mission may mean identifying which entire neighborhoods or subcultures are without adequate work opportunities. Who would love to work and work hard, but is currently unable to find employment and thereby provide for themselves or their families? Target and train those likely to succeed and give them new skills or new opportunities to utilize the skills they already possess.

If you offer your talents or services to fellow Christians, either as part of your regular job or on the side during off hours, become known as the people in your industry or vocation with the highest standards of ethics and integrity in the business. Do the best possible work you can, and do it on time. Pay your bills on time. Tragically, Christians have often developed the reputation of being *less* trustworthy than non-Christians either on or off the job, because they assume their fellow believers will

be understanding and forgiving. This is nothing but the sinful manipulation and abuse of others' good will.

FREQUENTLY ASKED QUESTIONS

Aren't one person's luxuries another person's necessities?

Yes, of course. I would not want to suggest that most professionals could do their work as well as I can without depending on the latest smart phone, for example. Conversely, few of them need the library that I own. I was just giving illustrations from my life to get people thinking about what might function as comparable specifics in theirs.

What about health and life insurance, savings, investments, retirement plans, and wills?

All of them play a rightful role in society, and there are legitimate reasons for some people to have every item on the list.[44] Without a will, one may wind up giving the government as much as half of one's estate for purposes that can almost be guaranteed not to serve God's kingdom. Without a retirement plan, a person may force others to care for him or her at their expense. With the right kind and amount of investments, life insurance may not be necessary; otherwise it may be important. Savings are in general not the best use of a large amount of money because of their miniscule interest rates, but for smaller amounts of quickly accessible cash they can be excellent. It's all a matter of balance. One should never put so much money into one or more of these outlets that one can't be a generous giver to the Lord's work, but it is often irresponsible not to have a long-term plan for increasing one's assets in several of these areas.

Receiving a significant inheritance may represent an opportunity for making a larger than usual gift to a ministry one particularly supports, or it can be wisely invested so that one can make an even larger donation at some time in the future. Leaving a helpful amount to children also reflects biblical stewardship, but giving them too much can in some cases discourage them from working as earnestly as they might otherwise.

Isn't hospitality another key part of stewardship?

Absolutely. It probably merits another volume in this series all by

itself.[45] It is a major motif in both Old and New Testaments and can be a significant element of one's stewardship of possessions. It is one thing to own a four-bedroom home as a couple with grown children nowhere nearby and never have short- or long-term guests using the bedrooms. It is something altogether different to use the extra space for visitors to your church, visitors to your friends (who lack the space for them), students who might help with a mortgage payment, and so on. Eating out can be made much more justifiable by inviting friends who don't have as many resources as you do and treating them. Loaning a car that's not needed for a given period of time to someone who has a long highway commute could justify having something with more getup than a four-cylinder engine. Examples could be multiplied.

How does all this promote "life, liberty, and the pursuit of happiness"? Even if God may not promise that I will always be healthy and wealthy, doesn't he at least want me to be happy?

All this may *not* promote it. The Declaration of Independence is not part of the Bible! Christian ministers gave input in its crafting, but so did the founding fathers who were influenced considerably by the growing deism and atheism of Western Europe.[46] From a biblical perspective, *this* life can never be absolute because we will live eternally. Freedom is fantastic, but not freedom to do evil or to subvert God's will. The Bible is far more concerned with the pursuit of holiness than with the quest for happiness, at least the way people today typically define it. Scripture *commands* us to rejoice in all circumstances (see esp. Jas. 1:2), but nowhere does it promise us the *emotion* of happiness. Obedience to God is often much harder than indulging in our own fleeting whims.

"The Christian doctrine of happiness has been primarily noetic and eschatological and only infrequently material and temporal. Yet the foundation exists for developing a vibrant Christian doctrine of happiness as the enjoyment of God enjoying us as we advance the well-being of creation in obedience to the way of life that is carved out in Scripture through the narrative of Israel and Jesus Christ."[47]

Doesn't some of what you're promoting limit our choices? Isn't that a weakness of your views?

It does limit our choices, but that's scarcely a weakness. Sometimes the only way to give some people in the world even a minimal amount of choice — such as to have a decent standard of living if they are willing to work for it — is to limit *our* choices. Whatever happens to Western health care systems in the next several years, for example, it is unlikely that either individuals' or governments' ability to afford developing medical technologies will keep pace with the cost of those developments. If *optimal* rather than merely adequate choice and quality define our positions on health care legislation,[48] we will increasingly be disappointed by pitting the rich against everyone else in the world.

What about the potential for catastrophic health care needs? Can I ever really save too much?

Of course not. We can *never* really save enough to respond to every conceivable catastrophe! So at some point, we must stop trying to do so. As John Purdy put it so memorably, "If we hold that true wisdom is to be rich toward God, then work will have a limited place in our lives. *We shall work hard enough to provide the necessities*; *we shall leave the future in God's hands*. We will not make work a means of securing our lives against all possible calamities."[49]

Life goes by so quickly. Even the Bible, especially throughout Ecclesiastes, encourages us to enjoy life while we can. Should we really be so other-focused as you are suggesting?

Scripture encourages contentment (see also Phil. 4:11 – 13), but in the simple pleasures of home and family life, work, and mealtimes. All of this contrasts dramatically with the excesses with which the protagonist in Ecclesiastes experimented and found unsatisfactory.[50] As for where our focus rests, psychologists have long stressed that an excellent way to have a more satisfying life is to recognize those who are worse off than ourselves and to see in what ways we can help them. As long as the focus is on ourselves — *our* fitness, *our* appearance, *our* grooming, *our* living circumstances and affluence (the cars we drive, the clothes we wear, the homes we live in), as in Schneider's illustrations above (p.

179), we will never be satisfied and always want more for ourselves. Wanting more for others instead will go a long way to curing our affluenza (recall p. 21).

What about giving gifts to needy individuals when I can't get any tax write-offs?

Do it, if God's Spirit is nudging you in that direction. Most other countries don't even get the same extent of tax breaks that Americans do for charitable giving, especially to churches. Just remember Luke 6:30 and 35. Don't expect anything in return. Sometimes it may be better to offer a friend an informal interest-free loan. Sometimes others will feel better about accepting your help if they know you will let them pay you back. If circumstances make that possible, rejoice! But mentally assume you've seen the last of your money, so that if they cannot or do not repay the loan, you are not devastated and your relationship with the other person is not destroyed.

"The manner by which money, as if by magic, is robbed of its power is through the gift, the transfer for which no return is asked."[51]

Doesn't it really all boil down to the attitude of your heart?

In one sense, yes. If your heart is not right before God, then all the philanthropy in the world counts for nothing eternal. But it does help people in this life! If your heart *is* right before God, then it must overflow with help for others —in some form. Jesus said, "For where your treasure is, there your heart will be also" (Matt. 6:21). But the converse of a conditional statement is not automatically true. In this case, where our heart is will not always lead to the derivative behavior God desires if we are overly frightened by the unknown or don't fully trust that God and his people will care for us if we overextend ourselves. We still have to act and put our money where our heart is.[52]

If lots of people put all your principles into practice, wouldn't our economies come to a halt?

Maybe. Perhaps then it would be forced to redirect its efforts into

generating more products and services that are truly valuable and less that aren't. But don't worry. Even if every person who ever reads this book tried to implement every suggestion in it, it would make only a dent in the trillion-dollar enterprises that rule our world, powered by people with little interest in what Christians think! If I can help some individuals and churches to steer their lives in more biblical directions, I will be more than content.

A CASE STUDY: PART TWO

After losing touch with Keith and Jessica for over a year, I was relieved and thrilled to learn that they had become involved in another local evangelical church. It was much smaller than the one they had left, much more congregational in its ecclesiological practices, with plenty of opportunities for both of my friends to use their spiritual gifts in service to the church and community. I was able to reestablish contact with them, and they had nothing but good things to say about their current church, its ministries, and its people. And they were again generously giving of both themselves and their money. They had even recovered from their experience with the ministry that mismanaged their benefactions.

While realizing that none of us can ever pronounce with absolute certainty about the salvation of another person, I was as confident as I could be that they were genuinely converted. Just as Zacchaeus is never said at any point to have formally repented, but demonstrated that salvation had come to his household through his generous financial stewardship (recall above, p. 106), so Keith and Jessica have understood what many longtime evangelical churchgoers today seem never to have learned — that church is not about what they can get out of it, but about what they can put into it.[53]

Put another way, if God gives spiritual gifts to believers for the building up of his body, the church, to equip every member for ministry to one another and to a lost and needy world (Eph. 4:12), "until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ" (v. 13), then by definition, this cannot occur nearly as well, if at all, when believers isolate themselves from local congregations. We must care passionately how our time, talents, and treasures are utilized precisely because it is so incumbent on us to utilize them for the needs of the church and the world.[54]

"This passage begins and ends with an emphasis on the special ability given to each individual member of the body (4:7, 16)

to serve others. In fact, the responsibility of the gifted leaders is to equip the various members of the body of Christ to minister to one another (4:12). The mark of a healthy church is one in which every member is aware of the grace of God upon their lives and is actively ministering."[55]

CONCLUSION

If salvation is by grace through faith alone, then it is theoretically possible to be a true Christian and not give any money ever to the Lord's work. It is just hard to imagine anyone (except perhaps the most impoverished, dying person) who truly grasps God's grace in their life responding so stingily. If salvation does not require church membership, then one can hypothetically imagine a true Christian not being involved in a local community of believers; it is nevertheless hard to imagine why anyone who realizes that God has gifted them, apart from any merit of their own, precisely to help build up such a body would be so self-centered as to withhold that ministry from others for more than a temporary sabbatical.[56]

Granted, one's money or one's ministry may have been spurned or abused, perhaps even repeatedly, but unless one has exhausted all avenues for church involvement, godly stewardship requires us to try again. It is rare that every church in a given area is so dysfunctional that one cannot find a reasonable congregational outlet for stewardship. And if we have received repeated negative responses to our overtures, we might just want to ask whether how we come across to others forms some part of the problem.

Our world runs on consumerism. We have no choice but to participate in a lot of it. Some of it is healthy — when it does help make life less arduous, when it alleviates pain and suffering, when it generates wholesome and worthwhile products and services, and when it furthers the spread of the gospel and promotes discipleship and godliness. But we must never allow ourselves to default to the assumption that everything that is the norm in the world around us is either good or inevitable.[57] Tom Sine puts it far more pointedly:

> The themes of the American dream are accumulating, upscaling, status, power, consumerism, individualism, and self-actualization. The themes of the homecoming future of God are justice for the poor, peace for the nations, the redemption of the people of God, a restoration of community, a renewal of creation, and a celebration of the shalom purposes of God for a people and a world. These are not two versions of the same dream. These are

> totally different dreams. One is born out of an ancient faith. The other is the product of an Enlightenment vision of Western progress.[58]

We must study enough history, therefore, to understand how people thought and lived in other times and places and evaluate whether we have anything to learn from them that might challenge the current status quo. We must get to know a diversity of people from a variety of cultures and perspectives well enough to allow them to speak lovingly but truthfully into our lives and change our attitudes and actions where necessary. We dare never think we have arrived, in the Christian life in general, and certainly not in the arena of stewardship, but we must regularly reassess how we are doing and how we might do better. We must keep eternity in mind more regularly than we usually do. One day, we *will* have it all, as the advertisers like to promise us (recall Rev. 21 – 22) —but only on God's terms and in his timing. Meanwhile, most of us need to learn that old Victorian "middle-class virtue" of delayed gratification a whole lot more—not for its own sake, but for the sake of others and the gospel. Let Scott Rodin have the last word here:

> Imagine what life would be like if every day was seen as an incredible gift in a life that was guaranteed to last forever. Imagine what it would be like to be so certain about tomorrow that you could be free to invest every hour of today doing whatever was most pleasing to God. Imagine being so certain about who you were in the eyes of God that you could give yourself away in service to others with real joy. This is not only possible, it is our calling as stewards in the kingdom of the triune God who has freed us for just this kind of rich and abundant life.[59]

RELEVANT QUESTIONS

1. How much are you giving to the Lord's work through your church? Through other Christian organizations or individuals? What changes in your budget can you make to give even more?
2. How much debt do you have? What steps do you need to take, if any, to reduce your debt?
3. What other lifestyle changes can you make to free up more money for kingdom service?

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1. Misuse of money is just one of many ways churches can knowingly or unknowingly abuse people. See esp. Ronald M. Enroth, *Churches That Abuse* (Grand Rapids: Zondervan, 1993); and idem, *Recovering from Churches That Abuse* (Grand Rapids: Zondervan, 1994).

2. See esp. Holman, ed., *Wealth and Poverty in Early Church and Society*.

3. Cynthia Moe-Lobeda, "Offering Resistance to Globalization: Insights from Luther," in *Globalization and the Good* (ed. Peter Heslam; London: SPCK; Grand Rapids: Eerdmans, 2004), 97.

4. Worden, *Godliness and Greed*, 147 – 89.

5. Wesley is equally famous for his sermon, "The Use of Money," divided into three sections with the main points, "Gain all you can," "Save all you can," and "Give all you can." See Albert C. Outler and Richard P. Heitzenrater, eds., *John Wesley's Sermons: An Anthology* (Nashville: Abingdon, 1991), 348 – 57.

6. Worden, *Godliness and Greed*, 211 – 27.

7. The literature of Crown Financial Ministries is particularly helpful here. Briefly, see "Steps to Making a Budget," www.crown.org/Library/ViewArticle.aspx?ArticleId=751 (accessed on April 26, 2012).

8. Grudem, *Business for the Glory of God*, 59.

9. See esp. Michael Schut, *Simpler Living, Compassionate Life: A Chris tian Perspective* (Harrisburg: Morehouse, 2008). Cf. also Lila Empson, ed., *Simple Living for Busy People: God's Guide to Enjoying What Matters Most* (Grand Rapids: Zondervan, 2004).

10. Cf. "The World Throws Away a Staggering Amount of Its Food," in *MSN Now: What's Trending*, http://now.msn.com/living/0315-food-thrown-away.aspx (accessed on Apr. 26, 2012). Estimates range from 30 to 50 percent of all that is produced!

11. For a remarkably wide-ranging set of essays on the topic, see Herbert F. Lund, ed., *The*

McGraw-Hill Recycling Handbook (2nd ed.; New York: McGraw-Hill, 2000).

12. For an abundance of practical suggestions, see Nancy Twigg, *Celebrate Simply: Your Guide to Simpler, More Meaningful Holidays and Special Occasions* (rev. ed.; Grand Rapids: Kregel, 2006).

13. Dallas Willard, *The Spirit of the Disciplines: Understanding How God Changes Lives* (New York: HarperOne, 1989), 169.

14. C. S. Lewis, *Mere Christianity* (rev. ed.; New York: HarperCollins, 2001 [orig. 1952]), 86.

15. Schneider, *Good of Affluence*, 60, n. 31. Indeed, he carries on a running commentary against me in his footnotes, second only to his repeated criticisms of Ron Sider. Schneider is not a prosperity gospel advocate, but he seems convinced that most prosperous Westerners are too burdened with unnecessary guilt when they enjoy their prosperity. Schneider has long lived in Western Michigan in the heart of Dutch Calvinist country, known for its emphasis on frugality, so perhaps he is responding to a genuine need in that small part of the globe. But, in my experience, such false guilt is found among a fairly tiny minority of the overall populace in the Western world. Most upper middle-class and upper-class Christians seem to show no compunction at all about delighting in their wealth, even while giving precious little to the Lord's work, as we have already seen (above, pp. 23–26 on expenditures and giving).

16. Ibid., 61.

17. Merriam-Webster's online dictionary, www.merriam-webster.com/dictionary/superfluity (accessed on April 26, 2012).

18. Schneider, *Good of Affluence*, 61.

19. Cf., e.g., Amanda Ford, *Retail Therapy: Life Lessons Learned through Shopping* (York Beach, ME: Conari, 2002). This is not a Christian work, some of it is lighthearted, and some of the lessons actually are legitimate. But overall, the superficiality of such a concept should be readily apparent.

20. Margaret Feinberg (*Wonderstruck* [Grand Rapids: Zondervan, 2012], 45 – 57) documents the demonstrated value for emotional and spiritual health of people spending time outdoors in God's creation apart from all our "stuff."

21. On the merits of books vs. digital equivalents for research, see Ben Witherington III, *Is There a Doctor in the House? An Insider's Story and Advice on Becoming a Bible Scholar* (Grand Rapids: Zondervan, 2011), 86.

22. On getting and staying out of debt, see esp. Dave Ramsey, *Financial Peace University: 91 Days to Beat Debt and Build Wealth* (Nashville: Vaughan, 2004).

23. Bonk, *Missions and Money*, 157 – 88. Bonk quotes Mahatma Gandhi as saying, "I have told my missionary friends, 'Noble as you are, you have isolated yourselves from the people you want to serve'" (*ibid.*, 53). Bonk's book overall is the best and most detailed treatment of the problems

that missionary affluence creates in more impoverished parts of the world.

24. Kosuke Koyama, quoted in Bonk, *Missions and Money*, 53.

25. See, e.g., throughout John Stott, *The Living Church: Convictions of a Lifelong Pastor* (Downers Grove, IL: InterVarsity Press, 2007). Fortunately, even Brian Sanders (*Life After Church: God's Call to Disillusioned Christians* [Downers Grove, IL: InterVarsity Press, 2007], 167 – 77) teaches his readers how to re-form church after leaving various existing models.

26. See esp. Wess Stafford, *Too Small to Ignore: Why the Least of These Matters Most* (2nd ed.; Colorado Springs, CO: Compassion International, 2007).

27. For these and numerous other related criteria, see Daniel Rickett, *Making Your Partnership Work* (Enumclaw, WA: WinePress, 2002), 125 – 29. Note again the extensive website of the Evangelical Council for Financial Accountability, which has strict requirements for an organization to receive their endorsement (www.ecfa.org).

28. An excellent introductory anthology of missions-related articles is Ralph D. Winter and Stephen C. Hawthorne, eds., *Perspectives on the World Christian Movement: A Reader* (4th ed.; Pasadena, CA: William Carey Library; Carlisle, UK: Paternoster, 2009), but, like its preceding editions, it can tend to overemphasize certain trends along these lines.

29. See esp. Ronald J. Sider, *One-Sided Christianity? Uniting the Church to Heal a Lost and Broken World* (Grand Rapids: Zondervan; San Francisco: HarperSanFrancisco, 1993).

30. So much so that Sider now asks younger evangelicals if they are risking losing their zeal for evangelism in their quest for social justice. Ronald J. Sider, "An Open Letter to This Generation, Part

31. Sider, "Open Letter."

32. Bonk (*Missions and Money*, 173) declares flatly, "Simpler personal lifestyles are necessary."

33. See esp. John Rowell, *To Give or Not To Give? Rethinking Dependency, Restoring Generosity, and Redefining Sustainability* (Tyrone, GA; Milton Keynes, UK: Authentic Media, 2006). On p. 49, Rowell offers an excellent chart contrasting the characteristics of "Dependency: A Model of Domination" and "Investment: A Model of Discipleship." Glenn J. Schwartz (*When Charity Destroys Dignity: Overcoming Unhealthy Dependency in the Christian Movement* [Bloomington, IN: Author House, 2007], 54 – 55) goes too far in this direction when he tells Westerners not to support nationals, even though they can often be supported far less expensively than foreigners and thus be a *better* stewardship of one's resources. But how much support and with how much publicity remain important questions.

34. Both parts of the illustration reflect true Colorado-based church experiences with minor details altered. For additional examples worldwide, see *Kingdom Stewardship: Occasional Papers Presented by the Lausanne Resource Mobilization Working Group for Cape Town 2010* (ed. Arif

Mohamed, Brett Elder, and Stephen Grabill; Grand Rapids: Christian's Library Press, 2010).

35. Again the names and minor details have been changed in what are otherwise true, contemporary illustrations.

36. Randy Alcorn, *Managing God's Money: A Biblical Guide* (Carol Stream, IL: Tyndale, 2011), 13 – 20.

37. Miroslav Volf, "In the Cage of Vanities: Christian Faith and the Dynamics of Economic Progress," in *Rethinking Materialism: Perspectives on the Spiritual Dimension of Economic Behavior* (ed. Robert Wuthnow; Grand Rapids: Eerdmans, 1995), 187.

38. For an excellent start, see Ben Witherington III, *Work: A Kingdom Perspective on Labor* (Grand Rapids: Eerdmans, 2011); and Darrell Cosden, *The Heavenly Good of Earthly Work* (Milton Keynes, UK: Paternoster; Peabody, MA: Hendrickson, 2006).

39. See esp. Steve Walton, *A Call to Live: Vocation for Everyone* (London: SPCK, 1994). Cf. Amy L. Sherman, *Kingdom Calling: Vocational Stewardship for the Common Good* (Downers Grove, IL: InterVarsity Press, 2011).

40. Tom Sine, *Mustard Seed vs. McWorld: Reinventing Life and Faith for the Future* (Grand Rapids: Baker, 1999), 161.

41. Bob Smietana, "More Preachers Need a 'Day Job,' Too," *USA Today* (June 29, 2010), at www.usatoday.com/news/religion/2010-06-21-preachers20_ST_N.htm (accessed April 27, 2012).

42. Many good works on business ethics exist. Among recent, distinctively Christian ones, see esp. Kenman L. Wong and Scott B. Rae, *Business for the Common Good: A Christian Vision for the Marketplace* (Downers Grove, IL: InterVarsity Press, 2011). Cf. also Lloyd E. Sandelands, *God and Mammon* (Lanham, MD, and Plymouth, UK: University Press of America, 2010); Jeff van Duzer, *Why Business Matters to God* (*and What Still Needs to Be Fixed*) (Downers Grove, IL: InterVarsity Press, 2010); and Fleming, *Profit at Any Cost?*

43. For a distinctively Christian take, see C. Neal Johnson, *Business as Mission: A Comprehensive Guide to Theory and Practice* (Downers Grove, IL: InterVarsity Press, 2009). Cf. also Steve Rundle and Tom Steffen, *Great Commission Companies: The Emerging Role of Business in Missions* (Downers Grove, IL: InterVarsity Press, 2003); and Tom Steffen and Mike Barnett, eds., *Business as Mission: From Impoverished to Empowered* (Pasadena, CA: William Carey Library, 2006).

44. Cf. the generally balanced advice on each of these and related topics in Alcorn, *Managing God's Money*, 155 – 215.

45. Excellent works include John Koenig, *New Testament Hospitality* (Philadelphia: Fortress, 1985); Christine D. Pohl, *Making Room: Recovering Hospitality as a Christian Tradition* (Grand Rapids: Eerdmans, 1999); and Arthur Sutherland, *I Was a Stranger: A Christian Theology of Hospitality* (Nashville: Abingdon, 2006).

46. Mark A. Noll, *Christians in the American Revolution* (Grand Rapids: Eerdmans, 1977), esp. 151. For the striking ways in which the Declaration of Independence and the U.S. Constitution have sometimes functioned like the Bible for various people, see Jaroslav Pelikan, *Interpreting the Bible and the Constitution* (New Haven, CT, and London: Yale University Press, 2004).

47. Ellen T. Charry, "Happiness," in *Dictionary of Scripture and Ethics* (ed. Joel B. Green; Grand Rapids: Baker, 2011), 348.

48. As, e.g., in Wayne Grudem, *Politics according to the Bible* (Grand Rapids: Zondervan, 2010), 313 – 14.

49. John Purdy, *Parables at Work* (Philadelphia: Westminster, 1985), 48 – 49 (italics his).

50. Craig G. Bartholomew, *Ecclesiastes* (BCOT; Nottingham, UK: Apollos; Grand Rapids: Baker, 2009), 153 – 57.

51. Roelf Haan, *The Economics of Honor: Biblical Reflections on Money and Property* (Grand Rapids: Eerdmans, 2009), 76.

52. Cf. Hughes, *Power and Poverty*, 145.

53. The very concept of "church shopping" was made possible only by the proliferation of the automobile and contributes hugely to this misunderstanding. See Nigel Scotland, "Shopping for a Church: Consumerism and the Churches," in *Christ and Consumerism: A Critical Analysis of the Spirit of the Age* (ed. Craig Bartholomew and Thorsten Moritz; Carlisle: Paternoster, 2000), 135 – 51.

54. Cf. Clinton E. Arnold, *Ephesians* (ZECNT; Grand Rapids: Zondervan, 2010), 274 – 75. The criteria for successful pastoring, then, become how well they are equipping and empowering others.

55. Arnold, *Ephesians*, 274.

56. We need to think of salvation much more as a lifelong process and much less as an action occurring on one day at a given hour. See esp. Charles H. Talbert and Jason A. Whitlark, eds., *Getting "Saved": The Whole Story of Salvation in the New Testament* (Grand Rapids: Eerdmans, 2011).

57. Cf. esp. Robert B. Kruschwitz, ed., "Consumerism," *Christian Reflection* 9/4 (2003): 8 – 93.

58. Sine, *Mustard Seed versus McWorld*, 181 – 82.

59. R. Scott Rodin, *Stewards in the Kingdom: A Theology of Life in All Its Fullness* (Downers Grove, IL: InterVarsity Press, 2000), 160 – 61.

CHAPTER 8

GOVERNMENT AND BUSINESS AS STEWARDS?

A CASE STUDY: PART ONE

Mark was thrilled with his opportunity to study in Scotland. He had been accepted into a great doctoral program, but he was equally looking forward to learning a new culture. Having heard of many Americans living abroad who just look for other expatriates with whom to associate, he was determined to get to know local Scots. With his university having over a thousand international students from all over the world, he looked forward to making many friends from non-English speaking cultures as well. To that end, although he visited the "international church" in town once (a euphemism for a Southern Baptist church plant that catered primarily to American oilmen and their families), he was eager to get involved in a Scottish church. Mark had been raised Lutheran and most recently been involved in an Evangelical Free Church, but neither of those denominations existed in Scotland, so he would have to look for something else. A Scottish Baptist church wound up being the place he felt most at home, theologically and interpersonally.

Mark quickly discovered that Scottish evangelicals were at least as interested in politics as American evangelicals typically were. But rather than aligning themselves with the Conservative Party (also called the Tories, and roughly akin to the American Republican party), most of them were staunch Labour Party supporters (roughly akin to the American Democratic party). This was the reverse of what he expected, so he started asking people a little bit about why this was. "Ah, you see, the Scots have always been at odds with the English," he was told. "And if you're Presbyterian, Baptist, or Methodist (the three largest Scottish Protestant denominations), then the Church of England (Anglicans) consider you 'dissenters.' We have a saying that the Church of England is just the Tory party on her knees, so most true-blooded Scots don't want anything to do with the Conservatives."

The history made sense to Mark. But he wondered about ethical issues in society. The Evangelical Free Church he had been a part of in the U.S. had a paragraph each week in the church bulletin about issues of social justice — concerns over abortion, homosexual practice, and other

growing threats to family values. Wouldn't the Conservatives in the U.K. represent these distinctively evangelical Christian concerns better in government than the Labour party? "Och aye, laddy," one of his newfound friends from the Scottish Highlands replied in his thick brogue that Mark was still struggling to understand, "but doona ye ken that there are many other issues in social justice, too?"

Mark didn't ever recall seeing any others back home in his church bulletin, but Angus explained to him that the Bible talked far more about caring for the poor and needy, making sure everyone in society had access to at least food, shelter and clothing and, if possible, decent health care, than it did about issues of sexuality and procreation. "Not only that but ye Yanks are warmongers, always quick on the trigger. You've perverted what your Bill of Rights gave you the freedom to do — to defend yourselves against the English (something we'd agree with!) — into the right to fill your country with automatic weapons of all kinds. Is it any wonder you have the highest murder rate in the developed world? Gun control and just war (resorting to military intervention only as the very last resort after everything else imaginable has been tried) — those are issues of social justice, too. And there's a real question in a nuclear age if there can ever be a just war again of any kind, in which one can guarantee that the fighting will stop after a wee bit and not escalate into some kind of holocaust. Now yer' talking Labour party concerns."

Mark had often been taught that the smaller the government involvement in society the better, that capitalism was the one economic system that meshed with biblical teaching, and that government ownership of any companies or corporations was just the first step toward full-fledged Communism. But godly, thoughtful professionals in his Scottish church, who were thoroughly evangelical in all their theology, fundamentally disagreed and couldn't understand why American evangelicals couldn't "get it." Mark decided he had to mull these things over for awhile and learn more. (to be continued …)

ECONOMIC SYSTEMS SUPPORTED BY SCRIPTURE?

Generosity and sacrifice on the part of God's people in the United States alone could raise enough money theoretically to eradicate world poverty, as we saw in our introduction (above, pp. 26–27). But there still remains the huge problem of pandemic corruption, especially in certain Majority World governments and societies.[1] After almost a half-century of liberation theology and the related movements it birthed, it should no longer surprise anyone to learn that any full-orbed study of stewardship must ask systemic questions that go beyond issues of charity, however important charity still remains, especially in emergencies, after natural disasters and war, and so on.[2]

But what about Western governments? What role should they play? What about the business sector? Should Christians support capitalism in hopes that "trickle-down economics" will make life better for the poor if an entire society prospers, and in hopes that Christians within the business world will be able to channel some of their companies' profits to further kingdom objectives? Should Christians support socialism so that governments can put funds more directly in the hands of the needy, and in hopes that Christians within government can help earmark as much tax monies as possible for causes consistent with kingdom priorities? Should we support some mixture of the two economic systems? Or should we favor libertarianism on the far right or Communism on the far left?

"Does it enable and enhance humanity's chief end of glorifying and enjoying God forever? Does it aid or obstruct desire in its ascent to God? The fundamental question that should undergird all other questions we put to capitalism is, with our economic lives ordered by capitalism, are we able to worship God truly? Are we able to desire God and the gifts of God as we ought?"[3]

This chapter will argue that one cannot champion any single existing economic system as *the* biblical system, that there are strengths and weaknesses in each, and that both government and the business world bear certain responsibilities as stewards of God's material possessions on loan to them. Christians involved in either of these arenas should do whatever they can to influence fellow politicians or corporate stakeholders to pursue policies that are in line with biblical teaching—not because they are trying to impose one specific religious outlook on a society, but because the biblical principles actually turn out to be what are in the best interests of our world anyway.[4]

First, some definitions prove crucial. The *Oxford Dictionary of Economics* defines capitalism as "the economic system based on private property and private enterprise. Under this system all, or a major proportion, of economic activity is undertaken by private profit-seeking individuals or organizations, and land and other material means of production are largely privately owned."[5] Socialism, on the other hand, involves "the idea that the economy's resources should be used in the interest of all its citizens, rather than allowing private owners of land and capital to use them as they see fit."[6] It is important to stress here that, contrary to some popular usage, socialism does not necessarily involve extensive state-owned means of production. One scholarly categorization, for example, distinguishes among "market socialism" (more involving local communities of various kinds in joint ownership of businesses and services within a market economy), "planned socialism" (the more classic model of substantial state-controlled planning without full-fledged democracy), and "participatory socialism" (with substantial state involvement in the hands of democratically elected individuals).[7] There is, of course, a diversity of capitalist systems as well, with varying degrees and mechanisms of government or other institutional intervention on a smaller scale, so that market forces are not left entirely to themselves.[8]

The Economic Systems of Biblical and Modern Societies

Perhaps the fundamental reason that one cannot derive a biblical system

of economics for today is that neither of the two main contemporary models — capitalism and socialism, with all their various modifications —existed on any large scale until the demise of medieval feudalism. Moreover, the models were not fully articulated or promoted until the eighteenth and nineteenth centuries, when Adam Smith in Scotland and Karl Marx in Germany outlined a full-orbed theory of capitalism and socialism, respectively. Neither philosopher, of course, invented brand new ideologies; both were building on trends they had already observed taking place in various societies. But both men agreed that the dominant economic approach well into the time of the Renaissance and Reformation in Europe was feudalism, and that major strides in the development of the two economic systems began to be taken only after fiefdoms were abolished.[9]

What then characterized economic thought in the biblical worlds? Historians of economic and sociological patterns of interaction during the eras of the composition of Old and New Testaments largely agree that people at that time believed in what is today identified as the theory of "limited good." This is equivalent to what is often called a "zero-sum game" — the notion that there was a finite and fairly fixed amount of wealth in the world. Any given person would only ever have access to a comparatively small amount of that wealth, so if a member of a local community became noticeably richer, people would naturally assume that it was at someone else's expense.[10]

The most recent, nuanced study of the economic stratification of first-century Palestine — the world of Jesus and the apostles — suggests that 3 percent of its residents were wealthy; 17 percent formed a middle group (though probably not a middle "class"); 25 percent were a little above the subsistence level; 30 percent right about at it; and another 25 percent below.[11] One does not have to accept the often exaggerated historical reconstruction in which taxation and land grabbing was as onerous already during Jesus' lifetime as it would become in the 60s, helping to trigger the Zealot rebellion,[12] in order to recognize that most Jews in Israel would have known plenty about the handful of wealthy Jewish and Gentile landlords who were imitating their predecessors in the time of Isaiah by adding "house to house" and "field to field" (Isa. 5:8) at the expense of the average subsistence farmer. There is every

reason to think that the tiny number of extremely wealthy persons in each of the various biblical societies from the united monarchy on derived much of their riches through purchasing or foreclosing on the properties and possessions of the poor, especially when the indebted could not repay their loans, which made life even more desperate for the already vulnerable.[13]

None of this is to deny that there were the beginnings of market economies in various biblical contexts, especially by the time we get to the New Testament world of the first century.[14] Moreover, the 30 to 50 percent of tithes, tributes, and taxes the average Israelite in the days of Jesus and the apostles would have had to surrender to temple treasury or Roman coffers created centralized and government holdings akin to significant elements of socialist models also.[15] But neither system would have predominated, nor would anyone have likely even thought in terms of economic *systems* per se.

Evaluating Today's Economic Systems by Scripture

A second reason why neither capitalism nor socialism can be derived from Scripture is that the texts that impinge on economic issues in the Bible that might be viewed as supporting one or the other system are relatively evenly distributed.[16] On the one hand, we have seen private property enshrined as a fundamental good and a right for the children of Israel as they prepared to occupy the Promised Land (Num. 26:52 – 56), along with the various laws guarding against theft (esp. Exod. 20:15; 22:1 – 15; Deut. 19:14; 27:17). The wealthy were condemned for dispossessing the poor of their land, as most famously with Ahab's acquisition by force of Naboth's vineyard (1 Kgs. 21:1 – 16). But it was possible to be both wealthy and godly — see, e.g., Abraham and the other patriarchs, Job, David, Solomon, and Esther, to name the most prominent.[17] We have highlighted how in the New Testament, God "richly provides" those who are generous and eager to share with others "everything" for their enjoyment (1 Tim. 6:17).

"The Patriarchal narratives thus portray the right eous rich as

those who receive their wealth from God as a token of his blessing, respond in risky faith and costly obedience (cf. Gen. 22), and participate in God's mission of blessing others. Since … this is the first substantial appearance of wealth in the Bible, it is important to note that it is set in a very wholesome light — in companionship with covenant, blessing, obedience and mission."[18]

On the other hand, the righteous rich prove few enough in number that Jesus observes that it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God (Mark 10:25 – 26 par.). All the examples of *godly* rich people in both Testaments involve those who generously give a substantial portion of their assets away, especially to help the poor. The very fact that property is so crucial to a person's well-being means that God is deeply concerned that everyone has the opportunity to acquire some.[19] And those who have lost the property that once belonged to them or their ancestors are to have a once-in-a-lifetime chance to recover it, through the Year of Jubilee, along with the more frequent sabbatical years when debts are forgiven and slaves are freed (see esp. Lev. 25).[20] Walter Brueggemann comments that these holy years afford "a sharp critique of a) statism which disregards the precious treasure of personal rootage, and b) untrammeled individualism which secures individuals at the expense of the community."[21]

Let us suppose, for the sake of argument, that the Reformers were right in interpreting the Old Testament commands against usury as not forbidding modest amounts of interest rates in commercial transactions between peers (recall above, pp. 70–71). After all, Jesus himself, in the parable of the talents, has the master rebuke the wicked servant for not at least having put his money in a bank, where he "would have received it back with interest" (Matt. 25:27). The interest might well have been no more than 1 percent in a year, but there would have been *some* gain.[22] Capitalism in seventeenth- and eighteenth-century Europe would barely have moved beyond its most rudimentary stages without the liberal extension of loans repayable with interest to those most likely to be in a position to pay what they owed. But the reluctance of so many

capitalists today, even Jewish and Christian ones, to recognize the parallels on the international scene with the enormous stranglehold that massive indebtedness on loans with interest has on the *poorest* countries of the world, who are not equal economic partners with the rich, and thus the rich nations' reluctance to support proposals for the forgiveness of substantial portions of this indebtedness, shows how far we have moved beyond Calvin or the Puritans and, for that matter, Adam Smith as well.[23]

If the biblical material fails to support capitalism without major qualifications, what about socialism? Texts that at first glance would seem to support socialism more than capitalism include those that describe the allotment of land in Israel — larger tribes were to get larger lands and smaller tribes were to occupy smaller pieces of territory, irrespective of their personal industriousness or productivity. The laws of Sabbath, sabbatical year, and Year of Jubilee all legislated, as it were, that workers on average earn at least one-seventh less than what they might otherwise have produced. The laws of the market were not to be the be-all and end-all of human existence. A good socialist, moreover, would be far more likely than a good capitalist to agree with Agur, the proverb-writer, "Give me neither poverty nor riches, but give me only my daily bread" (Prov. 30:8), or with Jesus when he taught his followers to pray, "Give us today our daily bread" (Matt. 6:11). Recall our comments on these texts (above, p. 76).

The very models that inspired the two halves of Marx's famous Communist Manifesto — "from each according to his ability" and "to each according to his need" — come directly from the pages of Acts (11:29; cf. 2:45/4:35), where the early church appropriated variations on the theme of giving to a common treasury or fund to be redistributed to the poorest and neediest in their midst. The seemingly temporary manna economy during the Israelites' wandering in the wilderness (Exod. 16:16 – 18) actually forms the heart of Paul's injunction to the Corinthians about the stewardship of their possessions (2 Cor. 8:13 – 15).

As long as there are some who have "too little" to live even a minimally decent life, the surplus of the rich shows that they have "too much" and that they should redistribute it by giving it away to those

who most need it.[24] The automatic, knee-jerk rejection by some conservative Christians today to every form of "redistribution" of resources in society is a dangerous one. To reapply Gamaliel's words to a new situation, "you will only find yourselves fighting against God" (Acts 5:39)!

At the same time, a close inspection of each of these New Testament passages demonstrates that Christian giving was always voluntary, never required by any governmental authority. Financial giving, moreover, is always described in the context of Christian discipleship, not tied to the Marxist conviction that religion is the opiate of the masses. It is true that the one significant positive accomplishment of socialism, indeed even of Communism, in many of the countries where it held sway during much of the twentieth century, was to elevate the socioeconomic status of the very poorest in society in the initial years after the "revolution," but typically the improvements were not sustainable.[25]

But in Europe, Canada, Australia, and New Zealand, where the Christian roots of economic policies were not severed nearly to the extent that they were in the former Soviet bloc, China, Cuba, and North Korea, the plight of the poor was alleviated even more — that is, in democracies with mixed economies that nevertheless implemented more socialist mechanisms than in the U.S. This suggests that Christian and democratic socialism must be significantly differentiated from atheist and totalitarian socialism.[26]

We must realize, too, that none of these New Testament texts mandates any state welfare system. Even within the church, the "equality" desired in 2 Corinthians 8:13 – 14 might better be rendered as that which is "equitable" or "fair" (above, p. 114). Here is the real rub: leftovers, or unused surplus, which should be given to those who lack even the bare necessities of life or the means to acquire them. James encapsulates the problem in his classic indictment of the wealthy oppressors of the poor day-laborers in his churches (Jas. 5:4 – 6). Earlier we cited and discussed verses 5 – 6 (p. 93). Here 5:2 – 4 merit attention:

> Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workers who mowed

your fields are crying out against you.

Various commentators try to make the perfect tense verbs in verses 2 – 3a future-referring: “your wealth will rot and moths will eat your clothes. Your gold and silver will corrode.” In other words, “you can’t take it with you,” so all this material wealth will dissipate at the final judgment.[27] Far more natural, however, is to translate the perfect tense verbs as genuine past actions with ongoing results. The problem with these wealthy people is not their net worth per se, but the fact that they have surplus that is not being used in any productive way and is therefore susceptible to theft or destruction.[28] These people have already squandered their wealth.[29] Compare how approximately 60 billion dollars are wasted in American lotteries and 100 billion in legalized casino gambling every year.[30] Risky, unsafe investments, unwise loans to people unlikely even to be able to repay them, and the ease with which people can default on loans and/or declare bankruptcy with minimum penalties all contributed to the recent Great Recession, as has been widely discussed. But it is not clear if enough has changed in the years since to ward off an even worse economic cataclysm in the future.

The switch to future tense verbs in the middle of James 5:3 shifts the focus to the judgment day, and the picture is not a pretty one: “Their corrosion will testify against you and eat your flesh like fire.” All attempts to hoard wealth fail, if not already in this life, then certainly before God’s bar of justice. The imagery of verse 4 is powerful as well, even in the standard translations, but *aph’ hymon krazei* might more naturally be rendered “cries out from you.” The picture then becomes one of the wages the wealthy landlords failed to pay their migrant farm workers crying out from the moneybag or purse in which they resided, possibly as it was still being carried by those wealthy people, and shouting, “I don’t belong with you anymore; I belong to those poor workers over there!”[31]

Especially when one adds James 5:5 on living in luxury and self-indulgence into the mix, one wonders how many Westerners in our world today, including many who claim to be Christian, will fall under this frightening judgment come the eschaton. We are happy to hire nonunion workers or undocumented immigrants because we know we can pay them lower than standard wages, or we are at least happy to

benefit from the work they do. We want our luxurious and self-indulgent lifestyle, but we are not willing to do the grunt work that we hire others to do for us at below minimum wages. And we object the moment someone tries to pass legislation to give them more rights, or we actually support legislation to discriminate against them!

In the case of undocumented Hispanics, a much higher percentage of them are evangelical Christians than is the Anglo population of North America more generally.[32] Few of us have ever seen the living situations from which they escape, much less actually experienced them for any prolonged period of time, but we piously quote Romans 13:1 and pontificate about how Christians dare not break the law of the land (though we are quite willing to challenge the laws when *our* "rights" are infringed).[33] We tarnish all immigrants with the same brush that should be reserved for the minority of truly criminal elements that surreptitiously make their way to the U.S. as well.

"If James's brand of piety is taken seriously and at face value … a substantial portion of the North American church would become quite uncomfortable with the ease by which it has accommodated the upward economic mobility of liberal democracy while trying to follow after its downwardly mobile Lord."[34]

Earlier in his letter, James makes the voluntary redistribution of one's goods to help the most destitute of fellow believers "exhibit A" of the kind of Christian works that demonstrate saving faith (Jas. 2:14 – 17). The apostle John articulates the point even more incisively: "If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth" (1 John 3:17 – 18). We have cited both of these passages earlier (pp. 118–19), but Christians' unfamiliarity with them make them worthy of repetition. If we find ourselves supporting capitalism more than socialism so that we don't want to apply these verses to the government, then let us be sure we apply them to the business world and that every Christian in the private sector does all he or she can to encourage their

companies to give priority to the neediest people in their spheres of influence.

An excellent example comes from Shell Oil U.K. Writing in 2004 as the CEO and an evangelical Christian, Clive Mather described how Shell was the first energy company to insist on support for human rights among the people it was willing to do business with. It adopted sustainable principles for development in social, economic, and environmental arenas. It sacrificed a little profit in the process but overall remained highly successful financially as well as ethically. Mather recognized that government and multiethnic corporations alike bore the largest burden in addressing corruption and unethical practices in industry that devastated individual lives.[35] Ronald Sider, meanwhile, has sketched out one reasonable scenario by which government, business, and the church can together contribute to helping overcome poverty in America.[36]

> "It is also important that we do not overstate the role that global companies can play in contributing to sustainable development and advancing ethical and social goals. Governments and international institutions must surely continue to have a primary responsibility for establishing ethical frameworks and in working to deliver social development for their citizens."[37]

If one broadens one's sweep of the biblical material to everything in Scripture that bears on economic matters, one returns to the topics of chapters 2 through 4. How do capitalism and socialism hold up to the theme of the goodness of wealth? Both economic systems would agree that material possessions are good, which is why capitalists try to acquire as much wealth as possible and socialists want to ensure that all people have at least some. The rhetoric of both capitalists and socialists makes it clear that they also agree on the potential for great evil, because capitalists accuse socialists of wanting to steal and redistribute their money unjustly while socialists accuse capitalists of exploiting the masses to line their own coffers.[38] Capitalists have normally promoted voluntary philanthropy among the wealthiest in their midst, and socialists have striven to legislate it, so both agree on the need for

generous giving as well.[39]

If we add into the mix the themes of chapters 5 and 6, we still arrive at a stalemate. Socialists, even in democratic contexts, have supported higher taxes; capitalists, more tithing. And when asked how much is at stake, both would stress how central economic systems are to all of life, which is why it is so important to think clearly about them.

The Economic Systems' Track Record

If neither capitalism nor socialism was the dominant economic system in biblical times, if neither is explicitly taught in Scripture, and if what is explicitly taught favors *both* certain features of capitalism *and* certain features of socialism, might the actual track records of the two systems, when weighed against biblical principles, lead to a clear favorite? Again, our hopes are disappointed.

Take poverty, for example. Neither system *necessarily* helps the plight of the involuntarily poor, disabled, widow, or orphan or numerous other vulnerable and marginalized people,[40] but helping them is a mandate that *is* central to all biblical ethics, as we have seen.[41] At first blush, socialism would appear to stand a much better chance of meeting the needs of the poorest, and, as already noted, various socialist or partly socialist economies have produced welfare nets with fewer holes in them than their American counterpart. But without sufficient incentives for people to diminish their dependence on state-administered assistance programs, some will languish in the system, happy that at least their basic needs are provided for, even when they could become more productive members of society and more self-sufficient economically. Then they run aground of Paul's injunction to the Thessalonians that "the one who is unwilling to work shall not eat" (2 Thess. 3:10).

On the other hand, capitalist economies have no *inherent* mechanisms for helping the disenfranchised. Individuals with values consistent with Christian ethics have to utilize the system to help the needy, as we saw with Shell U.K., if such help is to be forthcoming. Fortunately, as Max Weber so famously highlighted, the growth of capitalism was closely tied to the Protestant, and especially Calvinist, work ethic.[42] This ethic also was sufficiently biblical to produce successful businesspersons and

politicians who were also compassionate philanthropists and lawmakers and who often cared deeply about the poor.

Now that capitalism has spread around the globe, we can see that it has also become successful particularly in those countries influenced heavily by Confucianism and Shintoism, in which similar concerns for hard work, family values, and compassion for the poor have loomed large. Not surprisingly, the contexts in which the growth of a market economy is more tied to secularism or even atheism — most notably India and many parts of the former Soviet Union, respectively — have not seen nearly the same concern for the hordes of needy people among them. With Hinduism's doctrines of karma and reincarnation actually providing disincentives for Indians to ameliorate the plight of their most impoverished, especially the Dalit, it seems that Christianity is the best hope for any lasting help for all members of a society, rather than any economic system in and of itself.[43]

The same conclusion results from the actual results of modern economies apart from the mitigating effects of Christian values. Prevailing forms of capitalism, even in the United States, are far from the pure forms Adam Smith envisaged. Even prior to, but especially since the writings of John Maynard Keynes in the early-to-mid twentieth century, significant interventionist measures by the state have become standard. We have public education available to all children, Social Security, Medicare, Medicaid, and related programs for the uninsured or underinsured below certain socioeconomic levels. We have regulations on immigration, tariffs on imports, and other protectionist measures to give American products and workers a more favorable market in international trade.

"Market capitalism can deliver goods and services in amazing quantities, but it cannot guarantee caring communities that sustain body and spirit."[44]

In addition, we pay income tax, create regulations on the production and distribution of countless consumer products to try to ensure higher levels of quality control and safety in the use or consumption of those products, dismantle overly disruptive unions, support federal

intervention in the establishment of interest rates to bolster our economy, and use many other similar government-run modifications of a pure market economy. Indeed, what is often not noticed by pro-capitalist writers who laud the success stories of the East Asian countries whose stunning economic growth has come as they enthusiastically embraced more capitalistic systems is that those nations have even more regulations and interventionist measures from the state than their Western counterparts in North America and Europe.[45]

Of course, some still insist that the vast majority of Americans would be better off if we did away with most or all of these state-sponsored programs, imagining that the private sector would somehow fill the void and waste fewer dollars and resources in the process. Some would maintain that our ills would be better addressed by even more pure capitalism, even libertarianism, rather than the more mixed economic system we now have.[46] But what would be the motivation for non-Christian CEOs, with primarily non-Christian shareholders, to fill this void, given the considerable loss in profits it would create?

Private wealth depends on creating an actual or perceived scarcity to drive up the value of goods. But this is inimical to ecological preservation (that keeps natural resources from becoming scarce), assistance to those unable to provide for themselves (which requires keeping costs of goods lower), and the implementation of costly safety measures (that reduce net profit).[47] The Occupy Wall Street protests against the ridiculous salaries that even honest CEOs are paid proved the point in as dramatic a fashion as I have seen in my lifetime, even if to date they have changed little. Adam Smith could imagine social and moral pressures coming to bear on the tiny minority of irreligious businesspersons in eighteenth-century Scotland,[48] but we have regressed a long way from those "glory days" of capitalism. Apart from a commitment to the moral use of possessions, capitalism simply promotes self-absorption and the illusory quest for self-sufficiency.[49]

As for the American government, despite the commitment of the world's richest countries in the Millennium Project to give 0.7 percent of their gross domestic product in official government aid to the world's poorest countries, the U.S.'s track record as of 2005 was a meager 0.15 percent, the worst of all the nations making the commitment. The same

year it spent twenty-four times as much on the military in the name of national security. But improving the health and standard of living of the world's neediest people would help prevent at least some of the international frustration with us, and then we could afford to spend a little less on protecting ourselves. At the same time, the rest of the "developed" world shares plenty of blame, too. The previous president of the World Bank, forced to resign after spending $200,000 of corporate profits on his girlfriend, pointed out that there were a thousand bank employees already earning at least $200,000. So 10 percent of the staff of a bank specifically designed to help the poor was siphoning off for their own salaries well over $200 million, much of which could have been used to help those for whom it was intended![50]

Finally, it is hard to detect much constructive difference between evangelical Christian and secular responses overall to the recession and credit crunch of recent years spawned by the promiscuous loans of lending companies to those who could not or did not repay them. Enormous debts owed by individuals, churches, and the government form a substantial part of the problem,[51] even as both George W. Bush and Barack Obama rejected the historic virtue of saving and inverted the definition of patriotism from the World War II era by calling on us to *spend* more for the sake of our country! Yet it is clear that neither the church nor the private sector is poised to pick up the slack when government spending programs for the needy were substantially and quickly slashed.[52] Yet we must still work steadily toward a balanced national budget.[53]

On the other side of the economic spectrum, it hardly needs saying in a postSoviet era that anything close to pure statist socialism, especially when untempered by Christian values, has proved disastrous wherever it has emerged. In general, the small numbers of power brokers who comprise the oligarchies in socialist states are ill-equipped to determine the best means of production, amount of production, pricing, and a wide array of other decisions that are better left to the people more directly involved in the commercial activities in question. When welfare states make too generous a standard of living possible for too long for too many who could work but are not doing so, economies suffer and unwarranted spirits of entitlement become pervasive.[54]

If tax rates become punitively high for those earning above certain thresholds, there is little incentive to strive for the levels of success in business and prosperity, even for humanitarian ends, to which one might otherwise have attained. Still, they could probably go a fair bit higher without this danger coming into play. As Mark Cuban, billionaire owner of the Dallas Mavericks professional basketball team, concedes, wealthy entrepreneurs (or those who want to become wealthy) "set goals and define success and achievement in any number of ways. In no cases do any of them examine the tax rate. In fact, I would be willing to bet that 99 percent of us completely ignore the tax rate. Why? Because we know that the rewards we all value the most came as the result of our efforts. Something that no tax rate is going to take away from us [sic]."[55]

Nevetheless, it should surprise no one that socialism has never "advanced" to true Communism — the classless state that Marx envisioned — with the tax rate coercively taking enough wealth away from its owners that there would be no privileged class. The Soviet-style governmental leaders showed no inclination to divest themselves of their economic privileges even as they were creating propaganda for the masses extolling the virtues of doing so. Even Christian power brokers are far too reluctant to relinquish their power to true congregational forms of church government or true servant leadership in organizational management. What possible motivation would atheist leaders have, basking in the wealth and privilege reserved for the elite in socialist states, for giving that all up and living like the proletariat?[56]

A further reason for rejecting reasonably pure forms of both capitalism and socialism (to say nothing of the systems further to their "right" or "left") is a more overtly theological one. Neither system adequately acknowledges the depth of human depravity and sin that the Scriptures teach us remains in all human beings, even redeemed ones. It has often been argued that capitalism, at least in a democratic society, takes more account of sin, whether or not intentionally, by providing many checks and balances on the possibilities of any one individual becoming too powerful.[57] Socialism, by contrast, has often functioned hand-in-hand with totalitarianism. However, as Western Europe in recent decades has demonstrated, socialism need not function this way, and in the days of powerful renegade CEOs of multinational corporations, capitalism no

longer offers the same checks and balances it once did. The top politicians of a country can now become subservient to the business and media moguls the way monarchs sometimes kowtowed to religious authorities in medieval Europe.[58]

But even Adam Smith's original form of capitalism assumed that the market was guided by an invisible, transcendent hand, more akin to the belief system of deism than to either Christianity or pure materialism, the two major competing ideologies in today's economic world.[59] Moreover, mainstream capitalism has always believed in the human being as "a rational individual who satisfies her preferences efficiently. She can mentally order her preferences and rationally choose the most effective way of satisfying those preferences," a far cry from the biblical and especially Reformed doctrine of total depravity.[60] Marxists, of course, believed that socialism was but an intermediate step en route to the classless society of pure Communism, requiring those temporarily guiding the state-run systems ultimately to dissolve themselves — a pipe dream of preposterous proportions that was never even remotely approximated in the heyday of so-called Communist regimes.

"The person in Scripture is created in relationship to God, to other persons, and to creation. Each person has the task of caring for the world and developing its potential in various ways. In mainstream economic theory, however, the human being is an individual who uses her reason to satisfy preferences as efficiently as possible. There is little connection to other persons or to the created world except inasmuch as they serve as means to satisfy the individual's preferences."[61]

THE EXCLUDED MIDDLE

Logicians talk about the problem of the excluded middle, when only two alternative solutions to some problem are considered that represent opposite ends of a spectrum, but no intermediate options are ever suggested. Might the capitalism – socialism debate reflect an excluded middle? The final and perhaps most important reason for arguing that the biblical material does not unequivocally support either capitalism or socialism is because capitalism is centered around individual initiative and enterprise, while socialism is centered around collective (but usually not religious) oversight and legislation. Biblical ethics, by contrast, is first and foremost centered on God's people in community, known in this age as the church.[62] Chapter 9 will unpack the implications of this in greater detail.

"Christian community, life in the colony, is not primarily about togetherness. It is about the way of Jesus Christ with those whom he calls to himself. It is about disciplining our wants and needs in congruence with a true story, which gives us the resources to lead truthful lives. In living out the story together, togetherness happens, but only as a by-product of the main project of trying to be faithful to Jesus."[63]

Meanwhile, recall that the every-third-year "tithe" for the poor was administered by more religious than political leaders (Deut. 14:22 – 29), despite the partial overlap between the two in Old Testament times. The communal sharing of Acts 2 and 4 – 5, like the first "deacons' fund" in Acts 6, and the offering for the poor Christians in Jerusalem (Acts 11:27 – 30; Rom. 15:24 – 27; 1 Cor. 16:1 – 4; 2 Cor. 8 – 9) was similarly overseen by ecclesiastical leaders. But note, too, that the New Testament never describes how it envisions Christians imitating the good Samaritan on any widespread basis and caring for those *outside* their fellowship. As we will see, I am sympathetic to the argument that the church should care for the poor and needy of the entire land in which it finds itself, not least for the amazing witness that can be provided in so doing, as the

model of the second- and third-century ancient Mediterranean church so often demonstrated.[64] At the same time, when we realize that the annual government spending on the poor in the United States, irrespective of the political party in power, has often been a hundred times as much as all parallel Christian efforts put together,[65] it is utopian to lobby for drastic cuts in government help by imagining that the church will fill the void. An important middle way involves government delegation of the implementation of as many caring initiatives as possible to faith-based communities.[66]

"What we want to see happen is that faith-based ministries doing their works of charity on the micro level and cooperating with government initiatives on the macro level will bring about increasing evidence of God's Kingdom breaking forth here on earth. We are committed to this vision even as we wait for Christ's return, when He will complete the good work that needs to be done by God's people for the wretched of the earth (Philippians 1:6)."[67]

It is significant that proponents of socialism are increasingly recognizing the need for radical reform in their camp, looking away from only state-sponsored programs. Some are now highlighting the successes of worker-owned cooperative banks, businesses, and factories in countries as different as Holland, Spain, and Argentina, which have outperformed their privately owned counterparts while creating jobs for the unemployed and promoting creation care.[68] In the United States some of the best examples of conservative Christians helping the neediest in their midst have appeared in the very communal or community-based models of such otherwise diverse groups as the Amish, the Amana Colonies in Iowa, Clarence Jordan's Koinonia Farm, the Brüderhof in New York, and the many ministries of the Christian Community Development Association founded by John Perkins, all of which at one time or another have been branded, with gross exaggeration, as Communist!

Where does all this realistically leave American Christians in the second decade of the second millennium AD? Probably the most we can

hope for is to pursue compassionate efforts to tweak our existing system rather than radically overhauling it.[69] With the fiscal conservatives we must be concerned to rein in spending where it has gone far beyond what we can afford. If there are rare occasions when certain forms of deficit-based spending may be necessary to stimulate the economy, we must be sure to pay off those loans as quickly as possible as the economy improves, which is in fact the stated legitimation for short-term overextension. We need strong bipartisan cooperation in every level of government to ensure that this happens instead of the radical polarization of Republicans and Democrats that we have seen in recent years to an extent unprecedented in American history.[70]

"We don't have to 'change the system' before we can start to improve society. To think in terms of 'capitalism versus socialism' — a style of thinking that was prevalent until recently — has caused both frustration and paralysis…. We cannot and need not reverse the course of the entire world. No system can be regarded as unequivocally definite."[71]

With the "completely pro-life" movements like Evangelicals for Social Action, we must be concerned about quality of life for already born humans and patch as many holes as possible in the safety nets for those who cannot care for themselves, even if that means tax hikes, while providing access to the means of production for all who can work.[72] We must revamp welfare systems so that those who could be working can be employed and, if they refuse, they lose benefits. But we also have to make sure that we eliminate levels of income for which taxes bring net earnings to a lower amount than what welfare benefits would provide, so that it makes no financial sense for welfare recipients to leave the system and become employed in low income jobs. We also have to factor in the number of single parents among the poorer strata in the work force and the cost of day care for which they may have to pay if they are employed. And it is most disheartening to see people who have tried their hardest to find work but not get it have welfare benefits come to an end altogether. There is certainly nothing Christian or compassionate about such cutoffs.

On the international scene as well as at home, we must recognize the considerable success rate of capitalist micro-finance programs and business as mission endeavors. But we must refuse to let secular organizations co-opt these movements and remove Christian values from them. These values include the key to the high rate of repayment of the micro-loans — making future loans to people in the local neighborhood or community dependent on the repayment of previous loans, so that friends and neighbors create accountability mechanisms for those who have borrowed money[73] (more of a socialist than a capitalist concept). In short, we must recover a "theology of enough."[74] Samuel Wells defines the American plight aptly:

> Although we live in the richest society in the history of the world, we still assume that there is not enough. Not enough life, not enough food, not enough entertainment, not enough happiness. This keeps our economy going. The truth is the opposite. There is too much. We are overwhelmed, and our imaginations can't take it all in. There is limitless beauty for us to wonder at. There is truth to explore—not just the dimensions of science or the ponderings of philosophy but the depths of poetry and the testimony of history. There is goodness in the human spirit to admire — in great explorers and mighty warriors, in the humble potter or the resourceful midwife. Yet there is also the temptation to steal, because we fear that there will not be "enough." We are generous when we trust that we'll have enough; we are covetous and anxious because we have lost this trust.[75]

We middle-class evangelicals must acknowledge that we have more than enough and stop striving for more. An outstanding document to this end produced by a distinguished gathering of evangelicals from around the world is the "Oxford Declaration on Christian Faith and Economics," which cuts across all traditional political party platforms with its simultaneous calls for creation care, for a balance between work and leisure, for social justice and for decentralized democracies.[76] In a distinctively American manifesto of the need to move more to the political "center" than to either the "left" or the "right," David P. Gushee's *The Future of Faith in American Politics: The Public Witness of the Evangelical Center* makes biblical sense on issue after issue.[77]

Finally, we must not underestimate the amount of transformation that legislation, education, media, and other public institutions can engender in humanity— for good or ill,[78] while at the same time recognizing that

the most important change of all remains that of the transformation of one's heart made possible by the Spirit of Christ in our lives. If faith is genuine, it will, over time, especially in communities of like-minded believers, foster an even greater transformation in our values and our behaviors. There are thus numerous alternatives to pure capitalism and pure socialism that demand much more serious exploration.[79]

Jeff van Duzer encourages evangelicals, "at a minimum work to set aside their instinctive aversion to any government involvement with business. Rather, they should be willing actively to explore and, where appropriate, work toward implementing strategies that enlist government assistance in minimizing kingdom/market tensions."[81]

We should similarly work to keep capitalism accountable to Christian and human values and rights. Or in the less theological words of Kofi Annan, "Let us choose to unite the power of markets with the authority of universal ideals. Let us choose to reconcile the creative forces of private entrepreneurship with the needs of the disadvantaged and the requirements of future generations."[80] Neither capitalism nor socialism on its own will produce biblical stewardship.

FREQUENTLY ASKED QUESTIONS

Government and economic forces are all so big, worldwide, and interconnected that the issues seem so far beyond any one person's ability to understand them, much less make a difference. Is it worth even bothering to try?

The problems of world poverty and the needs for world evangelism are likewise enormous. No single individual can make much of a dent in any of these arenas, but we can all act in our spheres of influence. Hopefully, no one would withhold the gospel from a neighbor simply because they can't share it with everyone in the world. Throughout history, God sometimes empowers individuals and orchestrates circumstances so that they can have huge influences. Your faithfulness at a local level might inspire someone else who has influence and open doors that you'll never even get to knock on. Just think, if about 30 percent of all Americans really are evangelical Christians, as polls over the last forty years have consistently claimed,[82] and a significant number of us all participated in little ways, the overall results could be significant.

So much here is about my responsibility, but I myself have been a victim of policies and practices completely outside of my control. When will my wrongs be righted?

Certainly, at the very latest, on the judgment day. But don't forget, all the wrongs you've done others will also be avenged then, so don't look forward to that time with too much glee! Many times, however, we are able to achieve a measure of justice even in this life. That would require a whole different kind of book to unpack, and this one is about stewardship. But many observers have noted that we live in a culture dominated by the perception of victimization.[83] Some of it is genuine, some of it is illusory, and some of it is real but exaggerated. Whatever combination applies to you, the distinctively Christian response is for us to worry less about our rights and more about the rights of others. We need to take our eyes off ourselves and focus on others' plights and how we can make a difference for good in their lives.

Jesus didn't concern himself with government or economic systems, so why should we?

In a world without separation of church and state, every statement Jesus made to or about the religious leaders in his world had political ramifications. Every ethic he enjoined that contrasted with practices of Roman imperialism at least implicitly threatened their hegemony.[84] Jesus may not have *directly* involved himself in the political arena, because under a totalitarian regime few people can ever be *directly* involved in politics. In a democracy, it is the citizens' responsibility to be involved. We are not forced to do so, but every time we opt out, we leave a vacuum that will be replaced by someone with non-Christian or anti-Christian values. And *that* certainly isn't good stewardship!

Since modern economies are so different from those of the biblical worlds, is it even legitimate to turn to Scripture for principles like those we've been discussing? Aren't we just wrenching texts out of their contexts to try to make them apply in areas they simply can't?

Many Christian economists have thought this. But Christian ethicists typically argue that there is no domain of life or human inquiry that the Bible cannot inform. This is where the ladder of abstraction that primers on hermeneutics or homiletics often talk about comes into play. If I cannot find texts of Scripture that, when fairly interpreted, apply to a certain issue of life, I look for some broader principle that would subsume it. I may have to do this in successive steps, but my goal is to climb up as few "rungs" as possible so that I'm not just saying something highly abstract.[85]

If I want to reflect theologically, for example, on a Christian use of Facebook, I may think of it as a medium of communication and study what Paul was willing to write letters about and what he wanted to do with people face-to-face. Because of its potentially time-consuming use, I can reflect on the stewardship of time. I may ask about its potential for reaching people for the gospel or discipling and encouraging them. I might decide that my postings are not a good thing to let people see with whom I have not already built some kind of live relationship. I might reflect on Facebook's value for making announcements to some of the people in my church but, because of how easy it is to ignore it, I cannot

count on enlisting volunteers that way. At a higher level of abstraction, I may ask what uses of Facebook most reflect the ninefold fruit of the Spirit in Galatians 5:22 – 23. Many other examples could be given.

If you're dissatisfied with the current American system, why don't you just go live in another country? And which one do you think does better, by the way?

I'm not *that* dissatisfied! But I have lived abroad and recognize that the Christian cannot afford to identify with any one culture uniformly. There are strengths and weaknesses in every culture, which we must adjudicate against the bar of Scripture.[86] There are countries that provide shelter for the homeless better than we do, or with lower death rates for newborns. We still offer religious freedom perhaps better than anyone, though some freedoms do appear to be eroding. But Christians should always speak a prophetic voice to their cultures, on biblical grounds, in hopes of making even the good ones better.

There is nothing more sacred than human life. How can you possibly suggest that any issues of stewardship or public ethics rank at the same level as fighting abortion and overturning Roe versus Wade?

Actually, from a Christian perspective, only God is sacred. Humans are, however, his only creation made in his image, so they are certainly more valuable than any other life form. People who fight to save baby whales from oil spills, but who don't care about the millions of unborn children every year who are aborted, have a warped sense of the value of the different species. Nevertheless, nothing in Scripture suggests that an unborn child is *more* valuable than a person who has already been born. So threats to the physical lives of people of any age should all be matters of concern to the believer, including war, murder, accidental homicide, infanticide, euthanasia, starvation, death from curable illnesses had medicine been available, and so on. And we must always remember that spiritual life trumps physical life every time. To gratuitously kill people one has no reason to believe are Christians (as in the bombing of certain civilian populations in Muslim countries) is far worse than the loss of a life one has good reason to believe will be with Jesus for eternity.[87] To define our stewardship in the political arena without taking all of these

and other items into consideration leaves us with an imbalanced agenda by biblical standards.

A CASE STUDY: PART TWO

While Mark lived in Scotland, he also discovered why “Scotch” in some older American parlance was a synonym for “extremely frugal.” Living in three different “flats” (apartments) in three years, each of which was in a poorer neighborhood than the previous one, he learned that Scottish Baptists were extremely generous in their personal giving and very cautious in their own spending and considered his “shoestring” living while going to university pretty average for a Christian and just good stewardship. He had no need for a car for those three years, given the good public transportation and his ability to bicycle. He made wonderful, close friends, many of whom he urged to come visit him once he was reestablished in the States, hopefully in a teaching position. Several sounded like they would actually take him up on his offer. He realized that he would have to be careful about what he purchased when he did come home—what kind of house, car, and other amenities, if he found himself in a location where those were necessities. He knew the average American had no appreciation for the cross-cultural dilemma he would find himself in. He knew his Scottish friends would think he had backslidden into typical American carnality if he didn’t live noticeably differently as a result of his time abroad.

I am “Mark.” No other details in the case study have been changed at all. My wife and I moved to the house we currently live in twenty-six years ago. With 1,700 square feet (including a partially finished basement), it is almost twice as big as the home I grew up in. But it is smaller than almost all of the homes my seminary colleagues live in, smaller than most of the homes most area pastors live in, smaller than many homes our married students live in. We have often had people live with us or visit for prolonged periods of time, as we try to maximize the use of our home. We enjoy a regular ministry of hospitality, and we love to have people over. When we have had friends from impoverished countries come and stay with us, we have been grateful to hear them say that they recognize, even though we have a lavishly wealthy living environment by their standards, that it is clear we are not clinging to our possessions or trying to accumulate them to nearly the same degree as

many others they see around us.

"The Bible tells us to pray not just for Christians who happen to have government offices, but *'for kings and all who are in high positions*, that we may lead a peaceful and quiet life, godly and dignified in every way' (1 Timothy 2:2). It is not just Christians in government but all governing authorities who are 'instituted by God' (Romans 13:1) and whom Paul can call 'God's servant for your good' (Romans 13:4)."[88]

We acknowledge that we still have a long way to go and much to learn. But we keep trying. We also try to support churches and ministries that prioritize the full range of issues Christians should be concerned about in the public sphere. We try to teach and explain to others why we do so. We virtually never vote a "straight ticket," but evaluate each candidate and each issue on its own merits. My wife and I are registered with opposite political parties, but that doesn't mean our votes always cancel one another out! We appreciate the strengths and weaknesses of both the American and the European health care systems and long for a model that would combine the best of both. We never automatically vote against tax hikes; if there are services we value, we may need to vote for some increases. Neither do we vote for a person simply because they appear to be an evangelical Christian. In the private sector, I should much prefer to go to the most talented lawyer or accountant available, who is most likely to accomplish what I want him or her to do, than simply to employ the most Christian one, and I should feel the same way about my representatives in government.[89]

CONCLUSION

We should be grateful for every compassionate gesture compatible with Christian stewardship that the private or public sectors offer, and where we can encourage such gestures we should do so wholeheartedly. Social systems can be changed; they can help people and help change societies, especially over one or two generations. Any systemic change that seems likely to promote ethical values consistent with Christian priorities should be supported. Some of us may even be called, like William Wilberforce with his protracted but ultimately successful fight against slavery in late eighteenth- and early nineteenth-century England, to commit a large portion of our lives to lobbying for good structural change through legislation. Others may be able to influence the private sector to champion social change, as when secular companies have helped the poor through micro-enterprise or business-as-mission models similar to what the church pioneered.

But we should never count on either government or business, or the political or economic processes that undergird them, to implement God's will on earth, however much of a help they might be able to be in certain circumstances.[90] If we are going to avoid another fallacy of the excluded middle, we will not limit our conversation under part 3 ("Reflecting on Relevance") either to our stewardship responsibilities as individuals or to what our society as a whole through its government and economic systems can do; we must also discuss what God has ordained for *churches* to prioritize. This brings us to our final main chapter.

RELEVANT QUESTIONS

1. Political and economic debates sooner or later trigger key "hot-button" issues for most people. What in this chapter made you start to feel the most annoyed and why?
2. Setting aside all your political and economic predispositions for a moment, and especially in light of the biblical passages examined in this chapter, where do you have the most to learn from an economic system or model that you are not naturally inclined to support or pursue?
3. Avoiding simplistic formulas, in what areas of society might a well-run government be most likely to help its country's neediest people? In what areas might the private, business sector be best poised to help them, if its leaders cared enough to do so? In what areas is the church most likely to succeed with the help it can provide?

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1. See, e.g., Kunhiyop, *African Christian Ethics*, 164 – 73: "Corruption is a vicious sin and crime that destroys a nation and perverts its sense of right and wrong, good and bad. The fact that corruption costs Africa as much as $150 billion a year shows that society as a whole suffers when this evil is tolerated. The only way forward is to radically reject corrupt practices and adopt a position of transparency and accountability before God and our fellow citizens" (p. 173).

2. The programmatic text remains Gustavo Gutiérrez, *A Theology of Liberation: History, Politics, and Salvation* (rev. ed.; Maryknoll, NY: Orbis, 1988). For introductions to and excerpts of key documents in the first twenty years of its history, see Alfred T. Hennelly, ed., *Liberation Theology: A Documentary History* (Maryknoll, NY: Orbis, 1990).

3. Bell, *The Economy of Desire*, 89.

4. I.e., by natural law, on which see esp. Jean Porter, *Natural and Divine Law: Reclaiming the Tradition for Christian Ethics* (Grand Rapids: Eerdmans, 1999).

5. John Black, Nigar Hazhimzade, and Gareth Myles, eds., *Oxford Dictionary of Economics* (3rd ed; Oxford: Oxford University Press, 2009), 52.

6. Ibid., 418.

7. Dic Lo and Russell Smyth, "Towards a Re-interpretation of the Economics of Feasible Socialism," *Cambridge Journal of Economics* 28 (2004): 791 – 808.

8. Christel Lane, “Capitalist Diversity and Diversity within Capitalism,” *Economy and Society* 28 (2009): 531 – 51; Kathleen Thelen, “Varieties of Capitalism and Business History,” *Business History Review* 84 (2010): 646 – 48.

9. E. Ray Canterbery, *The Making of Economics* (London: World Scientific Publishing, 2003), 2; Claudio J. Katz, “Karl Marx on the Transition from Feudalism to Capitalism,” *Theory and Society* 22 (1993): 363 – 89.

10. See esp. Bruce J. Malina, *The New Testament World: Insights from Cultural Anthropology* (3rd ed.; Louisville: Westminster John Knox, 2001), 81 – 107. Cf. also K. C. Hanson and Douglas E. Oakman, *Palestine in the Time of Jesus: Social Structures and Social Conflict* (Philadelphia: Fortress, 1998), 111.

11. Bruce W. Longenecker, “Exposing the Economic Middle: A Revised Economy Scale for the Study of Early Urban Christianity,” *JSNT* 31 (2009): 264.

12. Rightly debunked by David A. Fiensy, “Jesus and Debts: Did He Pray about Them?” *ResQ* 44 (2002): 233 – 39.

13. David Fiensy, *The Social History of Palestine in the Herodian Period* (Lewiston, NY, and Lampeter, UK: Mellen, 1991), 21 – 117.

14. David Fiensy, “Ancient Economy and the New Testament,” in *Understanding the Social World of the New Testament* (ed. Dietmar Neufeld and Richard E. De Maris; New York and London: Rout-ledge, 2010), 194 – 206.

15. Cf. also Fabian E. Udoh, *To Caesar What Is Caesar’s: Tribute, Taxes, and Imperial Administration in Early Roman Palestine* (*63 B.C.E. – 70 C.E.*) (Providence, RI: Brown University Press, 2005), 244 – 78.

16. See J. David Pleins, “Poverty in the Hebrew Bible,” *ITQ* 37 (1994): 280.

17. Cf. esp. Christopher J. H. Wright, “The Righteous Rich in the Old Testament,” *ERT* 35 (2011): 255 – 64.

18. Wright, “The Righteous Rich,” 256.

19. Cf. esp. J. Gordon McConville, “The Old Testament and the Enjoyment of Wealth,” in *Christ and Consumerism* (ed. Bartholomew and Moritz), 34 – 53. “In Latin America, as in so many Third World countries, land redistribution and other large-scale land reform are fundamental prerequisites for economic development and justice” (Haan, *Economics of Honor*, 54 – 55).

20. John E. Anderson (“A Biblical and Economic Analysis of Jubilee Property Provisions,” *Faith and Economics* 46 [2005]. : 25 – 41) derives from these models the need to base land and the means of production more in families and communities than in either individuals or the state. On the significance of the sabbatical year, see esp. Haroldo Reimer, “A Time of Grace in Order to Begin Anew: The Sabbatical Year in Exodus 21:2 – 11 and Deuteronomy 15:1 – 18,” in *God’s*

Economy: Biblical Studies from Latin America (ed. Ross Kinsler and Gloria Kinsler; Maryknoll, NY: Orbis, 2005), 71 – 88.

21. Walter Brueggemann, "Reflections on Biblical Understandings of Property," *IRM* 64 (1975): 360.

22. Banking was comparatively new and unreliable in the first-century Mediterranean world. See France, *Matthew*, 955.

23. Carl E. Armerding, "Borrowing and Lending: Is There Anything Christian about Either?" *Transformation* 18 (2001): 146 – 54. At the same time, the U.S. owes more to foreign countries than the entire Majority World owes. See Ann Pettifor, "Putting Human Rights before Money Rights," in *Globalization and the Good* (ed. Heslam), 60.

24. Cf. John Stott, *Issues Facing Christians Today* (4th ed.; Grand Rapids: Zondervan, 2006), 161 – 88.

25. For an excellent introductory critique, see Klaus Bockmuehl, *The Challenge of Marxism: A Christian Response* (Leicester, UK, and Downers Grove, IL: InterVarsity Press, 1980).

26. Jim Stanford, *Economics for Everyone: A Short Guide to the Economics of Capitalism* (London: Pluto, 2008), 133 – 34.

27. E.g., Marie Isaacs, *Reading Hebrews and James* (Reading the New Testament; Macon: Smyth & Helwys, 2002), 236.

28. For a helpful chart to contrast saving and hoarding, see Bruce B. Barton, David R. Veerman, and Neil Wilson, *James* (Life Application Bible Commentary; Wheaton, IL: Tyndale, 1992), 121.

29. E.g., Douglas J. Moo, *The Letter of James* (PNTC; Grand Rapids: Eerdmans; Leicester, UK: Apollos, 2000), 212 – 14.

30. James Quinn, "American's [sic] Gambling 100 Billion in Casino's [sic] Like Rats in a Cage," *The Market Oracle* (Oct. 11, 2009), www.marketoracle.co.uk/Article14128.html (accessed on May 9, 2012).

31. George H. Guthrie ("James," in *EBC* [rev. ed.; ed. Tremper Longman III and David E. Garland; Grand Rapids: Zondervan, 2006], 12:263) is a rare commentary even to note this possibility.

32. Cf. Carroll R., *Christians at the Border*, 56 – 62.

33. Grudem (*Politics according to the Bible*) cites Romans 13 sixty times, more than twice as frequently as he cites any other chapter of the Bible. On the issue of immigration, he insists that Christians explain to the undocumented that they cannot break the law of the land, even if it means being deported back to dangerous and impoverished conditions (pp. 481 – 82). But for the ten previous pages, he has argued for why current laws are wrongheaded and need radical

reformation — to *tighten up* immigration policies (pp. 470 – 80). He is obviously not content to let others tell *him* just to obey the law as it stands! This problem recurs throughout the volume — citing Romans 13 when he approves of the current law, without discussing possibly unbiblical features of it, but regularly challenging existing laws when they *don't* suit his politics.

34. Robert W. Wall, *Community of the Wise: The Letter of James* (New Testament in Context; Valley Forge, PA: Trinity Press International, 1997), 246.

35. Clive Mather, "Combining Principle with Profit: A Business Response to the Challenges of Globalization," in *Globalization and the Good* (ed. Heslam), 29 – 38.

36. Ronald J. Sider, *Just Generosity: A New Vision for Overcoming Poverty in America* (Grand Rapids: Baker, 1999).

37. Mather, "Combining Principle with Profit," 37 – 38.

38. Grudem (*Business for the Glory of God*) nicely underlines these two points with a series of chapters demonstrating the point of the book's subtitle (The *Bible's Teaching on the Moral Goodness of Business*), but in each case concluding that each context also provides many temptations to sin.

39. Earlier we quoted Haan, *Economics of Honor*, 76: "The manner by which money, as if by magic, is robbed of its power is through the gift, the transfer for which no return is asked." Later on p. 76, Haan continues, "Likewise, the way by which the state loses its oppressive character is through justice."

40. Riane Eisler, "Roadmap to a New Economics: Beyond Capitalism and Socialism," *Tikkun* 24/6 (2009): 17 – 24; Dhyachand Carr, "The Poor God and the Poor of the World," *Religion and Society* 51 (2006): 1 – 21.

41. In addition to the exegetical literature noted already throughout this book, see esp. Andrew Schein, "The Vision of Deuteronomy 15 with Regard to Poverty, Socialism and Capitalism," *Journal of Markets and Morality* 9 (2006): 251 – 59.

42. Max Weber, *The Protestant Ethic and the Spirit of Capitalism* (London and Chicago: Roxbury, 2001 [Germ. orig. 1904 – 5]).

43. Cf. the insightful discussion of contrasting influences on capitalism in James Halteman, *The Clashing Worlds of Economics and Faith* (Scottdale, PA, and Waterloo, ON: Herald, 1995; Eugene, OR: Wipf & Stock, 2007), 123 – 25. John D. Aram ("Challenges in the Social Foundations of Capitalism in an Age of Global Economics," *Human Relations* 50 [1997]: 967 – 86) develops a parallel argument for the necessity of a nation-state, a civil society, and a democracy as the underpinnings for a humane form of capitalism.

44. James Halteman, cited in John E Stapleford, *Bulls, Bears and Golden Calves: Applying Christian Ethics in Economics* (2nd ed.; Downers Grove, IL: InterVarsity Press, 2002), 75.

45. As pointed out already by Michael Novak, "The Economic System: The Evangelical Basis of a Social Market Economy," *Review of Politics* 43 (1981): 364. Cf. Stanford, *Economics for Everyone*, 133.

46. E.g., Erich Weede, "Human Rights, Limited Government, and Capitalism," *CATO Journal* 28 (2008): 35 – 52.

47. Cf. John B. Foster and Brett Clark, "The Paradox of Wealth: Capitalism and Ecological Destruction," *Monthly Review* 61 (2009): 1 – 18.

48. Timothy Gorringe, "The Principalities and Powers: A Framework for Thinking about Globalization," in *Globalization and the Good* (ed. Heslam), 84 – 85.

49. See, e.g., throughout Philip Goodchild, *Theology of Money* (Durham, NC, and London: Duke University Press, 2009).

50. The information in this paragraph comes mostly from Hughes, *Power and Poverty*, 184 – 85.

51. For scintillating reflections on the pervasive and often damaging role of debt in history, religion, and culture, see Margaret Atwood, *Payback: Debt and the Shadow Side of Wealth* (Toronto: House of Anansi, 2008).

52. Justin Holt and Julio Huato, in "Symposium: Capitalism and Crisis in the 21st Century," *Science and Society* 74 (2010): 286 – 89.

53. For realistic ideas that remain consistent with biblical ethics, see Ronald J. Sider, *Fixing the Moral Deficit: A Balanced Way to Balance the Budget* (Downers Grove, IL: InterVarsity Press, 2012).

54. Gareth Davies, *From Opportunity to Entitlement: The Transformation and Decline of Great Society Liberalism* (Lawrence, KS: University Press of Kansas, 1996).

55. Mark Cuban, blogging on Sept. 20, 2011, in "Thoughts on Our Federal Government, Taxes, and More," bolding deleted, http://blogmaverick.com/ (accessed on Oct. 15, 2011).

56. For recent proponents, however, see Costas Douzinas and Slavoj Zizak, eds., *The Idea of Communism* (New York and London: Verso Books, 2010).

57. E.g., Ronald H. Nash, *Poverty and Wealth: The Christian Debate over Capitalism* (Wheaton, IL: Crossway, 1986), 63.

58. Former British Prime Minister, Tony Blair, for example, frequently consulted billionaire Rupert Murdoch, as a kind of invisible cabinet member, before deciding on policies to support, knowing the immense influence Murdoch's media empire could exercise in supporting or criticizing those policies. Cf. Kim Fletcher, "The Meetings That Matter between Murdoch and Blair," www.guardian.co.uk/media/2006/jul/10/freedomofinformation.mondayme-diasection (accessed on Oct. 14, 2011).

59. Rebecca Todd Peters, "Economic Justice Requires More Than the Kindness of Strangers," in

Global Neighbors: Christian Faith and Moral Obligation in Today's Economy (ed. Douglas A. Hicks and Mark Valeri; Grand Rapids: Eerdmans, 2008), 92 – 93. Cf. Michael Clarke, *Challenging Choices: Ideology, Consumerism and Policy* (Bristol: University of Bristol Policy Press, 2010).

60. Kent Van Til, "Human Nature and Human Needs in Recent Economic Theory," in *Global Neighbors* (ed. Hicks and Valeri), 75 – 76.

61. Ibid," 76.

62. See, e.g., Stanley Hauerwas and William H. Willimon, *Resident Aliens: Life in the Christian Colony* (Nashville: Abingdon, 1989), 43.

63. Ibid, 78.

64. See, e.g., Grant Macaskill, "Critiquing Rome's Economy: Revelation and Its Reception in the Apostolic Fathers," in *Engaging Economics* (ed. Longenecker and Liebengood), 243 – 59; and Christopher M. Hays, "By Almsgiving and Faith Sins Are Purged? The Theological Underpinnings of Early Christian Care for the Poor," in *ibid*., 260 – 80.

65. Arthur R. Simon, founder of Bread for the World, in personal conversation. Tony Campolo ("Who Should Take Care of the Poor?" *Tikkun* 23.4 [2008]: 56) thus argues for partnership rather than antagonism between the church and government.

66. See esp. Lew Daly, *God's Economy: Faith-Based Initiatives and the Caring State* (Chicago and London: University of Chicago Press, 2009).

67. Campolo, "Who Should Take Care of the Poor?" 57.

68. Stanford, *Economics for Everyone*, 137.

69. Cf. Vincent J. Miller, *Consuming Religion: Christian Faith and Practice in a Consumer Culture* (London and New York: Continuum, 2005).

70. This, in turn, requires what Martin E. Marty calls "building cultures of trust." See his excellent advice in his book so-entitled: *Building Cultures of Trust* (Grand Rapids: Eerdmans, 2010).

71. Haan, *Economics of Honor*, 108.

72. Stephen Mott and Ronald J. Sider, "Economic Justice: A Biblical Paradigm," in *Toward a Just and Caring Society: Christian Responses to Poverty in America* (ed. David P. Gushee; Grand Rapids: Baker, 1999), 15 – 45.

73. Peter Greer and Phil Smith, *The Poor Will Be Glad: Joining the Revolution to Lift the World Out of Poverty* (Grand Rapids: Zondervan, 2009), 87 – 98.

74. See esp. Goudzwaard and de Lange, *Beyond Poverty and Affluence*.

75. Samuel Wells, "More than Enough," *ChrCent* 121 (2004): 19.

76. See *Transformation* 7/2 (1990): 1 – 8.

77. David P. Gushee, *The Future of Faith in American Politics: The Public Witness of the Evangelical Center* (Waco, TX: Baylor University Press, 2008).

78. See esp. Euclid Tsakalotos, "Homo Economicus, Political Economy and Socialism," *Science and Society* 68 (2004): 137 – 60.

79. See esp. Gary J. Dorrien, "Beyond State and Market: Christianity and the Future of Economic Democracy," *Cross Currents* (June 1995): 184 – 204.

80. Quoted in *Globalization and the Good* (ed. Heslam), xiii.

81. Jeff van Duzer, "Free Markets and the Reign of God: Identifying Potential Conflicts," in *Global Neighbors* (ed. Hicks and Valeri), 130. Cf. also Rebecca M. Blank, "A Christian Perspective on the Role of Government in a Market Economy," in ibid., 224 – 47.

82. Rodney Stark, *What Americans Really Believe* (Waco, TX: Baylor University Press, 2008), 1 – 14, 151.

83. See already Charles J. Sykes, *A Nation of Victims: The Decay of American Character* (New York: St. Martin's, 1992). For solutions, see Lisa Barnes Lampman, ed., *God and the Victim: Theological Reflections on Evil, Victimization, Justice, and Forgiveness* (Grand Rapids: Eerdmans, 1999).

84. See, e.g., Richard Horsley, *Jesus and Empire: The Kingdom of God and the New World Disorder* (Minneapolis: Fortress, 2002).

85. See, e.g., Haddon Robinson, "The Heresy of Application," in *The Art and Craft of Biblical Preaching: A Comprehensive Resource for Today's Communicators* (ed. Haddon Robinson and Craig B. Larson; Grand Rapids: Zondervan, 2005), 308.

86. See esp. Dave Gibbons, *The Monkey and the Fish: Liquid Leadership for a Third-Culture Church* (Grand Rapids: Zondervan, 2009).

87. Even strong Calvinists, who otherwise refuse to pontificate as to who God's elect are, often believe that all babies who die before an age of accountability are saved. See, e.g., Ronald H. Nash, *When a Baby Dies: Answers to Comfort Grieving Parents* (Grand Rapids: Zondervan, 1999).

88. Wayne Grudem, "Why Evangelicals Should Support Mitt Romney," accessed at townhall.com (Oct. 18, 2007) as found in *Politics according to the Bible*, 68. Now if evangelicals could just learn to stress this irrespective of the party affiliation of a government official as well!

89. Here Grudem (*Politics according to the Bible*, 66 – 68) is excellent.

90. A selective but poignant historical survey by Susan R. Holman (God *Knows There's Need*) shows how the most effective help has typically come from individual Christians and churches.

CHAPTER 9

THE CHURCH AS STEWARD

A CASE STUDY: PART ONE

Generic Suburban Evangelical Church had an illustrious history. In just a few decades, it had grown steadily from being a brand new church plant to a megachurch with over two thousand people who were either members or regular attenders. Its pastors had all been godly, talented, hardworking individuals, and God had blessed the church. The congregation was quite wealthy, and it had already engineered two successful building campaigns to more than triple the size of the facility. In the process, the church took on little debt, and what debt it did go into, it paid off comparatively quickly.

Now Generic had to decide again how to cope with its space becoming cramped. The elders spent considerable time, effort, and prayer considering their options. They hired an architect to draw up several possible blueprints. After more than a year of planning and praying (and they really did spend considerable time in prayer at every meeting), they unanimously agreed on several items that they believed were God's will that he had disclosed to them. First, God did not want them to relocate, as various other suburban churches had been doing, where they could find larger plots of land. Second, God wanted them to utilize their existing property to its fullest. There were ways to reconfigure their building internally to better utilize the space they had. There were portions of their property where they could expand outward, and there were parts of their building on which they could build upward. They currently had only two services on a Sunday morning and could move to three if necessary.

Two other features of the building program made it attractive to the elders. The church had always been heavily invested in missions. In recent years, no less than 20 percent of their church budget had gone to foreign and local outreach and caring ministries, spreading the news of Jesus Christ at home and abroad and seeking to meet people's physical needs at the same time. Prior to the arrival of the current pastor and his staff, that amount had actually reached 25 percent, and that didn't include money spent on the salaries of the missions pastor and his staff, just what went directly to ministry outside the church walls. So the

elders were enthusiastic when the suggestion was made that the church would tithe on the capital campaign, giving 10 percent of all monies that came in for the building project to missions. Moreover, even with this extra outlay, the architect's drawings that were accepted combined with the campaign consultant's estimation of what a church of Generic's size and wealth could realistically expect to raise, would require a loan for no more than $1.5 million out of the $15 million needed for the project.

The congregation was excited. They approved the elders' proposals with nearly a 95 percent affirmative vote. The next step was to get city approval. Preliminary discussions with some authorities had suggested that there might need to be a little tweaking of the designs and that Generic might have to settle for slightly less than what they hoped to build, but there were no major red flags. The elders had even talked about this possibility and decided that if restrictions were placed on their project, this would be God's way of telling them not to be quite so ambitious. They agreed to that unanimously, too, and told the congregation about it, though that had not been part of the formal vote to proceed.

When the city's zoning board finally met, however, they decided on restrictions that were both surprising and disconcerting. Only about two-thirds of the new square footage that Generic wanted to build would be allowed. And there would be no process for appeal, no reconsidering of the matter. One or two wealthy neighbors who didn't like churches seemed to have wielded an inappropriate influence in the matter. Now what would Gen Sub (another way "Generic Suburban" was often abbreviated) do? Despite their earlier decision, a majority of the elders now were not prepared to carry through with their commitment. This amount of building would be only a stopgap and not meet longer-term needs. Maybe they should look into relocating after all. Other elders balked; they insisted on the importance of not reneging on promises made based on the conviction that God had clearly and unanimously spoken to them all. Unfortunately, the elders who made this point the most strongly were all rotating off the board shortly, having completed their terms of service.

It would be an understatement to say that the leadership of Gen Sub did not move swiftly. In fact, no decision was made for a full three years,

by which time all the original elder board had rotated off and all new elders were serving. Only two of the pastoral staff who served ex officio remained the same. Out of the blue, a property that no one ever imagined coming up for sale or, if it did, that a church would be allowed to buy and develop it, became available in a nearby suburb, known to be not nearly as anti-Christian as the one Generic was located in.

This was too good to be true, so the new elder board now, equally unanimously and enthusiastically, redefined God's will for the congregation as relocating and entering into a building campaign that would include items on almost everybody's wish list. There were two "small" glitches. The church would now need to go into $15 million worth of debt, and so it "obviously" wouldn't be good stewardship to give any money from the capital campaign to missions. In fact, the church would probably have to let some staff go, drastically curtail even its existing missions spending, drop support for various people who had longstanding relationships with the church, and really tighten its belt. But Americans are known for responding to the "if you build it, they will come" syndrome, so if the church could just double its numbers in a few years, the budget crunch would be eased, and if it tripled its numbers, the debt would be serviceable.

Could this complete inversion of what was originally announced as God's will possibly be God's *true* will? It would imply that the original elder board had totally misunderstood God's will, including the two pastoral staff who completely changed their minds. It probably wouldn't be the only time in church history that had happened, but then was there really enough evidence to believe that those two men plus a new elder board had so matured in their discernment in three years' time that the congregation should now support this new plan? (to be continued …)

CHURCH STEWARDSHIP SHOULD MIRROR INDIVIDUAL STEWARDSHIP

The vast majority of the biblical teaching on stewardship that we have surveyed is addressed to God's people in community. Specific exceptions like Jesus' encounters with the rich young ruler or with Zacchaeus prove rare. Thus, most of the principles we discussed with respect to individual stewardship carry over to churches, precisely because churches are the gatherings of individual believers. The same priorities that apply to individual Christian giving and related forms of stewardship therefore apply to ecclesiastical stewardship. If the three main biblical reasons for individual giving are to support those in full-time ministry, to fund evangelism and missions, and to help the poor, those must be three high priorities for churches also.[1]

The Issue of Facilities

The first three centuries of rapid church growth saw little opportunity for Christian congregations to own their own buildings. Neither do churches today own much property in many parts of the Majority World where Christianity is growing the fastest. Even in the West, the proliferation of the house-church movement, the creative use of school buildings, storefronts, and multiple churches sharing a building owned by one or more of the congregations all attest to creative ways to save enormous amounts of money that otherwise have to be poured into facilities.[2] I am not suggesting that there are never good reasons for churches owning property, erecting attractive buildings, or even holding modest mortgages. But I would challenge every congregation to move in these directions only as last ditch efforts after all other alternatives have been carefully considered and bathed in prayer. Too often we have an edifice complex that makes a building campaign the first and only option that we seriously consider.[3]

In general, with important exceptions, church plants grow faster than existing congregations, so the possibility of siphoning off sufficient church members to make a church plant viable when a building becomes

overcrowded should always be considered. Today in North America, more so than ever, it seems that there must be enough members happily willing to make such a move so that the new congregation is viable (or quickly viable) even if numerous new people do not join right away. There must be enough of a congregation so that the ministries that a representative cross section of people in the community most value can readily become a part of the new church. These typically include at least child care for younger children, educational and fellowship opportunities for older ones, and a commitment to missions throughout the congregation.[4]

Another option, of course, is to add services in an existing facility. Three on a Sunday morning is typically the maximum logistically possible in one sanctuary, but there is room in some facilities for more than one service at the same time. Sunday nights, Saturday nights, and even week nights are other possibilities that may well make it possible for people to attend who for a variety of reasons cannot or will not come on Sunday mornings. In such cases, it is important not to overly burden one preaching pastor with all of the services, but to share the responsibilities among appropriately gifted leaders. Still other options that have been adopted with success include sending the necessary numbers for a church plant to join an existing but struggling congregation nearby in order to help revitalize it, or several smaller but growing churches joining hands to purchase or build a facility that they can all share.[5] Still another option is the multi-site church, in which a single organizational church has people worshiping in various sites, linked to a main church.[6]

When a building campaign does appear to be the only remaining option, it is important not to create spaces for worship or education so large that the people currently involved feel dwarfed. Not only is it good stewardship, but in general newcomers are attracted to places that appear to have a lot of life, whereas a largely empty meeting room can discourage people no matter how many individuals *are* present. At the same time, if a church is used to having two or more services, it may be a good idea to build a modestly bigger sanctuary or auditorium but one that requires the church to still have multiple services in order for the area not to become too crowded.

The same issues then emerge in furnishing and decorating church buildings that apply to private homes. They should be adequate and, with John Schneider (recall above, p. 178), could probably even have some superfluity. But they should not be perceived as lavish or "over the top" by a majority of the people in the local community. Of course, there will always be one segment of the population that is attracted simply to what is the most ornate and costly—witness the success for many years of the Crystal Cathedral in Anaheim, California. But then a serious question emerges concerning what kind of "gospel" is being preached — not just audibly but also by the building and its contents themselves — and if it is compatible with the true, downwardly mobile gospel of our Lord.[7]

Biblical Priorities

But what about the things the Bible makes plain that congregations should prioritize? Pastors should be paid enough, as we have seen, so that if possible they do not have to moonlight and work extra jobs, so that they are not disrespected because they are perceived as below the average or median income of a given community, and so that they are not frequently distracted by invitations to go elsewhere and receive a better financial package. But pastors need likewise to imbibe Paul's philosophy articulated in Philippians 4:10 – 13. They must learn how to be content in all economic circumstances, not always having "itchy feet" for a new place of service and not expecting that their "profession" is designed to put them into the higher echelons of society.[8] Over the years, I have always marveled on occasions when I have overheard students saying, "I wouldn't accept a ministry position for under $___," where the figure inserted in the blank was higher than most of us teaching at the seminary were making at that time!

It is also important not to create a highly stratified staff by paying the senior pastor so much more than all the other full-time pastoral staff that the latter feel like distinctively second-class citizens. Full-time ministers should not become workaholics, losing their families, their health, or their sanity in the process. But like schoolteachers, doctors, and other highly prized professionals, they need to realize that theirs will not be merely a forty-hour-per-week position. The less they can think in terms

of putting in hours on a time clock (or, worse still, being paid by the hour), the better both their churches and they will be. Congregations should also make sure that pastors' fringe benefits are adequately cared for.

With respect to part-time workers, Christians should stand out as the exception to the rule of hiring people just under the number of hours at which fringe benefits must be paid. Instead, Christians should be known for outstripping the rest of the private sector (to say nothing of the public one) in making sure their employees are well looked after. Indeed, no practice related to the treatment of employees should be adopted simply because it is the norm in the secular world, but only if it consistent with Christian values.[9]

Missions and outreach must always be one of the highest priorities for churches that want to be faithful to Scripture, and they must be reflected as such in church budgets. If a congregation firmly believes that the tithe *does* carry over to the New Testament age, they must ensure that their church budget is giving at least 10 percent away for kingdom work. Unfortunately, the statistics show that on average American churches give away approximately 5 percent to any ministry "outside the borders of the donors' domicile,"[10] so is it any wonder when church members don't give any more generously?

If a congregation agrees with the approach to stewardship adopted in this book, they will seek to implement a graduated tithe. Starting from whatever they are currently giving, in each year that incoming offerings increase by a higher rate than the cost-of-living increase, add at least that percentage of an increase to the amount given to missions. A growing, healthy congregation that gives 10 percent at the moment could easily be giving 15 percent five years from now with annual 1 percent increases that are barely felt. Don't factor in staff salaries as part of a missions budget — that comes under the category of properly paying your pastors (and their assistants, if any). Include only the money that truly goes outside the congregation to individuals, ministries, denominational programs, or other organizations for evangelism, discipleship, and serving the poor, preferably occurring together, in holistic ministry.[11]

Occasionally, churches are able to do something more dramatic. For

many years, a church in Evergreen, Colorado, had a small congregation that met in the large home of one of its wealthier members and a larger congregation that met in a middle school gymnasium very inexpensively. The groups were led by two seminary-trained pastors who had well-paying secular jobs and accepted no money for their ministry. While they did most of the preaching, lay leaders sought to handle and delegate caring and local outreach ministries. All of this enabled them to fulfill a commitment to give 90 percent of all their offerings to missions. The church remained healthy and flourishing for much of the 1970s through the 1990s before various leaders' moves left it no longer viable.

When I visited Winnipeg somewhat over a decade ago, I learned about several Mennonite congregations, especially in rural Manitoba, where church and membership alike had streamlined budgets enabling them to give 70 – 75 percent to missions. The Southern Baptist "mission church" (i.e., church plant) that my wife and I were a part of for three years in the mid – 1980s in Florida was helped by the denomination to pay cash for a former warehouse that was remodeled and turned into an attractive and spacious facility, growing to several hundred in membership. Without a mortgage and pastored by a former Baptist missionary who organized the deacons, Sunday school teachers, and other lay leaders into an excellent caring force so that there was a streamlined paid staff, the church was able to give 50 percent of its offerings to missions. Even in suburban Denver in more recent years, an evangelical church with a large facility, large staff, and considerable mortgage that we were a part of was able to use the graduated tithe principle with its missions program to reach a level of 25 percent giving to missions, before an economic downturn put an end to the progress. Where there is a will, there usually is a way.[12]

Deciding Whom to Support

Use the same criteria for determining which ministries a church should support as those we discussed for guiding individual Christians (pp. 182–85). For existing congregations that are already supporting individuals and organizations counting on your continued support, be extremely reluctant to back away from ongoing commitments. In a world filled with broken promises, Christians need to stand out as more faithful than

anyone else. If it is determined that a missionary and ministry are really not coming close to maximizing their ministry potential, and if repeated overtures to deal with the situation constructively fail, work out a gradual withdrawal of support over a period of time before dropping someone entirely. (Short of firings for gross immorality, the same process should apply to local church staff.)

If a congregation decides together (not just the leadership unilaterally) that it has different missions priorities than it has had in the past, wait for existing people who are doing well to retire or resign before "dumping" them. Use the new priorities to determine what new people and ministries will be supported. Adopting a graduated tithe for missions will also free up more money for new agendas. As in so many walks of life, the Golden Rule is always a helpful guide. Churches and church leaders need to treat their staff, their missionaries, and the organizations they support *at least* as kindly and generously as they would (realistically) hope that they would themselves be treated.[13]

Prioritize individuals for missionary support who have come from your own congregation. Prioritize those from your congregation who *want* to go into missions, but adopt a good program of discernment and training for potential missionary candidates.[14] In general, if a person has not had a reasonable track record of a certain kind of ministry at home, they will not succeed overseas or in a cross-cultural context within their home country. Not even all who have succeeded at home will succeed in a new context, so recognizing those individuals most able and willing to listen to others, to work with existing ministries in the target cultures, to function effectively as part of a team, to respond well to accountability partners, with the healthiest marriages and most supportive spouses (when married), and with children in the best life situations to cope with the inevitable changes (when there are kids), proves extremely crucial.

After gifted and committed church members, next prioritize people and groups with which (preferably multiple) church members have natural, close, and supportive connections. All other things being equal, congregations will become the most enthusiastic about giving when these dynamics are present. If a congregation is a part of a given denomination or association of churches, it should give generously to support the efforts of those organizations. As with individual Christian

giving, if a church's values change dramatically so that it can't find anything in its network of churches to support, it should seriously consider changing networks. Here is where buildings, if denominationally owned, can become a genuine hindrance to biblical ministry, because congregations will be understandably reluctant to give up an entire building in order to change denominations. In general, whenever one has a choice, try not to get involved in such "entangling affairs" that leave a local church not owning its own property. Where the problem already exists, always remember that no building is ever so valuable that one should compromise fundamental Christian doctrines or ethics simply to retain it.[15]

Because churches, like individuals, can't support every worthwhile Christian ministry in the world, it is appropriate to target specific ventures that given congregations feel particularly passionate about, especially when those ventures involve the holistic ministry of evangelism and assisting the poor. Maybe that means prioritizing a certain country or part of the world. Perhaps it means favoring a particular kind of ministry, like those that help install facilities for clean water in locations that lack it, alongside church planting and discipleship training. Maybe it means teaching English overseas in settings where getting out of poverty is significantly enhanced by the acquisition of an international language, even while sharing the gospel "on the side." Maybe it leads to helping the homeless gain job training and decent shelter while learning about the love of Christ and all that flows from it. The possibilities remain numerous.[16]

At the same time, many existing ministries come nowhere close to mirroring these priorities. The parachurch movement has proliferated beyond what appears to be necessary in various walks of life and beyond what churches and individual Christian donors can (or want to, or should) sustain. Some appear little different than political action groups, and the boundaries between what does and does not merit tax-exempt status becomes fuzzy. Churches and not-for-profit organizations should be cautious about ever coming close to the threshold of abusing their privileged financial status. There is nothing at all wrong with creating political lobbying organizations supporting Christian agendas. Indeed, as we discussed in chapter 8, seeking "to transform unjust structures of

society" is an important part of Christian mission,[17] and that usually means getting involved in politics in some fashion. But, despite the financial inconvenience, we must err on the side of caution when seeking tax exemption, eschewing it altogether if it is likely to be challenged in ways that will discredit the gospel publicly.[18]

Likewise it appears that we are paying too many people too much to do what individual church members or churches as a whole should be undertaking voluntarily. The whole parachurch movement came into existence to supplement the ministry of the local church in areas in which it was not doing enough. Just like missionaries in the New Testament regularly sought to work themselves out of a job (at least in a given location) rather than turning themselves into a permanent institution, every parachurch ministry should have a plan for how it would recognize when it was no longer needed in a certain area. That ministry should then cooperate with any churches willing to partner with it as to how it can increasingly turn its ministries over to local congregations. Perhaps there are no realistic mechanisms for doing this in certain places and times; perhaps there is no willingness on the part of the churches. These are sad but real states of affairs in our fallen world. But the assumption that a parachurch organization once created must continue to exist forever, or continue in the same place or with the same ministries forever, should never be our "default" mode.[19]

As a seminary professor, I particularly appreciate what Michael Green, former pastor, seminary professor, and prolific writer, often said in gatherings of Christian leaders a number of years ago. The best way to train new pastoral staff for local churches is for the people themselves to identify the individuals within their own congregations with the talents, gifts, potential, and willingness to fill those positions. Ideally, the existing pastoral staff should then provide their entire training, complete with instruction in biblical studies, theology, church history, and the biblical languages. Green himself provided a lot of such training when he was a senior pastor. But since few pastors, or even pastoral staffs, have the ability or time for such a commitment, we need seminaries or theological colleges, which should focus on training people in the areas that churches are *least* likely to duplicate.[20] In today's therapeutic culture, we should probably add professional counseling into that mix

without much hesitation.

But what *can* be learned in church *should* be learned in church. Then churches should commit financially to supporting individuals from their congregations to take what they need in seminaries with the commitments of those students to return and minister in the congregations that have called, sent, and supported them. People will know each other so much better, and so many of the adjustments and growing pains that occur when brand new individuals are thrust on congregations from the outside will be avoided. Individual and congregational weaknesses will, of course, also be known, but that is part and parcel of living together as a healthy body of Christian believers and not hiding behind outward personas because no one ever gets to see the real persons.[21]

Other Principles

All the cautions about adequately contextualizing ministry for a target population, about living neither too sumptuously nor too meanly, and about avoiding "toxic charity" that we discussed in chapter 7 carry over here as well. The same is true about recognizing appropriate criteria for "success" in a given culture or ministry setting and about not duplicating ministries in which other nearby evangelical congregations are already excelling. This last point is true both in the context of a local church as well as on the mission field. If a nearby healthy Bible-believing congregation has a thriving young adults' ministry and your church has historically struggled to "compete," stop trying to do so. Service whoever does come to your church with some smaller-scale ventures; some people actually prefer them. But when a visitor or newcomer expresses the desire to be a part of a flashier, high-energy ministry, encourage them to go to the church that has it. Cultivate the relationships with your counterparts at that church, so that hopefully they will reciprocate in an area where you excel.[22]

After the April 1999 Columbine High School shootings in Littleton, Colorado, the evangelical churches closest to the school with the greatest numbers of Columbine students in their youth groups realized they needed to support each other better. Several informal networks were

started of pastors in similar ministries, who committed to meet on approximately a monthly basis for prayer, mutual encouragement, and joint strategizing. A senior pastors' group was formed, a youth pastors' group began meeting, and a missions pastors' forum was established. In a short period of time, many churches throughout the entire South Denver Metro area were participating. After a number of years, as things calmed down and remained quiet, the senior pastors decided they were "too busy" to keep meeting and the group folded. The youth pastors' group shrunk to a shell of what it had been. Only the missions' pastors group has survived in anything like its original form, perhaps because it has also invited parachurch leaders of the numerous missions organizations headquartered in the area to join it, so it has had a larger critical mass than the other two groups.[23]

It's a shame, though, that it so often takes a crisis to get churches to cooperate instead of competing with one other, and that when the crisis subsides, the default mode is for everyone to minister in glorious isolation from each other. The fault is not entirely or even primarily with the pastors; congregations in general have far too lofty expectations of what their paid leaders will do. Twice the number of hours in a week would typically not suffice, especially in a fast-paced suburban setting. Still, there are many examples of well-functioning networks of ministers and ministries at local, national, and global levels worth imitating.[24]

"The encouraging signs of a growing commitment to collaboration invite all of us to act globally with the assurance that we are dependent on God and interdependent as his servants. Yet to be effective beyond the boundaries required by the establishment of new organizations will require higher degrees of trust and more creative approaches to strategic engagement."[25]

More church cooperation and partnerships can also facilitate more local community outreach and service. A growing segment of the population simply will not come to a church building for traditional congregational activities. The more that churches can determine the most pressing social needs of their communities and begin to address

them, even partnering with non-religious organizations in the area with some of the overlapping objectives, the more they can win many friends and much good will, and eventually open doors for sharing the gospel. Some small groups can become service-oriented rather than merely inwardly focused Bible studies or care groups. Christian-run and Christian-supported health care clinics, ministries to the homeless, clothes closets, food pantries, prison ministries, transitional housing, neighborhood development, ministries to the physically and mentally challenged, safe houses for battered women, street schools for high school dropouts, sports ministries to give teenagers alternatives to gangs, and many other similar services can little by little replace government programs and give people opportunities to love others explicitly in Christ's name.[26]

Where people will come to a church, even if not for worship services, we can reach out to them with holistic ministries, such as Mothers of Preschoolers (MOPS) and Moms' Day Out, childcare programs, marriage enrichment and divorce recovery ministries, and other programs that address sexual or substance abuse addictions. Classes for the community on parenting, managing one's finances, and healthy sexuality, tutors for schoolchildren and mentors for at-risk youth all afford opportunities for interfacing with the community and showing Christian love and witness in the process. Some city departments may be hostile to churches volunteering their people to serve their communities even in these areas of acute need. But many will welcome them; some even have already prepared lists of ways that faith-based organizations can serve if they ever actually inquire about them.[27]

Several problems seem bound up with church support of overseas ministries. One involves tension between denominational institutions and local church involvement. Ours is an era in which more and more churches want hands-on involvement with overseas ministries. In principle, this is healthy, but individual congregations do not always have people with as much experience as denominational or para-church leaders to avoid costly and damaging mistakes. Missions organizations, by contrast, too easily feel threatened by local church desire for more participation, when instead they should be partnering together to determine what tasks are best done in which setting.[28]

Short-term missions trips form a classic example. In an age of unprecedented ease of travel and communication, more and more affluent Christians are traveling abroad, including to locations that their giving dollars support. Churches are organizing record numbers of short-term trips, both to cast the vision for those whom God might be calling into longer-term service and to help out local believers with tasks they may be ill-equipped to undertake on their own. Specialized forms of construction, installation of equipment, medical ministry, and advanced biblical and theological training may at times fall under this heading. But the amount of money it costs to send a group of Westerners, sometimes complete with expensive materials, that may in turn be taxed locally, is large enough that churches should always ask first if there is a more economical way of accomplishing the same results.

Robert Lewis recounts his church's experience in creative ministry: "Our vision for good works was simple. Help people discover their unique design and then dream with them about where that design could be employed to both stir their passion and advance the kingdom of God. We did not limit our agenda to the usual slots of church need: Sunday school teachers, ushers, helpers in administration, youth workers, musicians. Our vision of good works was openhanded: Wherever your gifts and abilities could make a difference for Jesus Christ … then go! … And much to our joy, people did. While some went inside the church to shore up areas needing improvement, many chose to go outside, into the community. Some joined the efforts of needy nonprofit agencies. Some went to assist the public schools their children were attending. Some went overseas. Some got involved in social issues in government. Some helped start new churches. Some became spiritual mentors."[29]

Diagnostic questions include: Can locals build a new church if money and products are supplied? Are there gifted local teachers who can be financially supported to provide similar and more contextualized

training? Are the services provided by the short-term team those that local Christians have asked for and invited people from a given church to bring, or has the church more or less invited itself, with the locals too gracious to turn down the offer, despite considerable inconvenience in time and resources to them? Will the Westerners serving be perceived as coming to work hard and give selflessly, or will they appear to locals as little more than Christian tourists coming to see the country and its sights while doing a little ministry on the side?

How contextualized will that ministry be? Might the real spiritual value of the trip be the growth that occurs in the foreign participants? If that is acknowledged forthrightly and deemed acceptable by all parties, the remaining question may be only how much the church itself should subsidize as opposed to asking participants to contribute. All these and related questions need to be asked before a short-term team ever leaves its own local setting.[30] Many of them need to be asked before churches or denominations send out long-term missionaries as well.[31]

GROWING GIVERS' HEARTS[32]

The local church is the optimal site for balanced, biblical teaching on stewardship. Unfortunately, so many churches and television ministries have abused their audiences with unbiblical teaching or at least over-the-top haranguing of people for money that many pastors are gun-shy of addressing the topic. They are not sure how to ask their congregations even for the kind of biblically based support this book has presented, because inevitably some of their parishioners will complain and a few may even leave. But culturally awkward issues appear throughout God's Word, and it is the responsibility of church leaders to preach and teach "the whole counsel of God" (Acts 20:27 NKJV) on a regular basis to their "flocks."[33]

The best way to deflect as much criticism as possible up front is for the preachers and teachers to model the principles of Christian stewardship themselves. As I explained in *Neither Poverty nor Riches,*[34] my wife and I were challenged by the first edition of Sider's *Rich Christians in an Age of Hunger* not long after we were married and had moved to Scotland, living on a shoestring and acting as a conduit for most of the money we earned to go straight to the University of Aberdeen, where I was studying for my PhD in New Testament studies. Nevertheless, we challenged ourselves to begin by giving 10 percent to our local church and to other individuals and organizations that fit the kinds of criteria this book has been discussing.

We stayed at that level for the three years of my doctoral study, but when I landed my first teaching job and our income was considerably higher and usually growing from one year to the next, we committed to upping that amount by a percentage point or two every year. I was curious to see when it would no longer work to keep increasing the percentage, and the answer was when our first daughter started attending a private university! But as I write these words we have paid our last college tuition bills, we're back up above 50 percent giving this past year, and hopefully can now continue to increase again, at least until retirement.

As I also explained over a decade ago, some of what has enabled this

level of giving is my share of an inheritance from my grandparents, so I take little credit for what we have been able to do, nor do I assume that many others would be able to closely imitate our budget. I also know how amazingly comfortable a lifestyle I still live and only rarely feel like I have made true "sacrifices." So that spurs me on to do even better, while at the same time trying to plan responsibly for retirement, leaving something to be passed on to my children, and so forth.

Even Sider's book might not have been enough by itself to convince us to start down this path, but the first two pastors of our first two churches — one in the U.K. and one in the U.S. — each modeled giving 25 percent of their income back to the Lord's work. From time to time, never in any supercilious fashion, they quietly let their congregations know what they were doing, just so others could realize it was even possible. This stimulated us to try to imitate them, never knowing whether we'd ever reach their level of giving, much less surpass it.

Most congregations would be adequately challenged if their pastoral and lay leadership all voluntarily committed to give *10* percent to the Lord's work. If they committed to the graduated tithe model, again recognizing that it is implemented only when the growth of one's net income for a year *exceeds* any cost-of-living increases due to inflation, they could be an even greater inspiration.[35] Church leadership and congregational budgets similarly need to model making major expenditures (especially if modest indebtedness is required) only for things that appreciate rather than depreciate in value (esp. education, the value of which can scarcely be reduced to dollars and cents).[36]

The next step is to teach God's people what the Bible really does and doesn't say about stewardship. The topic should never dominate a curriculum or extended sermon series to such a degree that other important biblical themes are minimized. But as churches establish methods of working systematically through all of the main teachings of Scripture in sermons and other educational settings, stewardship should take its place proportional to the amount of Scripture that deals with it. As we have seen, that is by no means a miniscule amount. The diversity of opinion in the Christian world should be acknowledged, while undue pressure should never be put on people to give any stipulated percentage, even for church leadership. But leaders *should* be generous

givers.

The mainline Protestant church world has a mechanism of stewardship that evangelicals would do well to learn from, though it is so foreign to most of our traditions that a lot of teaching, discussion, and shared ownership of the concept would be needed before a given congregation began to implement it. That mechanism involves annual pledges, much like evangelicals *are* used to making for specific capital campaigns.[37] In the Lutheran church in which I grew up, every year lay members of a stewardship committee, usually among the longer-tenured and most trusted church members, would divide up all the members' names and set up appointments to personally visit each family or individual and talk with them about what they would pledge to give to the church budget during the coming fiscal year. In low key and (hopefully) tactful ways, they would ask (and members were told that they would be asked) about what their net earnings for the year were. If the amount suggested at first for a pledge seemed fairly stingy, committee members might ask if there were extenuating circumstances that accounted for why the people weren't pledging more. Every once in a while someone might get a little upset, but because the church culture had adopted this approach for as long as anyone could remember, it worked reasonably well. The church budget was then established, with perhaps a slight excess to allow for some faith that a little more might come in.

Whether or not a church uses the pledge system, beware of any proposed budget that builds in *substantially* more than what a given congregation has ever actually donated, simply on the grounds that "we must leave room for faith." Far more often than not, this approach results only in significant shortfalls in actual intake. It is always better to have extra and to be able to praise God's people for their generosity than to have to come back repeatedly, badgering them to give more. Next, have "missions moments" as a regular feature of church life. These can take many forms — traditional conferences, brief reports in services, or curricular segments in education for all ages (particularly the Perspectives on the World Christian Movement programs).[38] Tell the truth about what is going on, including both strengths and weaknesses, on each mission field. Involve as much of the congregation as possible in missionary care and prayer, not just one small committee.[39]

"When armed with facts and reasons as to why things are as they are, these people in the church will enter into their support role with new and enlightened vigor."[40]

There is an entire body of literature surrounding the role of the Christian fundraiser, often more directly applicable to parachurch organizations that frequently rely on generous individual donors than to traditional churches, especially those that rely on pledges.[41] Still, church leaders can learn numerous valuable principles from this literature. As in so many areas of leadership, personal relationships with key individuals prove crucial. As long as appeals come in impersonal ways, people will too easily "blow them off." In addition, those relationships have to be holistic ones. Prospective donors need to know that the Christian leaders who are seeking their money truly care about them as individuals and are concerned for their overall physical and spiritual well-being, in addition to and irrespective of their levels of giving.

Just as Paul bent over backward to avoid any legitimate charge of lack of accountability in his collection, churches and parachurch organizations today need to be absolutely transparent and honest about their budgets, their spending, and their income. Donors will give more joyously and generously when they know that the leaders of the churches and organizations they support have mechanisms for making full disclosure of monies received, line items in budgets, actual spending, especially for staff salaries, and so on, which the congregations themselves approve rather than simply have imposed on them. Legal and ethical ways for channeling support for other individuals, such as participants on short-term missions trips, may certainly be utilized, but if the Internal Revenue Service says not to put individuals' names on support checks, then the law should be obeyed.

Givers should also understand that the church is in no way legally bound to use the money in specifically earmarked ways. Nevertheless, if Christian organizations announce that people may designate funds for particular people or projects, then despite what the law may permit, they are morally bound to use that money for those purposes. Promises to "borrow" money from one area to make up deficits in another, even with all the good will in the world to pay it back later, can't always be

kept. Then such organizations wind up deceiving the donor and dishonoring the Lord.[42]

THE COMMODIFICATION OF CHRISTIANITY

In a consumerist world, it should come as no surprise that churches have to compete with everything else people spend money on when they seek the financial gifts of their members. It is disconcerting but hardly shocking that churches and ministries compete with one another for the same dollars. But competition quickly leads to an ecclesiastical culture of entertainment and self-help and a selective emphasis on biblical themes. When dimensions of spiritual life themselves appear to go on sale, it is time to throw the money changers out of the temple![43] When key opportunities in churches to learn about Jesus, to grow in him, to hone discipleship skills, or to gain advanced training are available only to those who can afford to pay for various programs or activities, something has gone badly awry. This is not to dispute that certain forms of specialized training outside the local church may prove expensive, but for that very reason churches need to build in most or all of the cost of what they offer for their own people into their budgets.[44]

Commodification, however, sneaks in more subtly as well. The whole consumerist mind-set becomes applied to churches themselves. We speak about church shopping —not because we will literally buy a new church but because we have imbibed the mind-set that the only justification we need for leaving one congregation and joining another is that we have found something better, more attractive, that more meets *our* needs. We have almost entirely lost sight of the true purpose of church — God's people gathered to worship *him*, learn of *him*, and exercise *their* gifts for the good of the entire body. As long as a particular church holds fast to the fundamental truths of the faith and does not violate basic Christian ethics, these responsibilities can almost always be fulfilled. So, too, good stewardship of our spiritual giftedness will never withhold our abilities and passions from the body of Christ, however satisfactorily we might find *our* needs being met by, say, regular listening to good sermons online or on television, listening to inspiring Christian worship music, and engaging in faithful personal spiritual disciplines. If we are not in healthy contact with fellow Christians, sharing our gifts with them, we are not fulfilling our God-given calling.[45]

Failure to prioritize healthy interpersonal relationships, finally, leads to the most insidious result of all — the commodification of people made in the divine image. We start to treat personal interaction with others as if we were consumers. As long as certain friends fulfill *our* wishes and dreams, we will pursue a relationship with them; when they no longer provide the desired "services," we cast them aside. It doesn't matter if we have made a promise to remain married to someone for life; we renege on our promises as if we were not storing up judgment for ourselves from a holy and almighty God.

Worst of all, some treat Christianity itself as if it were an option to be tried for a while and then discarded if it fails to live up to what we hoped it would be or to what someone wrongly told us it would be. Or we are deeply hurt by people who call themselves Christians, and we take out our anger on God for the sins of his people. As long as that anger keeps us in a relationship with him, however stormy, it can actually become healthy; but when it makes us run from him or pretend that he doesn't exist, we merely deny ourselves the only blessings absolutely guaranteed to us — new, spiritual life now and for eternity. But what a damning price to pay for our imaginary freedom and illusory quest for ultimate autonomy![46]

FREQUENTLY ASKED QUESTIONS

We're barely able to keep our existing programs going in the church. How would we ever take any significant steps in all this additional outreach that you are talking about?

You might have to cut back on some of your existing programs! Of course, there would first need to be a fair degree of common ownership of the new goals throughout the congregation. Abolishing as many formal committees as possible might be a good way to start. Find more informal, in-ministry ways of involving people and soliciting their input. Look for glimmers of shared vision among congregants and build on them. Move gradually. Teach on the topics carefully. Ask others key questions about how to implement the vision, so that suggestions come not just from leadership but from as many in the church as possible.

Just as it is usually financially wiser to own one's home than constantly paying rent to a landlord, isn't it generally better for a church to own its own property?

That all depends. Really inexpensive rent may sometimes be wiser for the individual than going into massive debt to own a house. Sometimes that requires one or more roommates. Really inexpensive rent for worship space, perhaps made cheaper still by sharing with other churches, could function analogously. Occasionally individuals and congregations can even find places where people let them stay free, perhaps paying only for utilities, perhaps in response to some form of service to the landlord. If you do need property, see if there's any way possible to raise the money up front so that you don't need a mortgage. If you must go into debt, make it as little debt as possible.[47]

It seems like people seldom give enough to meet a church budget, no matter what the level of it is. So shouldn't we always set our goals higher than what we think realistically will come in, just so that when we have a shortfall our basic needs will still be met?

When enough monies consistently do not come in to meet a budget, it usually means that budget planners have been unrealistic in assessing

how much church members are willing to give and/or how much they are able to give. Psychologically, it's always better to feel like even your potentially small amount might be the bit that helped push the finances into the black. Always falling behind is not particularly motivating; it's discouraging. Of course, if you set your sights so low that the amount that comes in vastly exceeds budget targets, then some may give less, feeling that their gifts are not needed. But there aren't many churches around at all with *that* problem!

So much of this chapter sounds so formulaic. Where does the role of the Holy Spirit fit in? Are we trying to accomplish through strategizing what we should be trusting God to do through prayer instead?

The Spirit had better be involved from start to finish! Bathe every meeting in prayer. Seek to be responsive when the Lord appears to be prompting a group to shift gears in a different direction. Be cautious about what you announce as unequivocally God's will. Don't make really important decisions based solely on a simple majority vote. Aim for at least three-quarters or higher. Listen carefully to the dissenters. Make it clear to them you have heard their objections. Allow them to continue as welcome participants in church life even if they never come to share the enthusiasm of the sizable majority for a decision that has been made. Don't try to force them to conform, especially in their giving, by making them feel that if they don't agree with the majority or with the leadership, they will have to leave. At the same time, don't make commitments that you can't or won't keep. Allowing things to be a bit more tentative or fluid makes it easier for the Spirit to overrule one's own plans.[48]

Some of your ideas are pretty radical and few churches actually follow them. So how realistic is your advice anyway?

In some settings, it may not be very realistic. Given the statistics in today's world, it doesn't seem realistic to expect all Christians to honor their marriage vows until death parts them or to remain chaste until marriage. Christians are never to judge obedience to God's Word by how realistic it seems. Rather, they are to do their best just to obey it and help others to do the same. There may be settings where there are

extenuating circumstances that make some of this advice not the best application of God's Word, in which case Christians should wrestle together with what the optimal applications look like. But let no one look at how hard their responsibilities might be and fail even to start taking small steps in biblical directions because of the enormity of the task!

What do you do about the people who inevitably oppose change — any change — even if for no other reason than "we've never done it that way"?

Pray hard. Build relationships with them. Affirm anything you can in what they have to say. Go slow. Involve as many people in the church in decision-making processes as possible. Teach from Scripture. If after a prolonged period of time, certain individuals do nothing but oppose and stir up trouble for what the majority wants, in extreme instances, you *may* have to ask someone to leave. But recall everything we said above about dissenters and make that your very last ditch step that you avoid, if at all possible.

A CASE STUDY: PART TWO

Generic Suburban Evangelical Church's membership voted, with just under a 90 percent majority, to accept the completely changed building plans of the new elder board. Even some of those who voted for the proposal were surprised that there wasn't a larger "no" vote. But then Gen Sub had a long history of being elder-led in ways that didn't facilitate significant congregational discussion about proposals to be voted on. They were used to rhetoric suggesting that God spoke to a church through its elder board, even though they belonged to a denomination that was historically congregational in its approach to church government. They were frequently told that for a church their size, there just was no logistically easy way to allow all the members who wanted to give input to do so. And they had a history of godly leadership that rarely brought the people unwise proposals on which to vote. Ninety percent was actually the lowest majority vote the congregation could remember having in the last dozen years or so.

Gen Sub contracted for a new building. As is often the case, the costs came in a little higher than anticipated and the revenue in the capital campaign a little lower than hoped for. The new facility was gorgeous, however, and in a very high-profile location. From the very first Sunday in their new home, Gen Sub began to attract a flurry of visitors. Services were designed to be a bit more consistently and more overtly evangelistic in nature, and unbelievers started coming to Christ in numbers that the church had never seen in its history. Within a year from its move, the church had indeed doubled in average weekly attendance and within two years it had almost tripled. Despite a noticeably larger sanctuary than they had had before, two services on a Sunday had to become three and eventually four. The majority of newcomers were, of course, already Christians and many came from other churches whose ministries and facilities were noticeably less exciting or varied. But a significant number were people who had recently moved to the area and not yet found a church, and several hundred made first-time professions of faith.

Even with all that growth, Gen Sub was still saddled with a debt that

meant that staff salaries and missions support remained very streamlined. New members' giving did not yet match the levels of longer-tenured members. As for ministry to the poor, there weren't many places in the metropolitan area where a church could be located that were more upscale. Few poor people lived anywhere nearby. But of the ministries outside of the church that were still supported, some did go to meet more urban and overseas needs of the physically needy and suffering.

Frequent appeals for financial support made it clear that even those who had voted against the move were now expected to get on board and support the church budget, especially the debt service, with sacrificial giving. Most who voted against the motion and not a few who were actually cautiously in support of it left the church in its early months. But so many new people were coming that their places were quickly taken by others. The story of God's miraculous provision for Gen Sub was told repeatedly from "up front," with none of the "messier" issues ever acknowledged. Soon all the newcomers were marveling at how God provides and answers prayer.

Despite those who have argued that Aristotle invented the rules of logic, basic principles like the law of noncontradiction seem much more likely to be part of the fabric of the universe that God created based on his own nature. A and not-A cannot both be true "at the same time in the same respect."[49] If it was God's will that Generic build on its original location only as much as the city zoning board would allow, it could not have been God's will for them not to build there after the zoning board rendered its decision. It is possible that it was not God's will for Gen Sub to stay put and that it was God's will for them to move. It is possible that neither decision was God's will. But it is logically impossible for both decisions — to stay and to move — to have been God's will.

Those who believe that the ends justify the means will have no qualms in labeling the move as God's will. Look at all the good that has come out of it, in terms of numbers of attenders and new believers. It's ridiculous to think that something that turned out so well could not have been God's will — or so the argument goes. Romans 8:28, however, correctly translated as in the niv — "and we know that *in all things* God works for the good of those who love him, who have been called

according to his purpose" (recall above, p. 74 and n. 29) — suggests another possibility. God is so gracious that he blessed Gen Sub *despite* their going against his will. It is unlikely that it was his will for them to renege on a multimillion dollar commitment to missions. It is unlikely that it was his will for them to drop hardworking, long-supported missionaries in order to buy more bricks and mortar. But all our motives and decisions are so complex and often so compromised, in ways we sometimes barely understand ourselves, that we as Christian individuals and as the church overall would be in miserable straits if God didn't regularly bless our efforts in spite of our misunderstanding parts of what he wanted us to do. We praise him for his kindness and longsuffering with us!

Many churches would be better off if they made it a policy to pronounce about God's will (apart from matters of direct biblical obedience) considerably more cautiously. It doesn't take a lot of practice to get used to saying, "We believe God is leading us to …, but we invite your input," rather than, "We have unanimously determined God's will to be …, so get on board!"[50] It's not hard to learn words like, "We are so grateful for every person who is a part of this body. We realize that some of you were strongly opposed to the decision that the majority just voted for. We respect your convictions. We have to move forward to honor the majority, but please don't feel that you have to support the cause against your conscience." Good stewardship of church members' money extends beyond what we ask people to support but how we ask them as well.

CONCLUSION

In many evangelical circles today there is a resurgence of what one journalist called "the young, the restless, the Reformed."[51] Much more often than their Wesleyan counterparts at the other end of the theological spectrum, the thoroughly Reformed can be fairly abrasive in insisting that theirs is the truest form of Christianity. Quoting Calvin on a topic settles the matter almost as authoritatively as quoting the Bible itself. Interestingly, one almost never hears them (or anyone else) quote Calvin on the church's stewardship of their financial resources. In Book 4 of the *Institutes*, Calvin laments the Roman church's abandonment of ancient Christian practices:

> All those ancient methods which we have explained are not only disturbed but altogether disguised and expunged. The chief part of the plunder has gone to bishops and city presbyters, who, having thus enriched themselves, have been converted into canons. That the partition was a mere scramble is apparent from this, that even to this day they are litigating as to the proportions. Be this as it may, the decision has provided that out of all the goods of the Church not one penny shall go to the poor, to whom at least the half belonged. The canons expressly assign a fourth part to them, while the other fourth they destine to the bishops, that they may expend it in hospitality and other offices of kindness. I say nothing as to what the clergy ought to do with their portion, or the use to which they ought to apply it, for it has been clearly shown that what is set apart for churches, buildings, and other expenditures, ought in necessity to be given to the poor.[52]

Of course, this is not an explicitly scriptural mandate. Still, both Calvin and Wesley agreed on modest church buildings, as did most Protestants until the 1970s, except where they took over existing Catholic cathedrals, as especially in Britain. Catholic and Orthodox architecture, in its defense, often taught profound theology, including through its stained glass images and icons, especially to the illiterate, and inspired worship of God with its magnificent upward pointing spires and domes. Evangelicals today rarely provide theologically significant or profoundly worship-inducing architecture, but large churches can still spend millions just for functionality. It is time to return to more of the simplicity of the majority of Protestant history and of the pre-

Constantinian church and rediscover the biblical priorities for church spending. Then we will see which churchgoers seriously are following Christ and which are simply enamored with facilities.

RELEVANT QUESTIONS

1. How do you react to the case study presented at the beginning and end of this chapter? Did Generic Suburban Church do anything wrong? Does the amazing outcome adequately compensate for the major change of direction the church took?
2. How do you assess the thesis that churches' priorities in their giving should match the priorities they teach their members to have individually? Are there any places where the two sets of priorities should differ?
3. List as many ways as you have seen Christianity turned into a consumer commodity? How many of these could be realistically changed and in what ways?

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1. Contrast Aubrey Malphurs and Steve Stroope, *Money Matters in Church: A Practical Guide for Leaders* (Grand Rapids: Baker, 2007), 58 – 61, who find in a typical American church a division of a budget with 50 percent for personnel, 20 percent for facilities, 20 percent for programming, and 10 percent for missions.

2. For numerous practical suggestions, see Bill Easum and Pete Theodore, *The Nomadic Church: Growing Your Congregation without Owning the Building* (Nashville: Abingdon, 2005).

3. I owe the pun to Ben Witherington III, *We Have Seen His Glory: A Vision of Kingdom Worship* (Grand Rapids: Eerdmans, 2010), 6. I also rediscovered it in Witherington with Hyatt, *Romans*, 374.

4. Important, solid church-planting guides include Stuart Murray, *Church Planting: Laying Foundations* (Scottdale, PA, and Waterloo, ON: Herald, 2001); Ed Stetzer, *Planting New Churches in a Postmodern Age* (Nashville: Broadman & Holman, 2003); and Bob Roberts Jr., *Transformation: How Glocal Churches Transform Lives and the World* (Grand Rapids: Zondervan, 2006). For excellent principles for and models of starting a church for people who would not normally associate with one, see David Male, *Church Unplugged: Remodelling Church without Losing Your Soul* (Milton Keynes, UK, and Colorado Springs: Authentic Media, 2008); and Mike Sares, *Pure Scum: The Left Out, the Right-Brained and the Grace of God* (Downers Grove, IL: InterVarsity Press, 2010). For cross-cultural contexts, see esp. Craig Ott and Gene Wilson, *Global Church Planting: Biblical Principles and Best Practices for Multiplication* (Grand Rapids: Baker, 2011).

5. Cf. these and similar suggestions throughout Frank Tillapaugh, *Unleashing the Church: Getting*

People out of the Fortress and into Ministry (2nd ed.; Ventura, CA: Regal, 1985).

6. See Geoff Surratt, Greg Ligon, and Warren Bird, *The Multi-Site Revolution: Being One Church in Many Locations* (Grand Rapids: Zondervan, 2006); idem, *The Multi-Site Road Trip: Exploring the New Normal* (Grand Rapids: Zondervan, 2009).

7. On which, see Kathy Escobar, *Down We Go: Living into the Wild Ways of Jesus* (Folsom, CA: Civitas, 2011).

8. Concerning a pastor's salary, cf. John and Sylvia Ronsvalle, *Behind the Stained Glass Windows: Money Dynamics in the Church* (Grand Rapids: Baker, 1996), 146 – 52.

9. For an outstanding introduction to *pastoring* (apart from the secular values that so easily intrude), see Lee Eclov, *Pastoral Graces: Reflection on the Care of Souls* (Chicago: Moody Press, 2012). For wide-ranging reflections on the distinctively Christian spirituality behind the financial side of ministry, which are broader than the title suggests, see Henri J. Nouwen, *The Spirituality of Fund-Raising* (Richmond Hill, ON, and New York: The Henri Nouwen Society, 2004).

10. Rowell, *To Give or Not To Give?* 101.

11. See throughout Sider, *One-Sided Christianity*.

12. For a treatment of encouraging illustrations of churches that have successfully prioritized missions in a whole range of arenas, not just financial, see Tom Telford with Lois Shaw, *Today's All-Star Missions Churches: Strategies to Help Your Church Get into the Game* (Grand Rapids: Baker, 2001).

13. For a wealth of practical advice, see Craig Williford and Carolyn Williford, *How to Treat a Staff Infection: Resolving Problems in Your Church or Ministry Team* (Grand Rapids: Baker, 2007).

14. For one possible model, along with principles related to those of this paragraph and the first half of the next, see Paul A. Beals, *A People for His Name: A Church-Based Missions Strategy* (rev. ed.; Pasadena, CA: William Carey Library, 1995), 63 – 129.

15. The problem is perhaps best known in recent decades from the various splinter groups that have broken from the Presbyterian Church USA and the Episcopal Church of America over issues like the ordination of practicing homosexuals.

16. For numerous illustrations, see Ronald J. Sider, Philip N. Olson, and Heidi Rolland Unruh, *Churches That Make a Difference: Reaching Your Community with Good News and Good Works* (Grand Rapids: Baker, 2002).

17. Identified as one of the five marks of mission (along with proclaiming the gospel, nurturing disciples, meeting human needs, and caring for the earth) by Andrew Walls and Cathy Ross, eds., *Mission in the 21st Century: Exploring the Five Marks of Global Mission* (London: Darton, Longman & Todd; Maryknoll, NY: Orbis, 2008).

18. For these and other important legal issues that Christian leaders should be aware of, see

Wayne House, *Christian Ministries and the Law: What Church and Para-Church Leaders Should Know* (rev. ed.; Grand Rapids: Kregel, 1999). Then learn the most current laws on these issues in your community, state or province, and nation.

19. An excellent example was the International Council on Biblical Inerrancy that provided a flurry of important conferences and publications from 1978 – 88 and then disbanded because they agreed they had accomplished what they set out to do, even though clearly the work could have continued indefinitely.

20. I first heard Green articulate this vision at St. Aldates Church in Oxford in the early 1980s.

21. Ronald E. Vallet (*Stewards of the Gospel: Reforming Theological Education* [Grand Rapids: Eerdmans, 2012]) even uses stewardship as the organizing metaphor behind how churches and seminaries need to think of their joint task in equipping pastors and other Christian leaders.

22. Esp. in church-planting, such cooperation proves crucial. See Ed Stetzer and Warren Bird, *Viral Churches: Helping Church Planters Become Movement Makers* (San Francisco: Jossey-Bass, 2010), esp. 67 – 82.

23. Littleton today, however, has a thirty-to-forty member group of all different kinds of pastors who recognize the need for prayer and encouragement who meet once a month on a Wednesday morning. Interestingly, it took a young, brand-new and idealistic Denver Seminary graduate, bivocationally pastoring a house church with the "time on his hands" (!), to organize it and grow it.

24. See, e.g., Michael Pocock, Gailyn van Rheenen, and Douglas McConnell, *The Changing Face of World Mission: Engaging Contemporary Issues and Trends* (Grand Rapids: Baker, 2005), 247 – 78.

25. Ibid, 271.

26. See esp. Robert Lewis, *The Church of Irresistible Influence: Bridge-Building Stories to Help Reach Your Community* (Grand Rapids: Zondervan, 2001).

27. For a plethora of practical ideas and stories of successful models of such churches, see Rick Rusaw and Eric Swanson, *The Externally Focused Church* (Loveland, CO: Group, 2004).

28. See Beals, *A People for His Name*, 133 – 87.

29. Lewis, *The Church of Irresistible Influence*, 63.

30. An outstanding collection of essays on these topics is Robert J. Priest, ed., *Effective Engagement in Short-Term Missions: Doing It Right* (Pasadena, CA: William Carey Library, 2008). On the issue of benefits for the travelers, see in this book esp. Fran Blomberg, "From 'Whatever' to 'Wherever': Enhancing Faith in Young Adults through Short-Term Missions," 591 – 611.

31. See, e.g., Pocock, van Rheenen, and McConnell, *Changing Face of World Mission*, 279 – 97.

32. I borrow the title from Thomas H. Jeavons and Rebekah Burch Basinger, *Growing Givers'*

Hearts: Treating Fundraising as Ministry (San Francisco: Josey-Bass, 2000).

33. The whole counsel/purpose/will of God "recognizes the 'world-embracing dimensions' of the gospel" and "refers more precisely to the whole plan of God for humanity and the created order revealed in the Scriptures and fulfilled in Jesus Christ (cf. Lk. 24:25 – 27, 44 – 49)" (Peterson, *Acts of the Apostles*, 567).

34. Blomberg, *Neither Poverty nor Riches*, 248 – 53.

35. For more on "money in the personal life of the pastor," see Janet T. Jamieson and Philip D. Jamieson, *Ministry and Money: A Practical Guide for Pastors* (Louisville: Westminster John Knox, 2009), 131 – 60.

36. Gerald J. Pillay, "Education as Mission: Perspectives on Some New Opportunities," in *Mission in the 21st Century* (ed. Walls and Ross), 165 – 74.

37. Powell, *Giving to God*, 145 – 47.

38. For the printed curriculum to accompany it, see Winter and Hawthorne, eds., *Perspectives on the World Christian Movement: A Reader*.

39. For numerous effective models of permeating a church with a missions focus, see Beals, *A People for His Name*, 123 – 29 and throughout; also throughout Telford with Shaw, *Today's All-Star Missions Churches*.

40. Beals, *A People for His Name*, 128.

41. See esp. Wesley K. Willmer, ed., *Revolution in Generosity: Transforming Stewards to Be Rich toward God* (Chicago: Moody Press, 2008); Jeavons and Basinger, *Growing Givers' Hearts*. Cf. also R. Scott Rodin, *The Steward Leader: Transforming People, Organizations and Communities* (Downers Grove, IL: InterVarsity Press, 2010); and, much more briefly, R. Scott Rodin and Gary G. Hoag, *The Sower: Redefining the Ministry of Raising Kingdom Resources* (Winchester, VA: ECFA Press, 2010).

42. See also Fran Blomberg, "Reconstructing an Ethic of Evangelism for Twenty-First Century Congregations," in *Serving Jesus with Integrity: Ethics and Accountability in Mission* (ed. Dwight P. Baker and Douglas Hayward; Pasadena, CA: William Carey Library, 2010), 1 – 26. The whole volume is an excellent anthology on the topic.

43. See esp. G. Jeffrey MacDonald, *Thieves in the Temple: The Christian Church and the Selling of the American Soul* (Philadelphia: Basic Books, 2010).

44. For wide-ranging reflections on a number of these and related issues, see Tom Beaudoin, *Consuming Faith: Integrating Who We Are with What We Buy* (London: Sheed & Ward, 2003). Still helpful for historical perspective is Bruce L. Shelley and Marshall Shelley, *Consumer Church: Can Evangelicals Win the World without Losing Their Souls?* (Downers Grove, IL: InterVarsity Press, 1992).

45. See further Tyler Wigg Stevenson, *Brand Jesus: Christianity in a Consumerist Age* (New York: Seabury, 2007); John F. Kavanaugh, *Following Christ in a Consumer Society* (rev. ed.; Maryknoll, NY: Orbis, 2006).

46. For both plight and solutions, see esp. Skye Jethani, *The Divine Commodity: Discovering a Faith beyond Consumer Christianity* (Grand Rapids: Zondervan, 2009). Cf. also Fran Blomberg, "Living Hopefully in a World of Instant Gratification," *Journal of European Baptist Studies* 3 (2012): 26 – 38.

47. Jim Burgess and Jeff Berg, *The Debt-Free Church: Experiencing Financial Freedom While Growing Your Ministry* (Chicago: Moody Press, 1996).

48. For the role of the Spirit in the entire missions process, see esp. Gary Tyra, *The Holy Spirit in Mission: Prophetic Speech and Action in Christian Witness* (Downers Grove, IL: InterVarsity Press, 2011).

49. Douglas Groothuis, *Christian Apologetics: A Comprehensive Case for Biblical Faith* (Downers Grove, IL: InterVarsity Press; Nottingham, UK: Apollos, 2011), 46.

50. Even when a person believes he or she is exercising the gift of prophecy, due to the fact that the exercise of any spiritual gift is not infallible (a point often missed because of the inerrancy of scriptural prophecy). See esp. David Hill, *New Testament Prophecy* (London: Marshall, Morgan & Scott; Atlanta: John Knox, 1979).

51. Collin Hansen, *Young, Restless, Reformed: A Journalist's Journey with the New Calvinists* (Wheaton, IL: Crossway, 2008).

52. John Calvin, *Institutes of the Christian Religion* 4.5.16 (trans. Henry Beveridge; Peabody, MA: Hendrickson, 2008), 728.

CONCLUSION

Materialism, the worship of the god "Mammon" as the greatest good on earth, may well be the biggest competitor with the God of Jesus Christ for the allegiance of human hearts in our world today. It is easy to demonize other religions or aberrant offshoots of Christianity because we do not accept their theological tenets; it is much harder to see the weaknesses of the worldviews in which we ourselves are enmeshed. Like the Israelites of old who believed they could still worship Yahweh under the guise of a golden calf, Christians in more well-to-do nations or parts of the world think they can serve Jesus while still worshiping money and material possessions even more. They quickly deny that their attachment to those possessions comes anywhere close to worship, but when one compares the time and energy expended in working for it, managing it, protecting it, longing for more of it, and deciding how to spend it with the time and energy put into kingdom activity, the denials often ring hollow.[1]

Unlike those ideologies that find the material world inherently evil, biblical Christianity recognizes the fundamental goodness of property and possessions. God created the entire universe as good. Despite human sin bringing many damaging results to all of God's creation, a decent standard of living is something almost all people appropriately desire. Being materially poor is not a virtue, nor does it by itself bestow any level of spirituality. Precisely because helping the poor is such a pervasive principle in the Bible, we can recognize that extreme forms of self-denial are not particularly *Christian* forms of spirituality. God wants his people not to live in poverty, so those who are well above the poverty line must be generous in helping those who have less so that as many people as possible can enjoy his good, created gifts. This fact alone undermines a central tenet of prosperity theology—that God desires his people to be wealthy — but an analysis of the biblical texts supporting this ideology more generally shows that the health and wealth movement regularly fails to employ basic hermeneutics or legitimate exegesis.

Because of sin, material possessions do not always function as God intended them to. In many contexts, they may seldom function as he wishes. There is no biblical support, however, for the notion that money, since the fall, is inherently corrupting.[2] But possessions or the desire for possessions does frequently serve as a seduction to sin. Those who amass great riches are tempted to use them to wield power over others in inappropriate, heavy-handed fashion. They may think that people owe them favors in return for their patronage or benefaction. They readily imagine that money can buy happiness, health, and even salvation —if, indeed, they think they have anything to be saved from. They are naturally tempted to imagine that they don't need God or even that there is no God. They often live in subcultures that shield them from having to encounter the most desperately needy people of the world, so that they can assuage their consciences that they have helped the poor even when they offer a much smaller percentage of their profits to that end than they might have otherwise.

The best way, therefore, to maximize the goodness of material possessions and minimize their negative effects is to give a generous, even sacrificial amount of them away.[3] Philanthropy, in and of itself, saves no one, but it can do a huge amount of good for hurting people. The best forms of philanthropy, however, grow out of a Christian worldview. Sacrificial giving cannot be fixed at a certain percentage of one's gross or net income or worth. Qualifying levels vary from person to person and from one set of circumstances to another. But they always involve giving up something that a person values considerably.

"The church's mission is to utilize our master's gifts — our ransomed lives, the gospel and the power of the Spirit — to accomplish our Master's purposes. Unless the church embraces a culture of generosity, our evangelistic efforts will be ineffective because generosity and the gospel are inseparable. When we integrate the message of the gospel with the practice of sacrificial generosity, we imitate not only the early church's example but the very head of the church, Jesus Christ (see 2Co 8:9)."[4]

God normally does not ask the rich to trade places with the poor, merely to give from their surplus. But they must be ruthlessly honest about just how much is surplus. Savings, investments, insurance, retirement accounts, and leaving money behind for one's closest relatives after one dies may also exemplify good stewardship under various conditions. But they cannot automatically be said to be appropriate for everybody. In fact, there is no one-size-fits-all-stewardship; all Christians must regularly reassess their finances and determine what God will be pleased with in their specific contexts.

The Old Testament came to be understood by most Jews as mandating a 23 1/3 percent annual collection of tithes. Jesus reaffirmed that this part of the law, like all of the Mosaic commandments, remained in force during his lifetime, especially for the Jewish leaders of his day. He likely practiced it himself, since he twice commended, albeit circuitously, even the payment of taxes that were not mandated in Scripture.[5] But as in all aspects of Torah, Christ came to fulfill the law, which is hardly the same as leaving it unchanged. So for every topic or category of Torah, we must always ask in what ways, if any, the New Testament changes things. How did Jesus and the apostles envision his followers obeying this part of the law after his death, resurrection, and sending of the Spirit? In the case of tithes, the answer is that no one fixed percentage is necessary, but rather what is truly generous and sacrificial. In the case of taxes to governments, believers *should* pay them unless there is a direct conflict between what the money will be used for and God's biblically revealed principles for Christian living.

How important are these topics? It is hard to exaggerate their significance. To be sure, salvation is by grace through faith in Jesus Christ and not by any works, however central they may be to Christian living. A few people in the history of the world may have become believers so close to their deaths or so far removed from further Christian instruction or in so impoverished a setting that they were either unable to give or unaware of the need to do so. But the vast majority of people who have ever claimed to put their trust in Jesus do come to learn something about the importance of stewardship. If they never display even the smallest signs of changed spending habits in order to free up funds for the Lord's work in this world, we have every

reason to question whether they ever truly became believers. Precisely because Christian obedience comes through the empowerment of the Holy Spirit, when we see no transformation in a person's life even after a prolonged period of time in this or any other central area of discipleship, we have every reason to question the genuineness of their profession of faith.

> "Faith does not exist without altering behavior. Where faith is active, there is repentance, confession of sin, obedience, love, kindness, striving after holiness and a pursuit of eternal life as God's crowning gift."[6]

Reflections on the relevance of these principles to early twenty-first-century Christian life on Planet Earth may be divided into three main categories — individual, social, and ecclesiastical stewardship. Whatever amount individual believers decide before the Lord is truly generous and sacrificial giving does not necessarily have to be given entirely to a local church, but they should give significant amounts to their churches, which naturally presupposes that they are involved in church life. Additional funds may be earmarked for parachurch organizations, especially those that minister holistically to needs of both body and soul. Evangelism and social justice form the twin pillars on which a full-orbed gospel ministry should be built. As one determines which organizations to prioritize in one's giving, one should look also for those with low administrative overhead, a strong record of integrity in using funds in the ways they say they will, and some history of success, while recognizing that faithfulness more than "numbers" often defines success from a Christian perspective.

Socially, no one economic system necessarily characterizes biblical teaching or successful stewardship throughout history. Both capitalism and socialism have strengths and weaknesses.[7] Both can address and at times actually *have* addressed the issues of concern to Christian stewards, but neither inherently deals with those issues. Christians working within either business or government can sometimes successfully promote help for the needy and ethical practices, but they do not always succeed. Christians in a democratic society should play at least as active a role as

any other citizens in promoting their values in both the public and private sectors. But they should never count on being able to accomplish God's will through these structures or systems.

Bible-believing Christians further need to recognize that they will disagree with one another on which economic system, political party, or individual candidate at any given time will best support the broadest cross section of policies and programs consistent with their economic values.[8] When that happens, they must learn to agree to disagree in love. Christian dialogue needs to model considerably greater charity and courtesy than what one typically finds in the secular world.

Instead of imagining that individuals, businesses, and/or the government will provide the solutions to the world's financial needs, Christians need to think increasingly in terms of ecclesiastical stewardship. The church as a *community*, or a collection of cooperating communities, can achieve the best of socialism's collective goals apart from actual legislation. As a gathering of *individuals*, it can provide the necessary checks and balances for capitalism that a lone consumer might not be able to. Above all, the church can offer a third way, besides both private and public sectors, to provide social services in distinctively Christian garb.

With respect to churches' spending practices, they should mirror individuals' biblically informed spending. Churches should pare down outlay on themselves as much as possible, especially when it comes to facilities, to free up as much money as they can for holistic ministry to those outside of their congregations, both at home and abroad, especially in those areas where they least replicate other evangelical ministries. Evangelism and ministry to the poor take pride of place among the various spiritual and physical ministries that can be combined. The goal of Christian nurture and discipleship is to create "rooted, related, raised up and reproducing"[9] believers, not ingrown "holy huddles" with minimal or largely negative impact on their societies around them. Churches must also pay their pastors or staff well but not extravagantly.

We have noted en route that stewardship today often seems synonymous with ecology, but that a separate volume in this "Biblical Theology for Life" series will be addressing that topic. We suggested that

one could easily envision a volume on hospitality, too, a topic on which we have just barely scratched the surface here and there. If this study represents the "treasure" part of the famous "time, talents and treasure" triad, one might also imagine devoting detailed treatments to the stewardship of time and of spiritual gifts and abilities.

Here we have focused primarily on financial and economic questions, especially Christian giving. There are thus many related topics that this book has not treated, but we hope that the modest agenda we set out for ourselves has been reasonably covered. Christians throughout history have been responsible for a disproportionately large amount of the good that money *can* facilitate, to say nothing of all the good that cannot be purchased.[10] But that good pales in comparison with what could be done even if just all *American* Christians would practice a graduated tithe and give compassionately and sacrificially to church and parachurch alike. Then those organizations would have to earmark their income in biblically appropriate ways, changing their current budget allocations as needed.

"The abundance of God is proclaimed throughout Scripture, and when Christians place themselves under the discipline of the Word, allowing their imaginations to be formed by its vision of God and the world, their desire is graciously released from the capitalist discipline and freed to flow generously."[11]

Few topics elicit charges of "motivation through guilt" more quickly than teaching about biblical stewardship. That has not been my conscious intention at any point in this book. I enjoy the many opportunities for stewardship that God has blessed me with and rarely feel that I give out of guilt feelings. Most generous givers whom I know say the same thing. To borrow the line from an old commercial, "Try it; you'll like it!" At the same time, it is important to realize that God does at times motivate by guilt. It is called conviction of sin meant to lead to repentance. "Guilt trips" are not inherently bad, only when they heap on people *false* guilt.[12] But I would still much rather see people give out of great gratitude to God for all that he has freely given us. In any event, whatever God chooses to do through this book in the lives of its readers,

it is my earnest hope and prayer that it will lead to a joyous outpouring of generous giving in God-pleasing ways for kingdom ministry.

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1. See further Stapleford, *Bulls, Bears and Golden Calves*.

2. *Contra* Jacques Ellul, *Money and Power* (Downers Grove, IL: InterVarsity Press, 1984; Eugene, OR: Wipf & Stock, 2009).

3. See also Chris Willard and Jim Sheppard, *Contagious Generosity: Creating a Culture of Giving in Your Church* (Grand Rapids: Zondervan, 2012).

4. *The NIV Stewardship Study Bible* (ed. Brett A. Elder and Stephen J. Grabill; Grand Rapids: Zondervan, 2009), 1412.

5. The temple tax itself had biblical precedent, but Jesus does not endorse the oral laws or *halakah* surrounding it.

6. Thomas R. Schreiner and Ardel B. Caneday, *The Race Set before Us: A Biblical Theology of Perseverance and Assurance* (Downers Grove, IL: InterVarsity Press, 2001), 144.

7. Still useful and succinct are Donald A. Hay, *A Christian Critique of Capitalism* (Cambridge, UK: Grove Books, 1975); and Donald A. Hay, *A Christian Critique of Socialism* (Cambridge, UK: Grove Books, 1982).

8. For an introduction to some of the debates, see esp. Robert G. Clouse, ed., *Wealth and Poverty: Four Christian Views of Economics* (Downers Grove, IL: InterVarsity Press, 1984).

9. Jerry Sheveland, now president of Converge Worldwide, developed this as part of his mission statement for pastoral ministry in the late 1990s.

10. See esp. Jonathan Hill, *What Has Christianity Ever Done for Us? How It Shaped the Modern World* (Downers Grove, IL: Inter-Varsity Press, 2005).

11. Bell, *Economy of Desire*, 179.

12. See, classically, Paul Tournier, *Guilt and Grace: A Psychological Study* (New York: Harper and Row, 1962; Godalming, UK: Highland, 1987).

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Christians in an Age of Wealth
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EPub Edition © SEPTEMBER 2013 ISBN: 9780310416593

Library of Congress Cataloging-in-Publication Data

Blomberg, Craig.

Christians in an age of wealth : a biblical theology of stewardship / Craig L. Blomberg.

pages cm. — (Biblical theology for life)

Includes bibliographical references and index.

ISBN 978-0-310-31898-9 (softcover : alk. paper) — ISBN 978-0-310-41659-3 (ebook) — ISBN 978-0-310-41660-9

1. Wealth—Religious aspects—Christianity. 2. Christian stewardship. I. Title.

BR115.W4 B56 2013

248'.6—dc23

2013011736

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Cover design: Ron Huizinga
Cover photography: Michael Goldman/Masterfile
Interior layout and composition: Greg Johnson/Textbook Perfect

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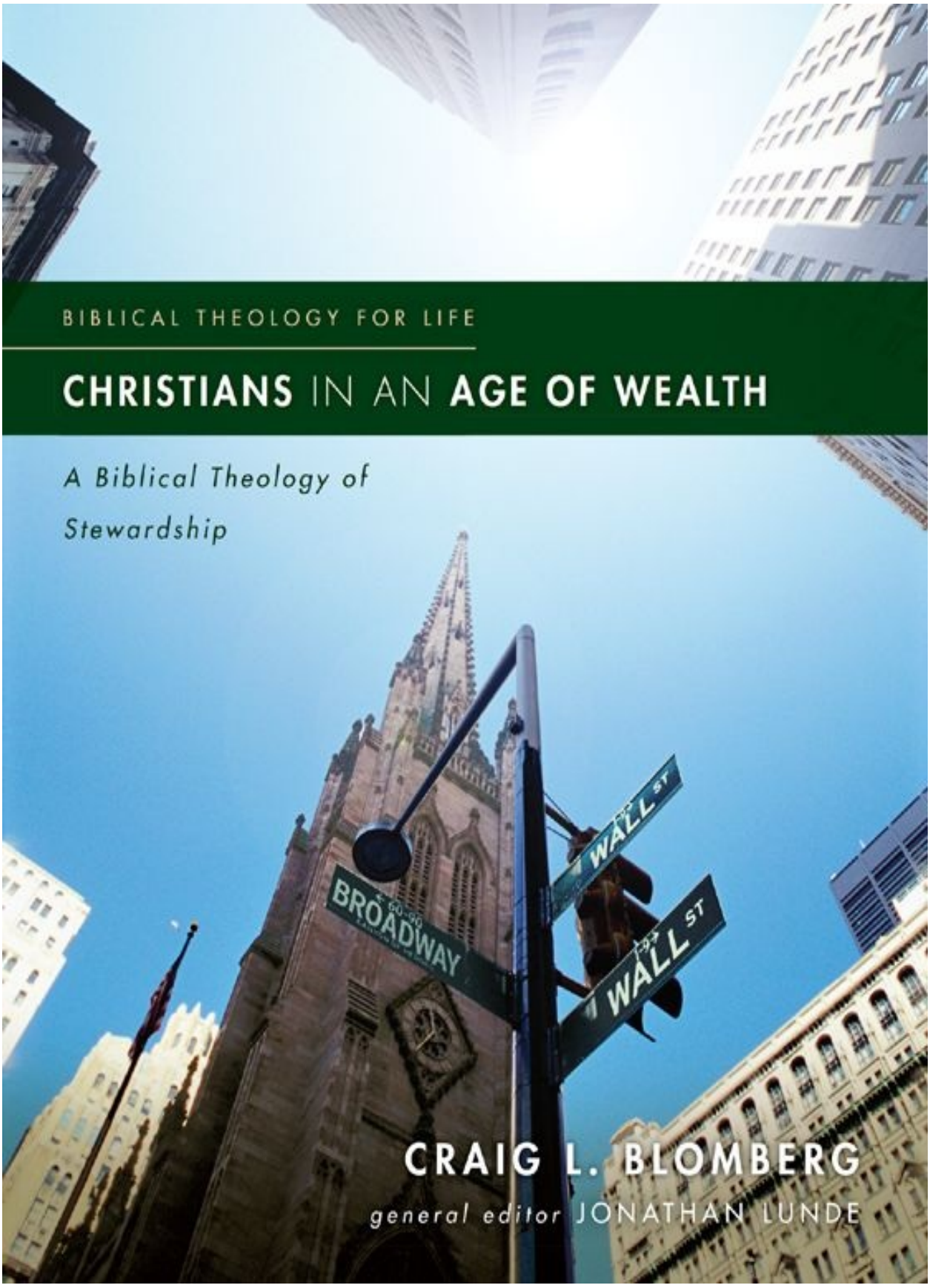
Founded in 1931, Grand Rapids, Michigan-based Zondervan, a division of HarperCollins*Publishers*, is the leading international Christian communications company, producing best-selling Bibles, books, new media products, a growing line of gift products and award-winning children's products. The world's largest Bible publisher, Zondervan (www.zondervan.com) holds exclusive publishing rights to the *New International Version of the Bible* and has distributed more than 150 million copies worldwide. It is also one of the top Christian publishers in the world, selling its award-winning books through Christian retailers, general market bookstores, mass merchandisers, specialty retailers, and the Internet. Zondervan has received a total of 68 Gold Medallion awards for its books, more than any other publisher.

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