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Details (Complete as applicable): *for MCE41/61-D Module 11*

Author's Name(s): Witherington, Ben III

Chapter or Article Title: "In the Beginning God Created ...: Getting Our Bearings" [17-28]  
also: "Jesus and the Treasure Hunt" [book summary, pp. 57-78]

Book or Journal Title: *Jesus and Money: A Guide for Times of Financial Crisis*

Editor(s): \*

Place Published: Grand Rapids, MI

Publisher: Brazos Press

Volume: \*

Year: 2010

Pages: 17-28.57-78

\*

COMMONWEALTH OF AUSTRALIA

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In the wake of a sobering global recession, many Christians realize they need to rethink their approach to money. Here respected New Testament scholar Ben Witherington III explores what the Bible does—and *doesn't*—say about money. He clearly and concisely examines what Jesus and his earliest followers taught about wealth and poverty, money and debt, and tithing and sacrificial giving to help readers understand the proper role of money in modern Christian life. Along the way, he critiques the faith promise and health-and-wealth approaches to these issues, showing what good stewardship of God's possessions truly looks like. Everyone concerned about making sense of money in a world of economic uncertainty will value this book.

"This book is like a theological cagematch—Jesus and Mammon go head to head. Witherington offers a smart, witty, bold corrective to the prosperity gospel. Rooted in Scripture and church history, *Jesus and Money* will help us all navigate the narrow way to life, regardless of whether Wall Street flounders or flourishes. After all, as Ben reminds us, God's dream looks pretty different from Wall Street's dream."

—Shane Claiborne, author, activist,  
[www.thesimpleway.org](http://www.thesimpleway.org)

"Urgently needed. Solidly biblical. Readable, clear, and provocative. American Christians desperately need to read and heed this book."

—Ronald J. Sider, president, Evangelicals for Social Action;  
author, *Rich Christians in an Age of Hunger*

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Jesus and Money

Witherington

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# Jesus and Money

A Guide for Times  
of Financial Crisis

Ben Witherington III

New York Times BESTSELLING AUTHOR

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Published by Brazos Press  
a division of Baker Publishing Group  
P.O. Box 6287, Grand Rapids, MI 49516-6287  
www.brazospress.com

Printed in the United States of America

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Library of Congress Cataloging-in-Publication Data

Witherington, Ben, 1951–

Jesus and money : a guide for times of financial crisis / Ben Witherington III.  
p. cm.

Includes bibliographical references and index.

ISBN 978-1-58743-274-3

1. Wealth—Biblical teaching. 2. Money—Biblical teaching. 3. Jesus Christ—Teachings. I. Title.

BS2545.W37W58 2010

261.85—dc22

2009028631

Unless otherwise noted, scripture translations are the author's own.

10 11 12 13 14 15 16 7 6 5 4 3 2 1

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## Abbreviations

1QS	Rule of the Community
AB	Anchor Bible
ABR	<i>Australian Biblical Review</i>
b.	Babylonian Talmud
CBQ	<i>Catholic Biblical Quarterly</i>
CD	Damascus Document
HUCA	<i>Hebrew Union College Annual</i>
JBL	<i>Journal of Biblical Literature</i>
Jdt.	Judith
JSNT	<i>Journal for the Study of the New Testament</i>
m.	Mishnah
Macc.	Maccabees
NCBC	New Cambridge Bible Commentary
NIBC	New International Biblical Commentary
NIGTC	New International Greek Testament Commentary
NTS	<i>New Testament Studies</i>
Q	Qumran
RSV	Revised Standard Version
SEG	Supplementum epigraphicum graecum
Sir.	Sirach
SP	Sacra Pagina
WBC	Word Biblical Commentary
Wis.	Wisdom of Solomon

## Prequel

### *Reconsidering the Value of Money in Hard Times*

Why a book on money, and why now? Because our economy is in a free fall. We have worked our way into at least a recession, if not a depression. And all the king's horses and all the king's men won't be able to put Humpty Dumpty back together again—at least not quickly. For at least a while, what lies ahead for most of us is pain and sacrifice, not indulgence and conspicuous consumption. Whether we like it or not (and who does like it?), we now have to learn to live with less. Given the state of the world economy since late 2008, we are not as secure in our trust that the market cannot fail, that there will always be plenty of money at hand. Maybe now is a good time—even a necessary time—to reconsider what money means to us and how we use it (and are used by it), and especially to look anew at what Jesus and his earliest followers really taught about wealth and possessions.

My Southern Baptist granny, who lived through the Great Depression of the 1930s, had an expression for the situation we find ourselves in these days. "We are in a mell of hess," she would say. And since we are in a mess and can't avoid serious cleanup on aisle three for a while, it might be useful to ask ourselves how we got into this "hess." I'll leave the macro-answers on faults in the global economy to economists



and politicians. Here, I'll simply focus on the micro-answers of how we *all* have contributed to this problem.

First, most of us are living beyond, and in some cases well beyond, our means. I'm not talking about having a home mortgage or a car payment. I'm talking about paying for almost everything on credit, rather than paying as we go. The rise of the credit card industry in this country in my lifetime, and our love of using the plastic whether it's financially responsible to do so or not, has helped turned the USA into a debtor nation. Never mind that we are also debtors to other world powers like China and oil-producing nations like Saudi Arabia. I'm talking about each of us as individuals abusing credit without hesitation, limitation, or moral reservation. Our spending habits have gotten out of control. And they are frankly quite un-Christian, as we shall see when we revisit the teachings of Jesus and the first Christians.

Second, we have been conditioned to think, even by some preachers in the church, that we are entitled to success, entitled to wealth, entitled to a lifestyle of the rich and famous. In the process, we have muted our consciences when it comes to moral responsibility for what we buy, when we buy it, and how much. And we have learned to spend freely without thinking about our obligations to those less fortunate than ourselves. What the advertisers keep appealing to is that self-centered sense of entitlement.

Further, we have been led to think that we can obtain the ends we want without sacrifice. Gambling in its various forms, including state lotteries, has grown like kudzu over a giant pine forest. And of course the premise behind gambling is that with only a little investment we might strike it big and be set for life. The issue of commensurability of outcome based on input of hard work is not considered. So the gambling culture undermines the old maxim about "an honest day's pay for an honest day's work." The link between work and reward is severed.

Somehow we have arrived at the point of assuming that we must spoil our children. So money we could have spent on necessary things, on charitable giving, or on ministry opportunities is instead spent on luxurious cars and (elective) cosmetic surgery for our children. Basic dictionary definitions of the word *spoil* include "to damage seriously" and "to impair the quality" of those who are spoiled. So we really are not helping our children. And in any event, exorbitant spending for our children feeds the engine of conspicuous consumption and deepens debt.

Entertainment is king, and luxury is desirable. If we were to ask economists what most Americans do with their disposable income, many would tell us that instead of saving money, we spend it on entertainment or luxuries for ourselves. In many cases, we feed our desires before we even meet our needs. Our spending priorities are out of whack. We've supersized our food, our cars, and ourselves.

Even more, the Bible has some pretty stout and stark things to say about believers not lending money at interest to fellow believers. It is a sign of our times that Christians think nothing of charging other people interest, or for that matter paying obscene rates of interest themselves so they may, with credit, buy on demand. We hardly give it a second thought—that is, until the bills come due. I have real sympathy for people who are losing their homes during this economic downturn. But unfortunately many of our wounds are self-inflicted. We buy bigger homes than we can afford, and predatory lenders lick their chops over getting people to sign on the dotted line, even when the persons in question don't really know or understand even basic things like whether the interest rate on their mortgage is fixed or adjustable.

Even when we do save some money, many Christians save it exclusively for their own retirement. I was disgusted the other day to see an RV with a Christian fish symbol on it, and next to it was a bumper sticker that read "I'm spending my grandchildren's inheritance"—as if this were humorous or something to celebrate.

In a culture where the new is the true, and the latest is said to be greatest, Christians get caught up in the fads, trends, and trajectories of frivolous fashion, foolish financial deals, and, in general, indulgence beyond anything healthy, helpful, or holy. All heads are bowed, all eyes are closed—so raise your hand if you or your children are guilty!

I could go on with one illustration after another, but this should suffice to make the point that what determines how most Christians view money, lending, giving, one's economic lifestyle, and a host of related matters is not the Bible, but rather cultural factors and influences.

### What's Wrong with This Picture?

Not too long ago I was stuck at an airport in Dallas. On one of those unavoidable airport TV screens, there appeared a televangelist. I won't name names. It could have been any one of a dozen famous purveyors

of the prosperity gospel. This one had perfectly coiffed hair, an Armani suit pressed to perfection, and a beaming, toothy smile. He insisted that Christians who were faithful should be rich, and he said not a word about any kind of sacrifice. It was like watching a Zig Ziglar infomercial with occasional Christian sprinkles on top. In America that's how we like our religion, easy on the theology and guilt trips, heavy on the material blessing and easy paths to obtaining what our possessive hearts desire.

The reason this scene on the TV struck me so strongly is that I had just been reading one of the early church fathers, John Chrysostom. Chrysostom, like Francis of Assisi, was a full-fledged ascetic. His motto was along the lines of "when in doubt, leave it out." What struck me is that Chrysostom and the televangelist were saying diametrically opposite things about what God really wants for us, and what the true gospel entails. Chrysostom is very emphatic—it is only the pagans who strive for material success, prosperity, and the lifestyle of the rich and famous. It is only the pagans who overeat, overbuy, and in general are into supersizing everything from waistlines, to clothing, to houses, to jewelry, to vehicles. Only pagans would be that self-indulgent, in Chrysostom's view. So what we now call the prosperity gospel is, according to Chrysostom, the world's gospel, not the Savior's gospel.

Who is right? Does the Bible preach "God helps those who help themselves" and prosperity for all those who believe hard enough, or does it preach a very different gospel, something like "blessed are you poor, for yours is the kingdom of God" (Luke 6:20)? What does the Bible really say about things like money, private property, prosperity, and wealth? What does the Bible really say about the good life and how to live it? Let me be clear from the outset. I think that *both* the televangelists and Chrysostom have it wrong in some ways, but that clearly Chrysostom is closer to the truth and the real heart of the matter than the prosperity preachers are. I'll explain why as we go along in this little book.

Here I need to hop down from my high horse for a minute and recognize something important that the prosperity preachers are indeed tapping into. People, perhaps especially Christian people, are looking for answers, including spiritual answers about real life issues involving money. They would like to know what God and the Bible have to say about such matters, and to their credit they are looking to the church, or at least to some of its more photogenic ministers, for answers to

these questions. Props to the prosperity preachers for trying to help these people in their quest for understanding the material world and material things from a more godly perspective. And we need to be clear that the biblical material is not monolithic on this subject. It is complex. It is thus understandable how some of the biblical material, cited out of context and without nuance, can lead to the errors of the prosperity gospel. We should not assume that all those who listen to its message are just a bunch of greedy people looking for biblical justification for having a lifestyle of conspicuous consumption. This is certainly not universally the case.

Let me add a personal note as well. Most American Christians, myself included, are already wealthy by global and historical standards. To some it will ring hollow for someone like me—who is neither poor nor wealthy by American standards, but is certainly well-off by global standards—to be so severely critical of those who are drawn to the prosperity gospel. One might ask, What's so wrong with the Star Trek motto of "live long and prosper"? Isn't this the hope of most normal people?

These are perfectly fair questions, and they deserve honest answers. The most basic of those honest answers is this: I am striving to do my best not merely to become and be a more biblical, more generous and giving person, but also to de-enculturate myself from the dominant materialistic paradigm that drives our culture. I know perfectly well that this is an ongoing struggle, a definite swimming upstream against the American tidal wave of material possessions. My basic problem with prosperity preachers is that they want to baptize the materialistic orientation of our culture and call it godly and good, call it a blessing from God, when it is often better seen as a temptation of the devil. By placing the emphasis where they do, prosperity gospel preachers neglect the cut-and-thrust of New Testament warnings against such matters, warnings that are spoken over and over again. And let me add that pursuing answers to these sorts of questions is not like playing a game of trivial pursuit. It's actually a matter of spiritual life and death.

Indeed, how one relates to the material world and wealth and health issues reveals where one's ultimate loyalties and priorities lie. It's a matter of the heart, and right now too much of the American church, and perhaps especially the conservative and evangelical church, is suffering from heart disease, from clogged spiritual arteries, indeed from one or another form of idolatry, the lusting after false gods. And

of course part of the problem is that the Bible gets sound-bited to support what we already desire to be true.

As a relatively wealthy Christian and a biblical scholar, my most urgent concern is with the flagrant disregard for what the Bible actually says about money and other related subjects. Perhaps we need to go back to square one and build up a whole new biblical view of things like money, wealth, property, tithing, saving, health, pursuing the good life. Perhaps we have totally forgotten—or terribly distorted—what the Bible does say about such things. So our first priority must be to remind ourselves of exactly what the Bible does say or suggest on such subjects, before we try and use the Bible to support our all too convenient preexisting agendas.

### Hanging the Picture Straight: A Preview of Coming Attractions

We live in an atomistic age, the age of the sound bite, the quick glimpse, the short summary. The constant cry as we sail a sea of information in the information age is “boil it down,” which usually means, at least implicitly, dumb it down or simplify it. It is not surprising, then, that when it comes to a subject as complex as money and wealth distorted approaches to the data are all too common. The temptation is to cherry-pick this or that verse, this or that passage, to justify a preconceived theology of possessions and wealth.

There are ways to avoid such selective misuse of the biblical texts. One, of course, is to look at as much of the text as one can, and resist the temptation to ignore the bits that seem inconvenient for one's favorite theory. In an important study, Sondra Wheeler points out how paying attention to the whole Bible—and not just a favored passage or two—can change the discussion about money. “For example,” writes Wheeler, “to an interpreter who finds Luke 12:33 (‘sell your possessions and give to the poor’) a moral rule requiring complete divestiture, binding on all believers in every time and place, the equally clear injunction ‘Do not neglect hospitality’ (Heb. 13:2) presents a problem. How can Christians invite strangers into their homes if they are not to own anything?”<sup>1</sup>

Such a canonical or whole-Bible approach requires that we understand the social as well as the literary context of the given injunctions. For example, when we look at Luke 12:33 (“sell your possessions and give to the poor”) in the larger context of just Luke's Gospel alone, it

is clear that neither Jesus nor Luke intended such an injunction to be universally applied to all persons in all circumstances. But there is no way to know this without careful examination of the larger context, which is precisely what is often missing in today's church discussions about what the Bible says about money. What is interesting about a comprehensive look at the Old Testament and early Jewish literature on the matter of wealth and possessions is that in fact the Jewish literature is not simply all in favor of wealth and abundance. And the New Testament is not simply all against having possessions and some prosperity in life. The evidence is more mixed and complex.

For example, Wheeler summarizes what the Old Testament says about wealth and abundance under four headings:

1. *Wealth as an occasion for idolatry* (Deut. 32:10–18; Isa. 2:6–8; 3:16–24; Jer. 5:7; Ezek. 7:19–20; 16:15–22; Hos. 2:5–9; Amos 6:4–7). The prophets warn about the dangers of wealth leading to idolatry, which is to say unfaithfulness to God, especially to God's call for one's absolute allegiance and trust, relying on God alone as one's source of security.

2. *Wealth as the fruit of injustice* (Isa. 3:14–15; 10:1–3; Mic. 6:10–12; Jer. 5:27–28; Amos 2:6; 4:1–2). The prophetic critique against those who accrue wealth dishonestly and exploitatively is severe. As Wheeler stresses, “not only violence and oppression are condemned [in these texts]: the provisions of the covenant requiring forgiveness of debts, the return of the alienated land to the impoverished in the jubilee year, and the freeing of those sold into slavery are also binding, and to violate them is to invite God's wrath” (cf. Zech. 7:14).<sup>2</sup> This is not to say that wealth and prosperity are always associated with injustice and idolatry.

3. *Wealth as a sign of faithfulness* (Lev. 26:3–10; Deut. 11:13–15; Isa. 54:11–12; 60:9–16; Jer. 33:6–9). “The same Deuteronomistic and prophetic traditions that excoriate the apostasy, oppression, and heartlessness of the rich, promise all manner of abundance as the consequence of fidelity to God and God's covenant.”<sup>3</sup> The question then becomes: How can we tell when prosperity is a sign of divine blessing, and when it is a sign of human oppression and injustice? Again, the problem in modern prosperity preaching is that only one side of the biblical witness is presented, and even that is very selectively presented, leading to distortion and wrong emphases.

4. *Wealth as the reward for hard labor* (Prov. 10–21). In the Wisdom literature, labor and its rewards are often contrasted with laziness.<sup>4</sup> It



is very interesting that this fourth Old Testamental theme disappears almost entirely in the New Testament.

What, then, are the basic themes on wealth in the New Testament? Wheeler again lists four:

1. *Wealth as a stumbling block* (Luke 18:18–30). The human impossibility of the rich entering God's kingdom is stressed in all three of the Synoptic Gospels (Matthew, Mark, and Luke). "In the Gospels," Wheeler summarizes, "the concern for material wealth repeatedly thwarts the response to Jesus' preaching, and thus it takes on centrality as the occasion for that failure."<sup>5</sup>

2. *Wealth as a competing object of devotion*. In the Gospels, when a person becomes too attached to possessions, a choice is forced, since one cannot serve both God and mammon (Matt. 6:24; Luke 16:13). The disciples are urged not to collect or store up treasures on earth (Matt. 6:19–21; Luke 12:31), because one's heart follows one's first love. Greed is regularly inveighed against as well, as a form of idolatry (Luke 12:15; cf. Eph. 4:28; Col. 3:6). At the same time, Wheeler aptly points out that it is not as if the New Testament urges the pursuit of poverty as a good in itself: "There is no absolute condemnation of having possessions. If the first and second themes of the New Testament on wealth are that possessions tend to hinder discipleship and that all riches tempt one to trust in them rather than in God, then there is a corollary to both of these. Poverty is not to be sought for itself, or as a guarantor of moral purity, but only as a means of securing the liberty for undivided obedience and loyalty to God's reign. Within the view of reality advocated in the New Testament, literally nothing else matters."<sup>6</sup>

3. *Wealth as a resource for human needs*. This is a very persistent theme in the New Testament. Whether one looks to Paul (Rom. 15:25–27; Gal. 6:6), James (James 2:15–16), or Luke (Acts 2 and 4), all urge liberality. Paul even says that giving money or possessions is a form of obedience to the confession of the gospel (2 Cor. 9:13). Lest we think this only means giving to our fellow Christians, he says that we are to do good to all, but *especially* to the household of faith; Jesus simply instructs us to give to everyone who asks (Matt. 5:42; Luke 6:30). Even an enemy should be fed (Rom. 12:20). These sorts of texts provide a good, positive counterpart that shows that Jesus and various early Christian writers thought it was possible for someone to have possessions and still be a follower of Jesus.

4. *Wealth as a symptom of economic injustice*. This theme carries over from the Old Testament prophetic witness into the New. It is prevalent especially in Luke's Gospel (1:51–53; 4:18–19; 6:21; 16:19–26). The same sort of warning about wealth is also found in the book of Revelation (17:3–4; 18:9–19), where it is contrasted, as in the parable in Luke 18, with the poor pious persons who make it to heaven (Rev. 2:8–10; 7:16–17). One of the corollaries to these warnings is the admonition to avoid treatment that favors the rich more than the poor (James 2:5; 4:1–2; 5:1–6).

The point of this preliminary survey is to show the diverse kinds of material we have, including attitudes, about wealth and possessions in the Bible. Sondra Wheeler's discussion is a good reminder of that diversity. Much depends on context and the difference between the ancient and modern ones, not the least of which is the collectivist nature of all biblical cultures and the radically individualistic and atomistic character of modern Western culture.

We have seen glimpses of what to expect, including a predominant tone of warning in the New Testament when it comes to wealth and possessions. But to understand why we have this sort of varied material, we must look at things in considerably more detail. As we move forward, we will dialogue with Wheeler and several other scholars who have discussed this matter in helpful ways. These scholars are as different in their theologies as the liberation theologian Justo González is to the evangelical Craig Blomberg. What we will discover is that the self-justifying tendency of modern Christians to hoard wealth and live large have absolutely no basis whatsoever in the New Testament. This is especially true in light of the higher and more stringent ethical demands in the New Testament, compared to what we find on such matters in the Old. It is the prophetic witness about the perils of wealth and the dangers of greed and idolatry that are most frequently carried forward from the Hebrew Scriptures into the New Testament witness about money and wealth.

### The Plan of This Book

Complex as the biblical material may be, the plan of this book is simple. We will examine in summary form some of the relevant material from the Old Testament, but concentrate on a few New Testa-



ment witnesses who say more directly what followers of Jesus ought to think and do about such matters. One of the major problems with using the Old Testament to justify a prosperity gospel for Christians is that Christians aren't under the Mosaic covenant at all anymore! They are called to a higher standard under the new covenant. So in one sense, what the book of Proverbs says to ancient Jews should never be the primary basis for building a Christian understanding of wealth and the like. It has some relevance as background, especially when it is quoted and reaffirmed by New Testament authors. But in general the main source of what Christians ought to think about these things is not the prayer of Jabez in 1 Chronicles 4:10 but the prayer of Jesus—and what a world of difference there is between the Jabez prayer and the Lord's Prayer.

So let's get started. I promise this discussion will not be boring. Indeed, my goal is to make it *rich*, in many surprising ways.

# 1

## "In the Beginning God Created . . ."

### *Getting Our Bearings*

If we have become a people incapable  
Of thought, then the brute-thought  
Of mere power and mere greed  
Will think for us.

If we have become incapable  
Of denying ourselves anything,  
Then all that we have  
Will be taken from us.

If we have no compassion  
We will suffer alone, we will suffer  
Alone the destruction of ourselves.

—Wendell Berry<sup>1</sup>

Money is a touchy subject. Some people don't want to talk about it at all and others obsess about it—whether they have it or not. So where should we begin to discuss such delicate but essential issues as money and material resources, from a biblical point of view? My

suggestion is that we go all the way back to the very beginning to get some perspective and see things from God's point of view. Hence, we are going to go *ad fontes*, back to Genesis 1, to get our bearings and a real running start into the biblical witness on money.

### What in Creation?

It is important from the start to recognize that money is just one sort of asset, one sort of material good that exists in this world, and from a theological point of view all such "stuff" should be discussed together. The rationale for such a discussion comes from the very first chapter of the Bible, where we read the following: "In the beginning, God created the heavens and the earth" and then it goes on to say at the end of the chapter "and God saw all that he had made, and it was good" (Gen. 1:1 and 31). All things—the whole material universe and everything in it—are created by God. Equally important, all things were created good. Trees are good, the sun is good, animals are good, food is good, minerals are good, people are good, and so on. There is nothing inherently evil about any material thing, not even money. Of course it is true that human beings have the capacity to take a good thing and turn it into something harmful and even wicked, like turning the coca plant into cocaine.

But there is an important corollary that comes with the notion that God created all things, and made them all good. That corollary is that *all things ultimately belong to God*. They do not "belong" in the fullest sense to human beings. As the psalmist puts it, "The earth is the Lord's and the fullness thereof, the world and all who dwell there" (Ps. 24:1). Properly speaking, God is the only owner of all things, whether born or made, whether natural or humanly fashioned. This sounds simple and obvious enough, but all too often we fail to think about money and material possessions in this proper theological way. And that failure leads to a host of problems. Apparently it is easy to forget that we brought nothing with us into this world, and even if we are buried with our pink Cadillacs we can't actually take them with us. Perhaps you've heard the humorous story about a man who was about to die so he liquidated all his assets, turning them into gold bricks. He required his family to pack the bricks in two suitcases and bury them with him. When he arrived at the pearly gates St. Peter met him and immediately noted the oddity that this man had come to heaven with

luggage. "What's in the suitcases?" inquired Peter. The man proudly opened his suitcases. Peter stared into them nonplussed, then said: "You brought pavement up here? Pavement?"

Christians can have some pretty odd notions about the issue of ownership in this world. What a proper understanding of the Genesis creation story reminds us of is that God is the maker and owner of all things, and so, as the story of Adam and Eve makes evident, we are but stewards of God's property. Our task is to be good stewards of property we do not own. Adam and Eve were to fill the earth and subdue it, they were to be fruitful and multiply, they were to tend and take care of the garden, but they were not to think they owned the world just because they worked in the world. And this brings us to another important point.

In modern Western culture we place a high value on work, which is fine, but one of the philosophical assumptions that can come with such values is that we assume that we own what we earn or buy. From a biblical point of view this is extremely problematic. There isn't any necessary correlation between hard work and ownership. Think, for example, of all the hard work that went into building the pyramids in Egypt. Most of the workers were slaves, and they had no delusions that because they built the pyramids they owned the pyramids. No, they believed that both the pyramids and they themselves belonged to Pharaoh! In this sense (excepting of course that Pharaoh is not God), they had a more biblical worldview of work than most of us do. Our hard work may be well rewarded or not. It may produce prosperity or not. But until we see all that we receive, whether by earning it or receiving it without work, as a gift from God, a gift we should use knowing who the true owner of the gift is, we will not be thinking biblically about such matters.

### The Misguided Notion of Human Ownership and Private Property

A theology of human ownership creates all sorts of problems: rival claims for a plot of land, tussles over wills and inheritances, efforts to buy up as much property as possible, remembering the mantra "location, location, location." It leads to assumptions that we are what we own, or what we supposedly own. We create bumper stickers with slogans like "Whoever dies with the most toys wins." But alas, there is no cheating death on the basis of the accumulation of things.

Of course, some ancient cultures literally believed that we can take it with us when we die. For example, the excavation of the great King

Tut's tomb in the Egyptian Valley of the Kings revealed a wealth of treasure, clothes, chariots, and food. But the mummy of the Pharaoh is still in the museum of Egyptology in Cairo, and all his bling is now on display there and elsewhere. So not only could he not take it with him, he will not find it in the tomb should he finally rise from the dead and go back there to visit!

The biblical theology of creation is a negation of theories of "private" property and "public" property, our theories of individual ownership and collective or governmental ownership. The biblical view is that only God is the owner of the universe, because God created and fashioned it in the first place, and then *loaned* it to us to use properly. One of the practical implications of this theological outlook is that one must always ask questions about any use of material things, such as: Is this what God intended for us to do with this material? Will this use reflect good stewardship of God's resources? Will this or that use of property or money glorify God and edify people?

Why should we ask such questions? Because of the story in Genesis 3, which reminds us that we are all fallen creatures. We have all fallen short of the glory of God. We all have an infinite capacity for rationalizing decisions about money and possessions. We all have infinite capacity for self-justification. Since the fall we have all experienced "the heart turned in upon itself."

One of the saddest and least biblical corollaries of the theory of private property is the notion of charity. I once preached a sermon with the title "Charity is a Sin." It certainly got the audience's attention. The basic assumption behind the concept of charity is "what's mine is mine, and if I share it with you, I am being charitable or generous"—as if sharing the wealth is optional. But alas for such ideas, the Bible is replete with *commandments*, not mere suggestions, about giving to others, taking care of the poor, sacrificing for others, and so on. But if giving is required of God's people, and if God is the owner of all property, then what should we make of the whole business of tithing? Doesn't tithing mean that the 90 percent I don't give to God belongs to me, by rights? I'm glad you asked.

### Blest Be the Tithe That Binds

"A tithe of everything from the land, whether grain from the soil or fruit from the trees belongs to the Lord; it is holy to the Lord," reads

Leviticus 27:30. It may come as something of a surprise but there are more remarks in the Old Testament about tithing than there are about the afterlife. But we can't very well understand what tithing is really all about without the proper theological context. It is in light of a particular theology of creation that we must evaluate what is said about tithing in the Old Testament. God doesn't *need* material things, but God requires a tithe of the firstfruits, the first good portion of a crop, before people can use any of the rest. Indeed, in texts like Exodus 13 God requires a consecration of the first born son. God doesn't just want our resources, God wants us!

Why is it that a tithe of *everything* is required by God, even spices and condiments like dill, mint, and cumin (see Matt. 23:23)? The answer is simple—because it is a reminder to God's people that everything belongs to God. Everything! It's not a matter of parceling things out between God's portion and our portion, God's property and our property. *It all belongs to God*, and the tithing of the very firstfruits of any and all crops and other things is a constant reminder of this fact.

What is amazing about the teachings on tithing in the Old Testament is not that God demands a tithe but that God does not demand it *all* back, since it all belongs to God. Behold the graciousness and generosity of God, who wants his people to be able to have life, and live it to the full. Not, however, at the expense of forgetting to whom it all belongs.

But should Christians tithe? This is a much debated subject, and in my view the answer is no. If we carefully read the books of Leviticus and Deuteronomy we discover that tithing requirements are juxtaposed with requirements as varied as stoning disobedient children, leaving the edge of your grain field for gleaning by the poor, avoiding tattoos (yes, that's in there too), and a host of other commandments that Christians haven't thought about keeping for a long time. Intuitively, even Christians who are not very biblically literate know that we are not under the Mosaic covenant anymore. We don't live our lives on the basis of the Mosaic law given to the Hebrews so many centuries ago. We are under the new covenant inaugurated by Jesus, and it has many commandments, *but tithing is not one of them*. The basic rule of guidance about such things is that if the Old Testament commandment is reaffirmed in the New Testament for Christians, then we are still obligated to do it. If it is not, then we are not.

Someone may object and say: "But wait, Jesus spoke about tithing dill, mint, and cumin in Matthew 23:23. That's in the New Testa-



ment." It is, but to whom are Jesus's remarks made? Notice the context: "Woe to you teachers of the law and Pharisees, you hypocrites. You give a tenth of your spices, mint, dill, and cumin. But you have neglected the more important matters of the law—justice, mercy, and faithfulness. You should have practiced the latter, without neglecting the former." Here Jesus is instructing the Pharisees, not his own disciples, much less Christians after Easter. Jesus wants the Pharisees to be consistent if they are going to keep the Mosaic covenant, which they have promised to do. Clearly the Mosaic covenant commands tithing. But it is striking that nowhere does Jesus tell his own disciples to tithe. In fact, what he tells them is something more radical than giving a tenth of their income, as we will see in a subsequent chapter.

The most we can glean from this passage by way of application to any Christian is that if a person is genuinely a Jewish Christian and believes that in order to be a good witness to one's fellow Jews one must keep Torah, then indeed that person has thereby committed himself or herself to tithing. But let me be clear: Paul says that even Jewish Christians like himself are no longer required to keep Torah, though as a missionary practice they may do so (see 1 Cor. 9).

To me, one of the great ironies about preachers who insist that their congregants should all tithe is that at the very same time they ignore what else is said about money or resources and their use in these same biblical contexts. I am referring to what is said about usury in the Pentateuch (the first five books of the Old Testament). The term *usury* comes from the Latin *usura*, and in its original sense it refers to any charging of interest. Ancient cultures held a variety of opinions on this matter, and interestingly the Hebrew Scriptures had the most strict or stringent view. Wikipedia summarizes the topic of usury as follows:

"Most early religious systems in the ancient Near East, and the secular codes arising from them, did not forbid usury. These societies regarded inanimate matter as alive, like plants, animals and people, and capable of reproducing itself. Hence if you lent 'food money,' or monetary tokens of any kind, it was legitimate to charge interest. Food money in the shape of olives, dates, seeds or animals was lent out as early as c. 5000 BC, if not earlier. . . . Among the Mesopotamians, Hittites, Phoenicians and Egyptians, interest was legal and often fixed by the state. But the Jews took a different view of the matter."<sup>2</sup>

The Torah and later sections of the Hebrew Bible criticize interest-taking, but interpretations of the Biblical prohibition vary. One com-

mon understanding is that Israelites are forbidden to charge interest upon loans made to other Israelites, but allowed to charge interest on transactions with non-Israelites. However, the Hebrew Bible itself gives numerous examples where this provision was evaded. Usury (in the original sense of any interest) was denounced by a number of spiritual leaders and philosophers of ancient times, including Plato, Aristotle, Cato, Cicero, Seneca, Plutarch, Aquinas, Muhammad, Moses, Philo and Gautama Buddha.<sup>3</sup>

The texts in question are Exodus 22:25, Leviticus 25:35–37, and Deuteronomy 23:20–21, and they all seem quite clear that lending at interest is something that God's people should not do. Deuteronomy 23 makes an exception if one is lending to a foreigner, and it is fair to say the first two texts are especially concerned with not bilking the poor. Nonetheless, the principle is established that believers should not lend money at interest to other believers. Of course such rules were evaded at times by God's people, but notice Ezekiel's complaint at a much later time that usury, and especially excessive interest, is unjust (Ezek. 18:8–17). It should be borne in mind as well that when we find in the New Testament the idea of "give with no thought of return," this extends the principle of no usury even further. In general, the New Testament takes an even more demanding approach to what should be done with our resources than the Old Testament.

My point in bringing all this to light is that I do not hear preachers urging the practice of not charging interest while they are busy stressing tithing. The inconsistency here is glaring. But in fact Christians are not bound to any of these Old Testament provisions, including tithing, since we are no longer under the Mosaic covenant.

### Following the Money?

At this point in the discussion some will remark that the Old Testament says a good deal about being prosperous and even occasionally speaks about wealth, but not about money per se. That is the case because ancient economies were not money-based economies, and they were certainly not free market capitalist economies. As we shall see in later chapters, money was beginning to play a larger economic role in Jesus's era, but even then it operated mainly within the context of a barter or "bargain and exchange" economy. Money was used for paying taxes and tolls, but less frequently for everyday business.



There is another huge factor often overlooked in discussions of what the Bible says about money and wealth. All ancient economies, especially those of major empires and powers, were dependent on slave labor. One estimate even suggests that by the time Paul and Peter visited Rome in the 60s AD, 50 percent of all the workers in the city were slaves.<sup>4</sup> Today we may jest that working for minimum wage is "slave labor," but slave labor was literally predominant in the ancient biblical world. We will discuss these matters at greater length in subsequent chapters, but here the point is that there are vast differences between our own world and the economic world in which the Bible was written. If we are to properly understand the key New Testament texts about money, we need to keep in mind the fundamental factors that economically distinguished those cultures from ours.

### Wealth in the Old Testament

Despite the continued efforts of some prosperity preachers to say otherwise, the Old Testament actually does not provide real justification for the conspicuous accumulation, much less conspicuous consumption, of material things. Indeed, there are frequent warnings about the dangers of wealth, and wealth is sometimes associated with idolatry.<sup>5</sup> For example, in Ezekiel 7:19–20 wealth is said to be the stumbling block that led the Israelites into iniquity and idolatry. Also strongly criticized is the making of idols out of precious metals, which presupposes possession of considerable wealth. Deuteronomy 32:15 warns about God's people growing fat and unfaithful as a result of their prosperity.

Not surprisingly, the prophets are especially incensed with the wealthy when they deprive and cheat others, including the poor. Micah 6:10–12 accuses the wealthy of being full of violence and completely dishonest in their business practices, in this case by using unfair scales, weights, and balances. Isaiah 10:1–3 repeatedly complains about lawmakers who make statutes that "turn aside the needy from justice and rob the poor of their rights." There is in fact an enormous amount of complaint about stealing from widows and orphans in the Old Testament, including in Isaiah 10. Isaiah 3:14–15 accuses the elders, the leaders of the people, of grinding the poor into the dust of the ground, using their labor but depriving them of necessary food and drink, and even stealing what little the poor have in their homes.

It is in this context that we should begin to evaluate the promises of rain and good crops that come in texts like Leviticus 26:3–5 and Deuteronomy 11:13–15. Notice that in these texts the promises are conditional upon keeping God's "every statute," or keeping the commandments faithfully over one's lifetime. It is imperative that we understand here that these promises are not unconditional, and they are not made on the basis of merely asking God for a blessing, or merely praying for a blessing. Consider for example Deuteronomy 11:13–15: "If you will only heed God's every commandment—loving the Lord your God and serving him with all your heart and soul, then he will give the rain for your land in season . . . and you will gather in your grain . . . and you will eat your fill." Clearly, this is not actually a promise that the pious will get rich. It is a promise of a good crop, and of no one having too little to eat. Sometimes texts like Isaiah 60:8–12 (with "silver and gold" delivered to the Israelites) are brought into the discussion of prosperity. But we need to realize that the promises here are eschatological (or end-time) promises made to a people in exile. They are not promises of prosperity for just anyone in any situation, whenever they might ask God for it. Of exactly the same sort are the promises in Jeremiah 33:6–9, which speaks of an "abundance of prosperity and security."

Sometimes texts like Psalm 37:4 ("delight yourself in the Lord, and he will give you the desires of the heart") are also touted as prosperity guarantees for the pious. The immediate assumption of the prosperity preachers is that the psalms must be referring to material goods and possessions. But again, context is crucial. What the psalm as a whole promises is not worldly wealth. Instead, it says that God will help his people dwell safely in the land, he will make their righteousness (not their jewelry) shine like the sun, and he will make the justice of their cause apparent. This same psalm goes on to add, "Better the little the righteous have than the wealth of the many wicked." Pursuing the contrast further, the psalmist adds "the wicked borrow and do not repay, but the righteous give generously." This brings us back to the key verse, which is verse 4. In context, what is the "desire of the heart of a righteous person"? Surely the answer is the Lord himself, and to be vindicated against the wicked by divine intervention. This is hardly a psalm that supports prosperity theology.

Psalm 25 is another text often cited by preachers of the prosperity gospel. This is a psalm of distress, crying out to God to rescue the psalmist from his tormentors. It is said that those who truly revere

and serve the Lord he will instruct in his ways, and "they will spend their days in prosperity and their descendants will inherit the land." Again we have a conditional promise, based on reverence for God. Note as well that this same psalm speaks of the affliction of the person in question, and of the loneliness and troubles. Clearly prosperity is not seen as coming without trials and suffering.

What we can say about such texts is that while prosperity *may* be a mark of God's favor, this is not always so, since it can also be a mark of one's wickedness. We will have occasion to talk at length about some of the proverbs and aphorisms of Solomon and others in the next chapter. They deserve more lengthy treatment since they are so often the cornerstone texts misused to support an unbiblical view of prosperity and wealth.

### The Prayer of Jabez Revisited

First Chronicles 4:9–10 could be forgiven for being called the text that roared, once Bruce Wilkinson got his hands on it and wrote a little book called *The Prayer of Jabez*. This book, which was released in 2000, sold nine million copies in its first two years in print (over seventeen million now), becoming one of the best selling Christian books of all time. But what exactly does 1 Chronicles 4:9–10 say that caused such a sensation? In the midst of apparently innocuous genealogies we find these two verses: "Jabez was more honorable than his brothers. His mother had named him Jabez saying: 'I gave birth to him in pain.' Jabez cried out to the God of Israel, 'Oh that you would bless me and enlarge my territory! Let your hand be with me, and keep me from harm so that I will be free from pain.' And God granted his request." That's all there is to the story and the context. It is preceded and followed by unrelated genealogy.

What should we make of this brief narrative? First of all, we should notice that the theme of the narrative is pain. It's about pain in childbirth and a prayer to be free from pain (which may imply that Jabez was in pain at the time of the prayer). Further, the name Jabez sounds like the Hebrew word for pain. Perhaps here a more literal rendering with some Hebrew transliteration will help.

Jabez was more honorable than his brothers; and his mother called his name Jabez [*y'bts*], saying, "Because I bore him in pain [*b'tsb*]." Jabez

called on the God of Israel, saying, "Oh that you would bless me and enlarge my border, and that your hand might be with me, and that you would keep me from harm so that it might not hurt me [*tsby*]!" And God granted what he asked. (1 Chron. 4:9–10)

In ancient times wordplays were a common practice when it came to bestowing a name. Notice that our man is called Jabez rather than Jazeb, which would be more nearly the Hebrew word for pain. This seems to be the prayer of a rather poor or indigent person, who barely has enough land for survival and is also in danger. But notice: *Nothing suggests that when the prayer was answered God made Jabez a wealthy man, because nothing suggests that Jabez requested wealth at all.* What he may well have requested is simply adequate land and safety to make a living and take care of his family. What these two little verses definitely do suggest is that God answers prayer, particularly prayers of his faithful people who are crying out for basic necessities like safety and the ability to make a living. Nothing here suggests that God intends to make the rich richer, simply because they ask and trust that God is capable of giving such material blessings.

### And So? Good Bearings and Red Herrings

In this brief chapter we have taken time to get our bearings for our study of money and wealth in the New Testament. I do not really think that the Old Testament differs significantly from the New Testament about such matters, but it is important to deal in a general way with some red herrings, such as the prayer of Jabez, that do not really provide us with a theology of prosperity in the modern sense. And it was especially crucial to frame our discussion properly, in light of the theology of creation and the notion that, properly speaking, God is the owner of all things.

Along the way we noted how the practice of tithing is grounded in the theology of creation in the Old Testament and is a requirement only for those who are under the Mosaic covenant. I introduced the idea that ancient economies were not like modern ones for a variety of reasons. I stressed that money itself is not much discussed in the Old Testament because ancient economies were not money-based. The way money functioned in barter economies was very different from the way it functions today. It is ironic that so many modern ministers insist that Christians should tithe, but they totally ignore what the

same portions of the Old Testament say about usury—lending money with interest—never mind lending it with exorbitant interest.

If, however, there are texts in the Old Testament thought to provide a basis for a prosperity theology and the accumulation of wealth, they are the proverbs and aphorisms found in the book of Proverbs. We turn to this Wisdom literature next, and to its cousin in a very different mood, the book of Ecclesiastes.

## 2

### A King's Ransom

#### *Proverbial Wisdom on Wealth*

The wealth of the rich is their fortified city, but poverty is the ruin of the poor.

—Proverbs 10:14

Wealth is worthless in the day of wrath, but righteousness delivers from death.

—Proverbs 11:4

Money is better than poverty, if only for financial reasons.

—Woody Allen

Perhaps no section of the Old Testament has been more misused in the contemporary discussion of prosperity and wealth than the book of Proverbs. After all, doesn't it say in Proverbs 10:22 that "the blessing of the Lord brings wealth, and he adds no trouble to it"? Of course in this same collection of proverbs and aphorisms we read, "Those who trust in their riches will fall, but the righteous will thrive like a green leaf" (Prov. 11:28). Proverbs, and its dark twin Ecclesiastes (often ignored in the whole discussion of prosperity and wealth today), will bear close scrutiny as we work our way towards the teaching of Jesus

be trusted. Jesus thought even less of Herod Antipas, the executor of his cousin John the Baptizer and the one he dubbed "that fox" (see Luke 13:32). Thus Jesus's remarks about property, prosperity, and money must be understood in the context of an *adversarial situation*, where there were already Jews prepared to use violence against their oppressors—the bilkers, the extortioners, the tax collectors, and the rulers.

Third, it should go without saying that Jesus was a profoundly religious person. His religious commitments took him to Jerusalem on various occasions, even when it was dangerous, and these commitments strongly conditioned what he said about money and possessions. For example, his view that God's kingdom was beginning with his ministry strongly colored his wisdom about material things, about what amounts to a truly good life, and what one should do with one's property. We need look no further than the story where Jesus tells a young man to sell all he has, give to the poor, and come follow him, to understand the great extent to which Jesus's views of money and property were affected by his religious commitments.

And now we are ready to undertake an extended discussion of what those views were.

## 4

### Jesus and the Treasure Hunt

Never work just for money or for power. They won't save your soul or help you sleep at night.

—Marian Wright Edelman

It is perhaps one of the greatest tragic ironies imaginable that the teaching of Jesus has been used by affluent modern Christians to justify the lifestyles of the rich and famous. This is the very same Jesus who said "blessed are the poor" and warned "do not store up treasures on earth." Simple phrases like "you have not because you ask not" or "ask (in faith) and you shall receive" have been turned into mantras that are thought to produce nearly instant material benefits. In light of the persistence of a distorted prosperity gospel, and in light of the economic downturn we all face, now is a good time to visit anew the teachings of Jesus on the subject of money. While we are at it, it seems appropriate to ask, What was Jesus's lifestyle like? Was he a wealthy man, as some prosperity preachers have insisted? Or was he a peasant as some biblical scholars have claimed? Was he neither? Inquiring minds want to know.

#### Jesus on the Money

In a world where there was no separation of religion and state, Mark 12:13–17 takes on a very different look than it often does in the mod-



ern Western world, increasingly preoccupied with the separation of church and state. Here Jesus is asked, "Is it lawful to pay taxes to the emperor, or not?" It is altogether believable that Jesus would be questioned about the issue of tribute money to Caesar in the volatile milieu of the Holy Land, where violent revolutionaries and zealots continually argued that there should be no cooperation with their oppressive overlords.

The coin in question in this remarkable discussion, meant to test Jesus's mettle so to speak, is probably the second series of denarii issued by the Emperor Tiberius. It reads on one side PONTIF MAXIM (making it clear that the Emperor himself was the high priest of Roman religion) and on the other side TI CAESAR DIVI FILII AVGVSTVS, that is, Caesar and son of the divine Augustus. For many early Jews even possessing such a coin, whether to pay the tribute to Caesar or for some other purpose, amounted to recognizing the claims Caesar was making on the coin to be both high priest and son of the divine Augustus. This in turn was seen as a fundamental betrayal of monotheism and the Jewish religion in general.

The probable setting for this discussion was Judea, which was ruled directly by Rome. It was here that the Romans or their underlings collected the tribute money without intermediaries such as client kings. It may well be that this discussion took place during Jesus's final visit to Jerusalem, when many were trying to trap him in his words, and so find an excuse to remove him from the scene. We must bear in mind that already in AD 6 the zealot Judas the Galilean had established the principle that it was sacrilegious and immoral to pay the tribute money. This little story in Mark (also found in Matt. 22:15–22 and Luke 20:20–26), then, is probably meant to reveal how Jesus's views differed from those of the zealots. One word of caution is in order. The fact that Jesus was not a violent revolutionary doesn't mean that he was socially conservative and thus not a threat to the status quo. In fact, Jesus was socially quite radical in a number of ways, for example, in his views of women and their roles.<sup>1</sup> The question here, however, is his view of the tribute money.<sup>2</sup>

The query posed to Jesus requests an opinion concerning the legality of paying the tribute. The phrase "is it permitted" alludes to permission given in the Mosaic law (cf. Mark 3:4; 1 Cor. 14:34). Jesus's response depends on the assumption that the person who mints the coins and has his picture on them is the one to whom they belong. Here it is helpful to note that there are several Gospel texts that suggest that

Jesus did not have much regard for "money" as it existed in his day. For example, Matthew 6:24 says that one cannot be a servant or slave of both God and mammon (i.e., money). Luke 16:9 is more pointed, calling money "unrighteous mammon." (This is perhaps where we get colloquial phrases such as "filthy lucre.") There are also the texts where Jesus sees money or wealth in general as an obstacle to entering the kingdom of God that is breaking into the world through Jesus's life and ministry. In this connection, the story of the rich young ruler comes to mind, with its closing aphorism, "It is easier for a camel to go through the eye of a needle than for a rich man to enter God's kingdom" (Mark 10:25). We may think as well of the parable of the rich man and Lazarus, in which the rich man ends up in Hades and poor Lazarus in Abraham's bosom in heaven (Luke 16:19–31). In light of these other passages, it is hardly likely that Jesus's advice to "render to Caesar what is Caesar's" was intended to indicate that a Jew should be civic-minded and pay his taxes, though this saying has often been read that way.

Furthermore, this saying has nothing to do with modern theories about two spheres of influence, the secular and sacred realms, with appropriate duties owed in each by the believing person. Rather than being a counsel of submission to earthly rulers, Mark 12:13–17 is more likely a comment on the relative insignificance of the coin or taxes, in light of the fact that Jesus himself is now bringing God's saving reign upon the earth.

Notice that Jesus has no such coin on his person, but his inquisitors do. This would have been viewed as a plus for Jesus if there were any budding revolutionaries in the audience. To carry such coins was to traffic in graven images, in the minds of many devout Jews. Jesus certainly did not approve of idolatry, and it is understandable how using such coins, in view of their images and inscriptions, could be seen as idolatrous. It is fair to say, however, that the way Jesus responds to the question would likely have been seen by revolutionaries as a deplorable compromise with the powers that be.

Herein lies a major difference between Jesus and the revolutionaries. Jesus believed that God's reign in the Holy Land was being established by him and his disciples through preaching, teaching, and healing, whereas the revolutionaries thought that the way forward necessarily involved the violent overthrow of Caesar's puppets and representatives. Jesus was a theocrat, not a bureaucrat or a revolutionary. By this I mean that he believed God was directly intervening to set things

right through his ministry, and neither conflict with government authorities nor actual compromise with them was a denial or betrayal of the saving activity that was occurring without the aid of politics or plotting. Whether one paid the tribute money to Caesar or not, this neither helped nor hindered the coming of the kingdom on earth. God's divine intervention was bigger and more powerful than any sort of human social arrangements or machinations.

In short, Jesus disagreed that the paying of the tribute was a litmus test that determined one's loyalty or disloyalty to the biblical God. In fact, giving Caesar back his meaningless pieces of metal that bore his image could be seen as a religious duty, for this sort of "return to sender" implies a refusal to have anything to do with things that Caesar has made or minted. What is especially interesting about the way Jesus eludes the trap that was set for him (compare John 7:53–8:11) is that his response would neither satisfy the revolutionaries nor give the Herodians or Pharisees reason to turn him over to the Roman authorities. This saying could not be seen as seditious, and it is probable that Jesus intended it to be something of a riddle or brainteaser, as was typical of the way early Jewish sages responded in such tight spots.

If the coin is Caesar's, what then should we render back to God? Jesus does not say here, but it is unlikely that he is suddenly referring to paying the temple tax, having been discussing the other major money issue—the tribute money. It is more likely that Jesus is concerned with ultimate issues and the giving of one's whole self to God. Jesus certainly had a clear creation theology that informs many of his views (see how it informs his theology of marriage in Mark 10). It is even possible that we should see here a subtle contrast between the image on the coin and human beings created in the image of God. Now, in view of the in-breaking of God's kingdom, it is time for all persons created in God's image to give their whole selves to God because—just as Caesar claimed to own all coins with his image—so God claims ownership over all creatures that bear his image. Now is the time to render God his proper due. The response of the crowd to Jesus's distinctive teaching is not unexpected. They have never heard this sort of wisdom before, and they are puzzled by it.

Our next text, Matthew 17:24–27, deals with the issue of the temple tax itself. In this story Peter is asked if Jesus pays the temple tax. Peter answers that he does, and when he later discusses this with Jesus he is

told to go fishing—a coin to pay the tax will be found in the mouth of the first fish caught. This story is found only in Matthew, and we can well imagine why a tax collector like Matthew would have an interest in this subject. One of the issues that is often overlooked in this text is that Jesus lives in an honor and shame culture, where persons often did things so as not to shame those to whom they were close. It is not clear that Jesus heartily endorses the temple tax in this passage, but on the other hand, he does not flatly refuse to pay it, either.

We have already spoken briefly about the Tyrian shekel and half shekel in the last chapter, but here a few more pertinent facts can be added. These sorts of coins were minted in Tyre from about 126 BC to about AD 56, thus including the entire span of Jesus's life. These were the coins of choice for important purposes, and since they came to be used for the temple tax, they were even treated as sacred money. This was the case in spite of the image of Herakles on them, and in spite of the inscription "Tyre the holy and invincible," an odd inscription for a coin that kept ending up in the precincts of the Jewish temple in Jerusalem. (Note, though, that these coins would be exchanged by the money changers for coins that could be placed directly into the temple treasury without defilement or sacrilege.)

It is quite possible that one reason Jesus objected to what the money changers were doing in the outer courts of the temple is that it involved these pagan coins. The coin was in wide circulation throughout Galilee, Samaria, and Judea, and could readily be found in a place like Capernaum. Tyre was close by, and Jesus even visited the region of Tyre on one occasion (see Mark 7:24–30). He surely must have known all about this coin, its images and inscriptions. Furthermore, the Tyrian shekels were plentiful enough that it is not hard to imagine some of these coins turning up around the Sea of Galilee, since toll and tax collectors sometimes traveled by boat across the lake, as did businesspersons who were involved in the fish trade.<sup>3</sup>

The temple tax (also known as the two-drachma tax) was normally collected in the spring, more particularly in March before the Passover.<sup>4</sup> Thus the setting of this story, the final journey up to Jerusalem to the temple made by Jesus and his disciples in late March or early April in AD 30, makes perfect sense. The inquiry here comes from tax collectors, not from Pharisees or Sadducees, and it is very remarkable that Jesus goes out of his way not to offend these tax collectors. Jesus appears here as a pious and loyal Jew, even though he seems to think he is exempt from, or not required to pay, this tax.

Notice how the story begins with Peter affirming that Jesus does indeed pay the tax. In this Gospel this story comes before the "render unto Caesar" story and provides the first glimpse in Matthew of Jesus's views on taxes of any sort. It is probably the case that this story was important for the evangelist and his audience of Jewish Christians in Galilee, even sometime after AD 70 when the temple was destroyed.

The story opens in Matthew 17:24 with the disciples coming back home to Capernaum before the final trip to Jerusalem. The tax collectors come and ask their question negatively: "Doesn't your master pay the temple tax?" The probable reason for framing the question this way is that there was some resistance to paying the tax in Galilee, as some Galileans thought the temple was corrupt. It is interesting that the Qumran community (i.e., the Dead Sea sectarians) refused to pay this tax annually, but they did pay it once in a lifetime.<sup>5</sup> The basis for this tax—the half-shekel tax on all adult males to "atone for your lives"—is actually in the law (Exod. 30:13–16).

Note how in Jesus's reply he implies that he (and presumably his disciples) are children of the great King, and as such should be exempt from a tax levied by the temple, thus ultimately by God. Jesus here is drawing on the well-known practice in the Mediterranean world of kings exempting their own children from taxation. So Jesus's response is not totally unprecedented and is within the parameters of what might be legally debated about the matter after AD 70.

Verse 25 depicts Jesus as a prophetic sage who knows what Peter has been discussing before Peter speaks to him, and so he speaks first as he enters the house: "What do you think, Simon—from whom do kings of the earth collect duty and taxes, from their own sons, or from others?" When Peter replies "from others," Jesus presses the conclusion: "So then the sons are free [i.e., exempt, free not to pay]." In this context, the others that Jesus and Peter refer to must be Jews who are not followers of Jesus, because the temple tax was not collected from non-Jews, even if they lived in the Holy Land. But notice as well that Jesus says "sons," using the plural. He is thus not just talking about a personal exemption as the Son of God from such a tax, but in fact an exemption for both himself and his followers. The disciples are not obligated to pay a tax to their heavenly Father (cf. Matt. 5:16, 48; 6:1; 23:9). This teaching shows Jesus's radical nature. He feels free to declare not only who is and is not a son of the King, but also who does and does not have an obligation to pay this tax. Jesus's actions here reveal the sovereign and free way he relates to the Mosaic law,

declaring that parts of it are not obligatory for himself or his followers. (The whole idea of a temple tax is of course interesting for Americans and others who are used to churches being tax-exempt.)

Jesus believes that new rules apply, now that the kingdom of God is breaking into human history. In light of what has come before, verse 27 provides a surprising conclusion to the story. It could have ended with Jesus simply saying "we're not paying," or he could have asked that the tax be paid out of the disciples' common money bag. Instead, Jesus does not want to unnecessarily offend the tax collectors, so he tells Peter: "Go fishing!"

But that is not all. Jesus tells Peter to take the first fish he finds, open its mouth, and he will find the Tyrian shekel in the fish—enough to pay both his own and Peter's temple tax. So Jesus does not object to paying the temple tax, but he thinks the children of the King are not *required* to do so. Clearly Jesus is envisioning a miracle or a unique providence of God here, and perhaps this is the only miracle Jesus spoke of that has a direct personal benefit for himself and a disciple but no one else.

But notice that the story does not end by relating that Peter actually goes fishing and finds a coin. It's possible that Jesus was joking, and if so this would be an example of a sage's wry sense of humor. It's hard to doubt, however, that this story would have been forgotten and never passed down in the Gospel if in fact the outcome had been different from what Jesus predicted. It is significant that the only time Jesus directly discusses money is either in the context of a discussion of taxes, or when he uses the broader terms *mammon* or *unrighteous mammon*. Clearly enough, he does not have a very high view of money. Or, better said, he does not have a very high view of the effect money has on most fallen human beings.

To sum up, how then does Jesus feel about taxes and taxation? On the one hand, we do not find him giving long exhortations to pay taxes and so fulfill one's civic duty. Yet on the other hand, he does not object to the principle of paying taxes, though he considers himself and his followers to be exempt (as children of the greatest king, God). This same saying suggests that Jesus thought his followers were exempt from the Old Testament requirement to tithe to the Temple. The "render unto Caesar" clause could be interpreted to imply that it was even all right to pay taxes to the Roman emperor, which seems to be the way some of Jesus's earliest followers understood his teaching on the matter.<sup>6</sup> We now turn to the broader subjects of amassing wealth, storing up treasure, and getting rich.



### Jesus on Storing Up Treasures on Earth

While parables and other metaphorical teachings of Jesus can sometimes be rather cryptic, at other times their meaning is so obvious and jarring that they feel like a slap in the face. One such saying is found in the Sermon on the Mount (Matt. 6:19–21). Here a literal translation of the Greek is in order: “Do not treasure up treasures on earth, where moths and eaters can consume [or destroy], and thieves can dig through the house wall [or the wall of the temple treasury, where valuables were often put on deposit] and steal. Rather treasure up treasure in heaven, where these things cannot happen. For where your treasure is, there also is your heart.”

The heart in Semitic ways of thinking was the control center of the human personality—the center of thought, feelings, and will. This parable is suggesting that whatever one counts as treasure, whatever one values most, will determine one’s life orientation—what one will do with one’s time, money, and other resources. One’s treasure is the ultimate expression of one’s person or character. Thus the point here is not so much to seek better treasures (rewards in heaven, though Jesus does talk about such things), but to place one’s allegiance with God and God’s priorities. This makes perfectly good sense in light of what precedes this text: Jesus tells his listeners not to worry about what they are to eat or drink, for God knows our needs. Seek first the kingdom of God, and other things will be added.

We can make at least two mistakes in interpreting this passage. One mistake is to overly spiritualize this teaching, as if it has only to do with hidden matters of the heart and is of no relevance for our discussion of what we should do with our material, physical resources. The other mistake is to assume that if we first just seek God’s kingdom, then God will lavish all the material things we could want upon us. To avoid these mistakes, we need to consider the parallel text in Luke 12.

But before we do this, we should be clear that Jesus in Matthew 6:25–34 has been talking about God providing the basic necessities of life for his followers, not wealth or riches. It is *daily* bread that believers are urged to pray for earlier in Matthew 6. Bearing these things in mind, we turn now to Luke 12:29–34:

And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father

knows you need them. But seek his kingdom, and these things [the necessities of food, drink, clothing just described] will be given to you as well. Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

Clearly the passage in Luke is a variant of the one in Matthew, with Luke providing a practical example of what can be done on earth to store up treasures in heaven—namely, sell one’s possessions and give to the poor. This of course is not the version of this teaching that one will hear a prosperity preacher citing. In fact, Luke has enormous concern about the effects of wealth on a believer’s life, and is equally concerned for the poor.

In 12:30 Luke says that it is the nations of the world who are characterized by worry over the necessities of life (cf. Matt. 6:25). This is presumably in contrast to what should characterize the people of God. This reference to the Gentiles is probably another telltale sign about the ethnic extraction of Luke’s audience. There are two variations in verse 31 from the Matthean parallel (Matt. 6:33). Luke says that disciples are simply to seek the kingdom; there is no reference to “first,” as in Matthew. This suggests that it is the only real priority (cf. Luke 10:38–42). Luke omits “and its righteousness.” What Jesus suggests is that if one gives up the search or striving for material things, at least the necessities will be provided as one seek the kingdom.

Luke 12:32 reassures the disciple that it is God’s intention—indeed it is God’s delight—to give his followers the kingdom, so one should not think of this as an impossible dream or an arduous and futile search for paradise. Like God, disciples are to be generous: they are to sell their possessions<sup>7</sup> (it does not say all of them) and give alms to the poor. By doing this they are storing up treasures in heaven. The idea here is that doing such things will be reckoned to their eternal credit. There may also be implied the idea of rewards in heaven.<sup>8</sup>

Verse 34 is an important aphorism of Jesus that suggests that one will set one’s heart on whatever one most values. Instead of setting your heart on material possessions, you should set your heart on God and his kingdom above all other treasures. As Craig Evans notes, “People put their time, energies, and resources into those things they value, those things dear to their heart. Resources invested in material



things are a sure sign that the things of this world are valued and not the things of God's kingdom."<sup>9</sup>

It's appropriate here to look at the parable of the rich fool who built bigger and bigger barns (Luke 12:16–21). The parable in verses 16–20 is meant to make clear the foolishness of the sort of reasoning that says, "If I can just have a few more good crops or returns on investment, then I will be financially secure and retire early and live the high life." As we have seen in an earlier chapter on Proverbs, Wisdom literature is full of contrasts between the wise and the foolish, and it needs to be stressed that the stock figure of the fool is not the ignoramus or mentally challenged person. Fools are the self-referenced and self-centered persons who think they run their own life and world, failing to take into account God, God's will, and God's word. Fools may well be smart or even savvy about some things. But they are not wise, they are not spiritually or morally discerning about the real nature of life and reality. In particular, they hardly ever factor in the uncertainty of the timing of their own demise.

The fact that this is a uniquely Lukan parable shows just how concerned Luke is with the issue of what we do with our possessions. Notice that the abundant crop of the rich fool never causes him to consider that maybe he now has an opportunity to help those in need (cf. Luke 16:19–25). The only thought a bigger crop prompts for him is that he needs to tear down present storage facilities and build larger ones. But suddenly death intervenes. The man's life is taken from him, bringing all his grandiose self-centered plans to naught. Verse 21 brings home the application: this parable illustrates how life goes for those who "make a treasure for themselves" but are not "rich towards God." As Luke Timothy Johnson observes, "Wealth with respect to God has two levels of meaning for Luke: the first is the response of faith, the second is the disposition of possessions in accordance with faith, which means to share them with others rather than accumulating them for one's self (see 16:9–13)."<sup>10</sup>

And here it begins to become clear that Jesus is all in favor of a person being rich—rich towards God that is, and generous towards one's fellow human beings, especially the poor. *What Jesus is not at all keen on is persons who are all about enhancing their own assets, portfolios, standards of living, or retirement accounts*, which in one sense is what the rich fool envisioned. Jesus has only warnings for rich fools, warnings about the danger of unrighteous mammon.

*Mammon* is the Aramaic word for riches. Jesus puts a human face on the term; thus he speaks about mammon as a master of persons, a master that one must forsake if one wishes to be a servant of God. But in the parable of the wicked servant (Luke 16) we learn more about Jesus's views on these matters, so we should consider it in some depth. We will need some extra help from the commentators with this parable because there is much debate in regard to what it is really telling us about God and the behavior of believers. Some even use this parable to justify business practices that are less than fully honest.

Luke 16:1 makes clear from the outset that the teaching in this chapter is for disciples of Jesus. The scenario set up in verse 2 is that a rich man has an estate manager, whom someone has charged with squandering the man's property. That this is not a false allegation seems clear from verse 8, where the manager is called dishonest. It is possible that something is going on in this parable that is not apparent on the surface. The rich man has various people in his debt.

We are not told if the rich man offered his loans with or without interest. But in view of the rich man's admiration for his manager's shrewdness, we may suspect that he had made loans with interest. J. D. M. Derrett has suggested that what the manager did was forego the interest involved and get the debtors to pay off the principle.<sup>11</sup> Of course there were various texts in the Hebrew Scriptures that warned against usury (cf. Deut. 15:7–8; 23:20–21; Exod. 22:24; Lev. 23:36–37). So possibly the manager does something biblical for a change, treating the debtors according to biblical principles, and thereby winning friends among them, friends who might be needed if he is indeed fired. Joseph Fitzmyer varies this approach by suggesting that what the manager does is subtract the commission on the goods and collect the principle.<sup>12</sup>

Concerning Derrett's suggestion, we might speculate that there was a variable rate of interest charged, since one person ends up paying 50 percent of what he originally owes and the other 80 percent. This too is possible, since interest was sometimes charged according to what the lender may have thought the person could eventually afford to pay.

In regard to Fitzmyer's suggestion, notice that the manager has to ask the debtors what they owe. Would it really be the case that he doesn't already know the amount if he originally brokered the deal and has a commission riding on the debt? That seems unlikely. What the owner asked for was to see the manager's records or accounts,

or to hear a report about them (v. 2). It appears that the manager's job is to manage the estate, not to lend things without the owner's initiative. This means the manager is not the original lender and is not working on commission. He is a hired hand. The debt was owed directly to the rich man with interest, and the manager was only a collection agency.

The desperation of the manager is clear. He has learned that he is without a job, so he acts desperately to secure his future by making friends with those who might be his future employers. We get a glimpse into the manager's state of mind in verses 3–4. He admits to himself that he is not strong enough to do manual labor (like digging) and he's too proud—or better said—too ashamed to beg. Thus he devises a strategy to be welcomed into the homes of persons who will likely be grateful for his help with debt relief—and perhaps even give him a job.

One man owes a hundred jugs of olive oil, another a hundred containers of wheat. The debts are clearly owed to the master, not to the manager who acts as the middleman (see v. 5: "how much do you owe my master?"). Notice also the reference in verse 6 to paying the bill quickly. This is not a bartering situation. The debtor is presented with a bill and expected to pay in coin, not in kind. The going rate for a hundred baths of oil was about a thousand denarii, or just over three years' wages for a day laborer. The going rate for the hundred containers of wheat (perhaps about a thousand bushels) was about twenty-five hundred to three thousand denarii, or about eight to nine years' wages, a substantial sum indeed.

When we get to verse 8 we are told that the manager is not only dishonest but shrewd. Presumably this means he was formerly dishonest, since reducing the debtors' burdens is not in itself dishonest. Had this particular transaction been dishonest, the owner should have been at least a little upset. Verse 8 also suggests that there is something to be learned from the behavior of this steward, in that we are told that the children of this age are shrewder in dealing with their own kind than are the children of light. What exactly is the lesson the disciples are to learn here?

Verse 9 says that the lesson has to do with making friends by means of reducing someone else's debt, so that one will be welcomed into eternal tents. More precisely, what the text advises is to make friends by means of unrighteous mammon. This phrase seems to refer to the fact that there is an alluring quality to money that prompts humans,

especially greedy ones, to act in unrighteous ways. Had Jesus thought that money is inherently and altogether evil he wouldn't be teaching lessons about its proper and improper uses. What this parable seems to teach is that the disciples should be opportunistic and generous to "debtors," and there will be reward in the eternal habitations if one behaves in that fashion. In other words, it teaches the same lesson as Luke 12:33. As Craig Evans comments, "Jesus is not recommending compromise and he is certainly not recommending dishonesty, but he is urging his followers not to overlook opportunities and resources that will sustain his people and advance the . . . mission."<sup>13</sup>

The saying in verses 10–11 ("Whoever is faithful in a little is also faithful in much") seems to follow from the parable rather well. Here we also get a clearer picture of Jesus's view of money in the contrast between true wealth and unrighteous mammon. Jesus apparently means that money is not true wealth, and money is inherently tainted; there is too much temptation for most fallen human beings to use it dishonestly. We also have here a "from the lesser to the greater" sort of argument not uncommon in Wisdom literature. Whoever is faithful in the smallest things is also likely to be faithful in much, and the converse is also said to be true in regard to dishonesty. Like so many aphorisms and proverbs, these statements are not meant to be seen as universal truths but reflect realities that are usually or normally true.<sup>14</sup>

Verse 12 takes matters a step further. It suggests that the real litmus test of trustworthiness is what one does with *someone else's* resources. In an honor and shame culture, where being shamed was worse than being poor, there was a profound concern with reputation: thus we see here that it matters more how one handles other people's property than how one handles one's own. The second half of this saying suggests that even what is one's own is in fact something that is given to a person. This is ambiguous but it probably reflects Jesus's general view that *all* material creation belongs to God, so even what we might count as our own is in fact given to us by God. We are merely stewards of what properly belongs to God.

Verse 13 is famous in biblical studies as a Q aphorism (cf. Matt. 6:24) about being unable to serve two masters, God and mammon.<sup>15</sup> Here money is seen not as a potential resource or litmus test of character, but as a potential master. Interestingly, in Jesus's day sometimes slaves could have more than one owner. In such a case, the service of a slave hurrying from one master's affairs to another's will undoubtedly be less than fully satisfactory to one or the other of the masters.

Thus the saying seems to be “built upon a background assumption that fully adequate service requires an exclusive kind of love and attachment to the master (cf. Exod. 21:5).”<sup>16</sup> More to the point, unless a lord is lord of all he is not really a lord at all. This is the case because the very nature of lordship is all encompassing, at least when one is talking about God. Mammon can’t really be a true lord, and if one tries to serve it one can’t be a true servant. This is true not least because mammon is only a thing, not a person with whom one can have a servant-lord relationship. It can only be a distorted lordship and a distorted servitude. Some early Jews warned about being “enslaved to lucre,”<sup>17</sup> and Jesus is one such sage. (Notice the teaching about the love of money in 1 Timothy 6:10, which comports with the warnings here.)

Verses 14–15 record the reaction of some Pharisees to this teaching, then Jesus’s rejoinder. We are told that some avaricious Pharisees heard all this teaching and literally turned up their noses at Jesus, a gesture of contempt. Luke does not say or suggest that all Pharisees are avaricious, but clearly the teaching of Jesus has pricked the conscience of some who have different views of wealth. It is fair to say that the Jesus movement and the Pharisaic movement were dueling holiness movements, and both of them grounded themselves to a significant extent in wisdom material. These Pharisees perhaps have taken a simplistic approach to some of the teaching in Proverbs and assume that wealth is unambiguously a sign of blessing from God, and so it is not a danger or temptation. Indeed, they may even have assumed that wealth is a reward from God for their righteous behavior.<sup>18</sup>

Jesus clearly has counter-order and counter-intuitive ideas about the matter. He says that these Pharisees are “the ones vindicating yourselves before human beings.” And he warns that God knows their hearts, and what humans may commend God may condemn. Avarice or greed is a serious sin in Jesus’s view. He is advising his listeners that they should be playing to an audience of One, seeking divine approval of their conduct, not playing to the crowd and assuming that the public’s view of money justifies their conduct. The bottom line of Jesus’s teaching about wealth and prosperity is that wealth is potentially a great danger to one’s spiritual life and well-being. It is a danger because it can so easily cause one to place one’s ultimate trust in material resources rather than in God. It’s interesting that Jesus doesn’t just warn the lost about the dangers of wealth; he warns the saved as well.

Does Jesus then really think that money is inherently evil? No, this would be going too far. Does he think that taxes should be ignored or avoided? This also would be going too far. But it is very clear that Jesus thinks that his disciples should not focus on such things, should not make their life’s work about such things, should not place their ultimate trust in such things, and should be prepared to be extravagantly generous to others, especially the poor, if one has possessions. Clearly, believers are to rely on God for even the basic necessities of life. When Jesus urges his disciples to pray about material things, it is never about praying for *wealth*, but always about the basic necessities in life—food, shelter, clothing. Jesus promises that God will provide these basic needs if one seeks the kingdom first, last, and always.

### Jesus among the Poor

Now that we have reviewed Jesus’s teachings and attitudes about wealth, we can concentrate on what he says about poverty, the opposite of wealth. In this regard, we may also want to ask if Jesus himself was a poor man or a peasant.

It has sometimes been a danger for Christians who are especially impressed with the Sermon on the Mount, particularly in its Lukan form, to romanticize poverty. When poverty is romanticized, it is treated as an inherently good thing, a more spiritual condition than a “middle-class” life, and certainly more spiritual than being wealthy. In the Middle Ages, some monks took “blessed are you poor” to mean that a vow of poverty is some sort of ticket to a more saintly and intensely spiritual life. They pointed to the example of Lazarus in Luke 16, which suggested to them that poverty and even begging—eschewing all of life’s material blessings—put one on the inside track to heaven. Is this really what Jesus intended to say about poverty?

We should clear up one misperception at the outset. Sometimes affluent Christians have quoted Jesus’s saying “the poor you will have with you always, and you can help them anytime you want” (Mark 14:7 and para.) as if Jesus here lets us off the hook in regard to helping the poor. Even worse, this text has been taken to mean that poverty is an inevitable, intractable condition, and therefore we shouldn’t really worry about trying to eliminate it or deal with its root causes. But such interpretations are incorrect.



Jesus is saying that while his listeners will only have him with them for a short while in the flesh, and thus the time to show appreciation for his ministry is limited, there will always be opportunities to help the poor. And Jesus often urged and encouraged helping the poor. In other words, this text is about the rightness of thanking and blessing Jesus while he was on earth, not the lack of necessity to help the poor any time one might have opportunity to do so. Jesus's situation poses a case of priorities and seizing a specific moment—that of his time in the flesh—before it passes.

That misperception aside, let's start the discussion of Jesus and poverty by looking at Jesus's own material situation. Jesus was not a peasant, by which I mean that he was not a landless farmer, a tenant farmer, or a day laborer of any kind. He was an artisan, and an artisan who lived near enough to Sepphoris (a fast-growing city) to have considerable work for a good portion of his adult life in Nazareth. Whether he was mainly a woodworker, a stonemason, or both, he does not appear to have grown up either wealthy or indigent. Nevertheless, the small offering made by his parents for his birth (Luke 2:24; cf. Lev. 12:8) suggests they were rather poor at that early point in the family's life.

To judge from both Luke 4 and Mark 6, Jesus was somewhat educated, for he could read the Torah scroll. This does not mean that he was well-educated or had what we might call higher education, but any degree of literacy would have put Jesus in a minority, associated with persons of higher status in his culture. It is also possible that if Joseph died early, Jesus became the head of his family for a while and was expected as the eldest child to provide for them. But whatever exactly may have been Jesus's material condition when he began his ministry at about thirty years of age, it seems to have changed thereafter.

Jesus forsook both home and family in order to gather up a group of disciples and hit the road. The evidence strongly suggests that Jesus and his disciples, wherever they went, relied on the system of customary Middle Eastern hospitality. Accordingly, Jesus instructs his disciples to depend on invitations into homes when they go out on a mission two by two (Mark 6:8–11). It appears that Jesus and the disciples made Capernaum their base camp, and we know of the house of Peter's mother-in-law in that place. But absolutely nothing suggests that Jesus was ever rich, and there are texts that do indeed suggest that there were times during his ministry when he was very close to indigence. His saying "foxes have holes, birds have nests, but

the Son of Man has nowhere to lay his head" (Matt. 8:20; Luke 9:58) indicates just how impoverished he became at one point in his ministry. It appears that Jesus lived by his own teaching, counting on God and the network of social contacts he made by discipling, to provide for the necessities of life, especially when he was on the road.<sup>19</sup> The impression that Jesus did experience poverty at least during part of his life seems to be confirmed in 2 Corinthians 8:9, where Paul says that "for your sakes he became poor."<sup>20</sup>

What of Jesus's stated views on poverty and the poor? Does he warn against poverty in the same way he warns against wealth? Let us consider first the famous beatitude in Luke 6:20 and what follows it in the Lukan form of the Sermon on the Mount. Luke's beatitudes, found in 6:20b–23, take a more personal form than the Matthean ones. Luke writes, "Blessed are *you* poor."<sup>21</sup> This in turn suggests that Jesus sees at least some of his present disciples as being among those who are poor, hungry, mourning, and reviled. These beatitudes are a form of sapiential speech (cf. Prov. 8:34; Pss. 1:1; 2:12; 34:8; 41:1; 84:4; 94:12; 119:2; Sir. 14:1; 25:8, 9; 28:19), but they don't draw conclusions based on what is natural or normal in the human sphere. Jesus's wisdom is by and large a revelatory wisdom, not one deduced from close analysis of nature or human nature. So this beatitude has to do with what Jesus believes will eventually happen to his followers. God will reward or bless them one day.

*Makarios* (usually translated "blessed [are you if] . . .") has more precisely the sense of "good for you if . . ." or "congratulations if . . ." Jesus is not suggesting in some masochistic fashion that poverty in itself, or hunger in itself, or being persecuted in itself are good things. The sense rather is that faithful discipleship, whatever its difficulties now, will one day be rewarded. The God of reversals will ultimately make things right for his people.

Notice that only the first beatitude speaks of what is true now ("yours is the kingdom of God"). The rest speak of future reversals of present deficits or difficulties. Notice in addition that verse 22 associates this sort of misfortune or mistreatment as being caused by the disciples' association with the Son of Man. The disciples may expect the same treatment as their master. The social atmosphere these beatitudes reflect is a situation of considerable opposition to Jesus's ministry, in particular to his teaching and preaching, but also to some of the healings. Verse 23 stresses that the disciples should not be surprised but rather count it an honor to be mistreated for the

sake of their message, for the prophets received the same mistreatment from their first hearers. Notice as well the reference to "rewards in heaven." Jesus does not see heaven itself as a reward for faithful discipleship, but like other early Jews he affirms greater and lesser rewards in heaven, based on earthly conduct. Orthopraxy, or right behavior and practice, certainly matters to Jesus.

The parallel woes found in verses 24–26 deal with the precise opposite set of worldly circumstances as those found in the beatitudes. Disciples who are rich, full, laughing, or much praised now may expect a reversal later. The first of the woes makes clear that such disciples already have their reward or consolation, here and now. They may expect hunger or mourning later. The last woe even suggests that praise received now is like the praise heaped on the false prophets of old.

It may be that we are meant to think of beatitudes and woes as interconnected. For example, poverty involves hunger, and hunger can lead to starvation and then premature death, hence mourning. Similarly wealth often involves feasting, laughing, and celebrating now, but if one overdoes those sorts of things there can also be a premature demise later.<sup>22</sup> Obviously neither extreme—extraordinary wealth or desperate poverty—is really a blessing or has a good outcome. It is only the last beatitude and woe that make it explicit that these blessings or woes follow from reactions to Jesus and the kingdom he announces. And since Jesus's disciples are expected to rely on the system of customary hospitality when they journey throughout Galilee and Judea, staying in the homes of those who receive them, it is likely that Jesus is not just offering random social commentary here. He is preparing his followers for the reception they are likely to get when sharing the kingdom and its message with others.

Here I should add that we moderns, imbued so heavily with individualism, often read passages like these as if Jesus is addressing separated, independent, "Lone Ranger" disciples. That is not the case. Consider a passage such as in Mark 10:28–29, where Jesus tells his disciples that there is no one who has left home and family who will not receive brothers, sisters, and houses by the hundredfold. In context he is referring to followers in his own day, and the fact that they can count on each other for hospitality, food, and shelter. More specifically, he is assuring the traveling disciples that they can count on the stationary disciples (such as Mary and Martha, in Bethany) to provide for them when they return home. Jesus's concept of the family of faith is at work here. The point is that disciples have family

and homes in many places that they go to, since Jesus's disciples are scattered abroad. Jesus promises even more family and more provisions in the age to come, when the kingdom is fully arrived and consummated on earth.

With attention to this and many other texts, it is clear that Jesus not only cared deeply about the poor and the hungry and the naked (recalling the parable of the sheep and goats in Matthew 25), but that he also acted from time to time to alleviate their plight. He not only heals the sick, but feeds the hungry, and urges tax collectors like Zaccheus to remunerate those from whom they have extorted money. But there is still more.

Jesus even calls his own disciples to sacrificial giving—not merely tithing, but sacrificial giving. That is why we will bring this chapter to a close by examining the familiar story of the widow commended by Jesus for giving to the temple treasury out of her poverty (Mark 12:41–44).

To begin, a comment is in order on Mark 12:38–40, since our evangelist has here set up a deliberate contrast to the widow's sacrificial action. Jesus excoriates scribes (or lawyers) who parade through the marketplace in their "long robes." Worse yet, he says, "They devour widows' houses and for the sake of appearances say long prayers." He probably has in mind scribes/lawyers who have been asked to be guardians of some widow's estate, but have taken more than their fair share of expenses. Then, in order to drum up more lucrative business, they make a show of their piety by offering long prayers in public places. *Jesus has nothing but disdain for the mercenary use of one's faith or piety.* This is made clear here by the use of the technical and damning phrase "to devour a house." The connection between this saying and what follows in 12:41–44 becomes evident. The place where widows would encounter scribes praying is in the temple precincts, the very place that the widow Jesus singles out has gone to make her offering. (The criticism here is likely of aristocratic Sadducean scribes, infamous for their exploitation of the poor and the vulnerable.)<sup>23</sup>

The story begins in verse 41, with Jesus sitting across from the temple treasury and observing people coming forward to make their offerings. There are rich folk who drop much into the treasury, which presumably refers to throwing coins into the trumpet-shaped receptacles found in this portion of the temple. At the same time Jesus sees a poor widow who comes to make her offering, which is all the more

impressive since we are talking about a free will offering, not a temple tax. The widow is going above and beyond what is strictly required of her. She gives two lepta,<sup>24</sup> the copper coins of least monetary value that have come to be called widow's mites. There were two lepta in a quadran, which in turn was worth about one-sixty-fourth of a denarius, the latter being the pay of a day laborer for one day's work. In other words, this widow's gift in actual monetary value is infinitesimally small, especially in comparison to the much greater amounts given by the rich. Jesus then calls the widow to the attention of the disciples, designating her as a model for them. Obviously, it is not the amount of money given but the attitude and action of the self-sacrificial giver that Jesus is extolling here and lifting up for emulation.

This act is especially notable since most widows in Jesus's culture had few means of obtaining money at all. What is more, the widow could have chosen to give only one of her two coins, and so half of her living. The woman is said to have given more *than all the others combined*, for she gave her whole living, however miniscule it might be. She gives out of her poverty and deficit, while the rich give out of their abundance.

There is much to ponder here, but the following points are key. Jesus is commending sacrificial giving to his disciples, not mere tithing (10 percent of income). Jesus does not caution that this woman is being irresponsibly generous. He in fact uses her as a model for his disciples, and what he expects of them is the same sort of lavish generosity and self-sacrifice she exhibits—and which his Father exhibits towards them. God indeed loves a generous giver, but it can be no accident that Jesus characterizes discipleship in general as involving an enormous sacrifice, taking up one's cross to follow Jesus and his example. The widow models self-forgetful behavior, while the scribes criticized in verse 40 display self-centered and self-indulgent behavior.

Moreover, this text indicates 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.

Some time ago my father was on an every-member canvas team for his local Methodist Church. He was the captain of a team that

had as one of its members a young up-and-coming lawyer who wore Brooks Brothers suits and drove a BMW. In an every-member canvas it is the task of the teams to visit members in their homes and gather the pledges for the coming 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. But he went on inside the trailer, where she had fixed him sweet tea and cookies, and they had a grand chat about their church. 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.

This is the spirit of sacrifice and generosity that Jesus lifted up for emulation in this passage, and it is the very opposite of a spirit of acquisitiveness, of greed, of self-indulgence, of conspicuous consumption. *If there is to be a prosperity gospel worthy of its name, it should be all about the great blessing of giving and living self-sacrificially and how freeing it is to be trusting God day to day for life and all its necessities.*

One more thing. Sacrificial giving is not the same as making oneself an ongoing burden to another person or a group of persons. The widow who gave her liquidatable assets could still go home and be entitled to support from her extended family, for such was the collectivistic nature of that culture. We don't live in a culture like that, in most cases.

In our culture, what may be a sacrifice for one person may well be financial suicide and sudden dependency for another. It's not a solution to poverty to fill up one hole by digging another one somewhere else. When we look at Paul's teaching in Galatians 6, we will see that burden bearing and burden sharing are *both* encouraged in the body of Christ.

Each modern Christian individual will have a different set of life circumstances and responsibilities to consider when evaluating what amounts to sacrifice on his or her part. It can't be quantified across the board by simply waving a 10 percent flag, or some other formula.



Here it may help us to remember the story of the pig and the chicken. When the farmer demands eggs for breakfast, the chicken complains that she must make a great sacrifice. To this lament, the pig only snorts, "Sacrifice, you are just making a free will offering! When the farmer demands bacon, then there is a sacrifice involved." Sacrifices look different for different persons; they involve different percentages of giving according to one's life circumstances.

The point is that since we all must live by faith, trusting God, and as disciples we are all called to sacrificial living ("take up your cross daily") and sacrificial giving, it is important that we keep short accounts with God in regard to our resources, erring on the side of generosity and giving (without making ourselves a nuisance or ongoing burden to others). God loves a generous giver.

And the interesting thing about letting go of possessions and giving is that it probably benefits the giver as much as the receiver. Giving frees us from being possessed by our possessions and forces us to continue to trust God on a daily basis. Giving is a way of relinquishing direct personal control of one's life, giving it back to God as a living and ongoing sacrifice. It is an act of faith, a sign that one is prepared to trust God and leave the outcome in God's hands.

## 5

### James's Rich Wisdom

Can anybody remember when the times were not hard and money not scarce?

—Ralph Waldo Emerson

Despite the fact that James was not a follower of Jesus during his ministry (John 7:5), it is clear that after Easter he was profoundly indebted to his brother and his brother's teachings for his viewpoints on a host of subjects. These certainly included money, wealth, and poverty. Like his brother, James approaches ethical discussions from a sapiential or wisdom point of view. And like Jesus he draws heavily on the tradition of counter-order wisdom. Because the Letter of James may well be the very first Christian sermon that treats the subject of wealth and poverty at some length, we will take time to unpack two of the most significant passages from its text, one from James 2 and the other from James 5. Initially James may not have been enamored with Jesus's teaching, but this sermon shows that over time he became deeply influenced by his brother's teaching in the Sermon on the Mount and elsewhere.

#### James 2: Impartiality in a Stratified Society

James 1 introduces the topics James will discuss in his homily.<sup>1</sup> What we are dealing with in James 2:1–5:6, then, is supporting arguments

## Notes

### Prequel

1. Sondra E. Wheeler, *Wealth and Peril as Obligation* (Grand Rapids: Eerdmans, 1995), 122.
2. Ibid., 124–25.
3. Ibid., 125.
4. See the full treatment of the wisdom prosperity texts, 29–42.
5. Wheeler, *Wealth and Peril*, 128–29.
6. Ibid., 130.

### Chapter 1 “In the Beginning God Created . . .”

1. Wendell Berry, “Sabbaths 2005,” XII. This poem has not been published in a formal public collection, except apparently in a chapbook, or self-published volume, and then made available for general public use online (<http://shenandoah.wlu.edu/BerryPoems.pdf>).
2. Quoting Paul Johnson, *A History of the Jews* (New York: HarperCollins, 1987), 172–73.
3. “Usury,” Wikipedia, <http://en.wikipedia.org/wiki/Usury> (accessed June 13, 2009).
4. See my discussion on this subject in Ben Witherington III, *The Letters to Philemon, the Colossians, and the Ephesians* (Grand Rapids: Eerdmans, 2007), 87–90.
5. There is a fine book by Brian Rosner entitled *Greed as Idolatry: The Origin and Meaning of a Pauline Metaphor* (Grand Rapids: Eerdmans, 2007), which extends the discussion of this idea into the New Testament.

### Chapter 2 A King’s Ransom

1. For a much fuller discussion of this whole matter see Ben Witherington III, *Jesus the Sage*, rev. ed. (Minneapolis: Fortress, 2000), 3–116.

2. Robert Gordis, "The Social Background of Wisdom Literature," *HUCA* 18 (1944): 77–118, here 81–82.
3. James Crenshaw, *Old Testament Wisdom: An Introduction* (Louisville: Westminster/John Knox, 1981), 67.
4. Sometimes associated with the Word of Faith theology.
5. For a detailed discussion of the origins and provenance of Ecclesiastes see Witherington, *Jesus the Sage*, 52–54.

### Chapter 3 Money in the Bartering World of Jesus

1. D. E. Oakman, "Economics of Palestine," in *Dictionary of New Testament Background*, ed. Craig A. Evans and Stanley E. Porter (Downers Grove, IL: InterVarsity, 2000), 303–8, here 303. In this section of the chapter, I basically follow Oakman's lead, as he is the real expert in these matters.
2. *Ibid.*, 304.
3. *Ibid.*
4. Ekkehard W. Stegemann and Wolfgang Stegemann, *The Jesus Movement: A Social History of Its First Century* (Minneapolis: Fortress, 1999), 100.
5. See below, 94–99.
6. See Josephus, *Jewish War* 3.41–45.
7. Stegemann and Stegemann, *Jesus Movement*, 105.
8. It needs to be stressed, however, that the economic situation became more complicated when the land was parceled out to Herod's three sons, and in effect became three rather independent regions. There was, for example, a problem caused by each of these rulers minting their own coins, and the question arose about equivalencies.
9. See Stegemann and Stegemann, *Jesus Movement*, 112.
10. *Ibid.*
11. *m. Shevi'it* 10:2–4.
12. This tax fell into abeyance when the temple was destroyed in AD 70, only to be replaced by the much more repugnant  *fiscus Judaicus*, or Roman tax imposed on conquered peoples to show that their complete defeat went to the temple of Jupiter Optimus Maximus. This tax was so egregious in part because it was imposed on every Jew between the ages of three and sixty-two years old; see Stegemann and Stegemann, *Jesus Movement*, 120.
13. Philo, *On the Special Laws* 1.78.
14. Josephus, *The Life* 63.
15. For more on Jewish coins see Théodore Reinach, *Jewish Coins*, trans. Mary Hill (Chicago: Argonaut, 1966).
16. On this matter see Ben Witherington III, *Women in the Ministry of Jesus* (Cambridge: Cambridge University Press, 1984).

### Chapter 4 Jesus and the Treasure Hunt

1. See Ben Witherington III, *Women in the Ministry of Jesus* (Cambridge: Cambridge University Press, 1984).
2. For a more detailed discussion of this story, see Ben Witherington III, *The Christology of Jesus* (Minneapolis: Fortress, 1990), 101–4.

3. See the helpful discussion in L. Joseph Kreitzer, *Striking New Images: Roman Imperial Coinage and the New Testament* (Sheffield: Sheffield Academic Press, 1996).
4. See Josephus, *Jewish Antiquities* 3.8.2, and *m. Sheqalim* 1:1.
5. See 4Q Ordinances.
6. See, for example, Rom. 13, and possibly 1 Pet. 2:3–17.
7. An exhortation not found in the Matthean parallel. It presupposes the audience has resources to sell and worth selling.
8. As in *m. Pe'ah* 1:1; *b. Shabbat* 156b; *b. Rosh HaShanah* 16b.
9. Craig Evans, *Luke*, NIBC (Peabody, MA: Hendrickson, 1990), 197.
10. Luke Timothy Johnson, *The Gospel of Luke*, SP (Collegeville, MN: Liturgical, 1991), 199.
11. See John Duncan M. Derrett, *Law in the New Testament* (London: Darton, Longman and Todd, 1970), 48–77.
12. Joseph A. Fitzmyer, *The Gospel according to Luke X–XXIV*, AB 28A (New York: Doubleday, 1985), 1097–113.
13. Evans, *Luke*, 239.
14. See the discussion about Wisdom literature, 29–42.
15. Q is the abbreviation for a collection of mostly sayings found in and used only by Matthew and Luke, but not Mark (or John).
16. John Nolland, *Luke 9.21–18.34*, WBC 35b (Waco, TX: Word, 1993), 807.
17. See Josephus, *Jewish Antiquities* 4.238.
18. See Sirach on this matter.
19. On all of this one should read the helpful narrative re-creation by Gerd Theissen, *The Shadow of the Galilean: The Quest for the Historical Jesus in Narrative Form* (Minneapolis: Fortress, 2007).
20. See below, 127–128.
21. Here Joseph Fitzmyer (*The Gospel according to Luke I–IX*, AB 28 [New York: Doubleday, 1981], 632) is right to point out that "you" is likely introduced into these beatitudes and woes by Luke, not only because Luke has a preference for the second person plural but also because earlier sapiential sayings of this sort regularly used the third person. See the following note as well.
22. So we have four descriptions of what happens to a particular person whether blessed or blighted. See Frederick W. Danker, *Jesus and the New Age according to St. Luke: A Commentary on the Third Gospel* (St. Louis: Clayton, 1972), 142.
23. See Josephus, *Jewish Antiquities* 20.180–81, 205–7. On all of this see Ben Witherington III, *The Gospel of Mark* (Grand Rapids: Eerdmans, 2001), 334–36.
24. See discussion above, 53.

### Chapter 5 James's Rich Wisdom

1. For a lengthy treatment of the material reviewed here in cursory fashion, see Ben Witherington III, *Letters and Homilies for Jewish Christians: Hebrews, James, Jude* (Downers Grove, IL: InterVarsity, 2007).
2. See Sir. 7:6–7 on the former and Sir. 35:10–18 on the latter.
3. One could actually argue that, since Lev. 19:15 on the love of neighbor is placed near this text, James is doing an exposition of this whole portion of Leviticus at least at the outset of his discourse here. See Luke Timothy Johnson, "The Use of Leviticus 19 in the Letter of James," *JBL* 101 (1982): 391–401.