

THE CHRISTIAN & WEALTH

It has been reported that there are over 2,350 references to money and wealth in the Scripture.¹ While certainly not all of these instances are instructive, the sheer number of occurrences gives an indication of Scripture's willingness to discuss how a Christian (or in the case of the Old Testament, a 'God-fearer') should approach money and wealth. And this discussion is not lighted-handed. Consider John the Baptist's words to those who sought to understand what it meant to produce in fruit in keeping with repentance. In responding to each of three inquirers, John bluntly tells them that they must give generously to the poor, act honestly, and be content with an honest wage (Luke 3:7-14)—something they apparently had not been doing. As will be explored more thoroughly, John's pointed instruction on money and wealth is not unusual in Scripture and is echoed by the likes of Moses, Jeremiah, Jesus, and Paul. Although I won't pretend to cover all Scripture has to say on the topic, I offer four emphases² of Scripture's teaching on the matter for consideration.³

¹ Crown Ministries, *Discovering God's Way of Handling Money: Course Workbook*, (Gainesville, GA: Crown Ministries, 2001), 5.

² In arriving at the labels for my four emphases, I am indebted to Peter Danner. Danner presents his ethic using three emphases (justice, moderation, and poverty of Spirit). I have chosen the term 'mercy' as opposed to 'poverty of Spirit' and drawn the lines of division at slightly different places. Also, I have added the concept of joyful generosity which I believe strongly roots the other three emphases in the overarching Scriptural norms of 'love God' and 'love your neighbor.' Peter L. Danner, *Getting and Spending: A Primer in Economic Morality* (Kansas City, MO: Sheed & Ward, 1994), 111-192.

³ In looking to Scripture to discern a Christian's approach to money and wealth, I am necessarily taking a deontological approach to 'economic ethics'. Although it could certainly be argued that there are teleological or earthly incentives for certain Christian behaviors regarding money and wealth, it is not my intention to present those arguments here.

I. Justice

God presents himself in Scripture as the one who gives people the ability to produce wealth (Deut 8:18) and as one the one who provides essential material goods (Mat 6:25-31). This does not mean, however, that God does not leave room for that ability or provision to be stolen from people by others who in greed seek to amass greater wealth for themselves. Those who are thieves in this manner are decried by God as unjust (Amo 8:4-7), while those who seek to maintain God-ordained opportunity and provision are considered righteous and blessed (Deu 24:13, 19; Jer 7:5-7). The latter's pursuit of justice in regards to money and wealth is multi-pronged. It requires honest and responsible economic activity, a personal refusal to take advantage of the downtrodden, and purposeful involvement in the destruction of unjust social structures.

a. Honest and responsible economic activity. At the very minimum, justice requires that any attainment of money and wealth by Christians comes about in an honest way. That is, the Christian must insure that trading parties are given honest information about what they are receiving in the transaction. Having differing sets of "weights and measures" so as to present a product or service in a favorable, yet dishonest light is detestable in the sight of God (Deu 25:13-16).

Beyond being honest about the price and quality of the product exchanged, the Christian must also pursue wealth in a manner that is responsible to the community at large even if individual transactions are completed in a forthright manner. For example, suppose a company manufactures furniture products, and in the process dumps waste materials into a local stream which negatively impact the community's water supply. Although the furniture products themselves might be sold in an honest manner, the

manufacturer of the furniture would transfer to the community a portion of the production cost, and would thus be stealing from the community in order to provide the product at a particular price point. This latter behavior is tempting in a free market economy where there is the strong incentive to provide what the market wants at the lowest possible price, but must be avoided.⁴

b. Refusal to take advantage of the downtrodden. When individuals are in desperate need of basic material goods such as food, water, and shelter, their desperation can be used as leverage to pay wages incommensurate with their labor or to require the payment of exorbitant prices for the exchanged goods. The Christian is not to take advantage of this desperate condition, and those who do so will experience the displeasure of the Lord (Lev 25:35-38; Deu 24:14-15; Jer 22:13-14, 17; Amo 4:1-2, 5:11, 8:4-7). Included in the refusal to take advantage of the downtrodden must be an unwillingness to irrevocably take the means of economic growth from the poor. That is, the poor must always be given opportunity to better their own economic lot in life by reasonable access to the means of production (Deu 24:6, 10-13). This was one of the effective purposes of the year of Jubilee⁵, the time in which the poor were to be given back their God-allotted land, despite their circumstances (Lev 25:39-41).

*c. Purposeful involvement in the destruction of economic injustice.*⁶ In addition to personally acting in a just manner towards those with whom one interacts, it is also incumbent upon the Christian to actively pursue the destruction of unjust economic

⁴ J. Philip Wogaman, "Who Should Set Social Priorities," *Readings in Christian Ethics, Vol. 2: Issues and Applications*, David C. Clark & Robert V. Rakestraw, eds. (Grand Rapid, MI: Baker Books, 2005), 360.

⁵ Fred Catherwood, "The Christian Case for the Diffusion of Economic Power," *Transformation* 6, no. 4 (1989): 9.

⁶ Economic injustice can be defined as the antithesis of a) honest and responsible economic activity and b) refusal to take advantage of the downtrodden.

structures or activities. In other words, the Christian is to extend the concept of “love your neighbor” beyond the scope of individual and personal transactions and is to seek the abolition of economic injustice that might exist in the community at large (Jer 5:26-29, 21:11). This might come in the form of votes, judicial proceedings, and legislative action, or in the case of economic injustice overseas, diplomatic pressure.

For some, the destruction of economic injustice would also require the dismantling of free-market capitalism, as it is argued that it is free market capitalism that is the cause of poverty in the world. It does not seem proper, however, “to blame the poverty of the rest of the world on democratic capitalism. Such poverty after all, is hundreds of years older than its purported cause.”⁷ No doubt those operating within free-market capitalism have acted in unjust and unmerciful ways that have contributed to the world’s poverty, but it should not be said that it is free-market capitalism that is causing the problem, particularly since there is no evidence that any alternative legislated economic system has brought about better results. In the end, “No structural form in the first world can offset the deterioration of moral standards or any further increase in superstition, greed, dishonesty and corruption.”⁸

2. Mercy

The idea of justice calls the Christian to protect an even playing field on which individuals are to conduct economic activities. The concept of mercy, however, goes beyond justice and seeks to help individuals who for one reason or another are

⁷ Michael Novak, *The Spirit of Democratic Capitalism* (New York: Simon and Schuster, 1982), 273.

⁸ Fred Catherwood, “Christian Faith and Economics,” *Transformation* 4, nos. 3–4 (1987): 6.

struggling to succeed on that playing field. In other words mercy says that even if the rich were not responsible for causing any part of global poverty through injustice, they would still be responsible to help those in need.⁹ The help takes the form of feeding the hungry, welcoming the stranger, and caring for the sick, all with the view that to do so is akin to serving Jesus himself (Mat 25:34-39). This kind of mercy is a marker that the love of God is present in the Christian (1 Joh 3:17) and will one day be met with favor and reward (Isa 58:10; Mat 25:34; Luk 12:33). One might say then that God has provided sufficient incentive (despite the temporal cost) for believers to use income and wealth for the betterment of others. Their benevolence should be systematic (Deu 26:12-13, 1 Cor 16:2), in response to immediate needs (Jas 2:14-16), extended to both friend and foe (Pro 25:21) and administered even to those who live far away (1 Cor 16:3).

In calling the Christian to mercy, however, it should not be concluded that God asks that unqualified preferential treatment be given to the poor (Lev 19:15), as suggested by those espousing liberation theology, for that would violate the concept of justice. While it is true, as liberation theologians claim, that Scripture recognizes that poverty sometimes results from oppression and exploitation, it also teaches that there are times when poverty results from misfortunes that have nothing to do with exploitation. These misfortunes include such things as accidents, injuries, and illness for which the Christian should respond in mercy, but the Bible also explains that poverty can result

⁹ Ronald J. Sider, "Structural Evil and World Hunger," *Readings in Christian Ethics, Vol. 2: Issues and Applications*, David C. Clark & Robert V. Rakestraw, eds. (Grand Rapids, MI: Baker Books, 2005), 372.

from laziness and sloth¹⁰ (Pro 6:6-8; 10:4, 13:4; 20:4; 24:30-34; 28:19), which should not be rewarded (2 The 3:10).

3. Moderation

Apart from the work of the Spirit, humanity is drawn to extremes. Scripture, however, calls the Christian to moderation. It finds no particular virtue in either riches or poverty, and finds danger in both. As Agur contributed to the Proverbs:

Keep falsehood and lies far from me;
give me neither poverty nor riches,
but give me only my daily bread.
Otherwise, I may have too much and disown you
and say, 'Who is the LORD?'
Or I may become poor and steal,
and so dishonor the name of my God. (30:8-9)

The danger of riches is certainly prevalent in the North American context, and as Agur indicated has drawn many to become boastful and proud (2 Tim 3:2; Rev 3:15-18) in the face of God. Such is not surprising, since one “cannot serve both God and Mammon” (Luk 16:13). It is wise of the believer, therefore, to avoid the amassing of wealth (Luk 12:13-21) and its pursuit (1 Tim 6:6-10). Scripture provides no economic threshold that cannot be eclipsed, but makes certain to impress upon the believer that riches are ultimately unsatisfying and short-lived, and should thus be invested in kingdom values (Ecl 5:10-15; Mat 6:19-21, 1 Tim 6:17-19). The question we must ask, then, is not “Can I afford this?” or “How much is too much?” but “Would God want me to use his money in this way?”¹¹

¹⁰ Ronald H. Nash, “Does Capitalism Pass the Moral Test?” *Evangelical Journal* 5 (Spring 1987), 36-37

¹¹ Ron Blue, *Generous Living: Finding Contentment through Giving* (Grand Rapids, MI: Zondervan, 1997), 121

In using moderation as a Scriptural lense for discerning the Christian's response to wealth, it is also important to note that Scripture does not require the adoption of an ascetic lifestyle, nor does it require that all individuals give the same amount. Rather, Scripture calls each individual to give according to their means (Deu 16:17, Acts 11:29; 2 Cor 8:12). This kind of moderation would call the wealthy Christian to give more and would keep the poor from giving to the extent that they do not adequately provide for their families (1 Tim 5:8). In the end, God's "desire is not that others might be relieved while you are hard pressed, but that there might be equality...as it is written: 'He who gathered much did not have too much, and he who gathered little did not have too little'" (2 Cor 8:13, 15).

4. Joyful Generosity

Perhaps the most outstanding element of the Christian ethic regarding wealth is not its call to justice, mercy, and moderation, but its insistence that God is only pleased when we act not by compulsion, but in joy. In fact, it is this final emphasis that moves Scripture's instruction on the treatment of wealth by Christians outside the realm of legalism and into the realm of relationship. Considering that economic relations are social relations and involve people dealing with people¹², the relational aspect of the Christian ethic of wealth should probably not be too surprising.

The penultimate call of Scripture is to love God with all your heart, mind, soul, and strength, and to love your neighbor as yourself (Mat 22:37-40). Love, while certainly expressed through appropriate action, falls miserably short if it does not proceed from a

¹² Peter L. Danner, *Getting and Spending: A Primer in Economic Morality* (Kansas City, MO: Sheed & Ward, 1994), 3.

willing heart that wants to give. As such, Scripture repeatedly calls the believer to divest oneself of wealth for the sake of God and others to the degree to which one can do so with a generous, unbegrudging heart (Deu 15:7,10; 1 Cor 13:3; 2 Cor 8:1-4, 12, 2 Cor 9:7).

Ron Blue has suggested that “at the very center of generous living is an awareness of the preciousness, or value, of other people.”¹³ It is hard to deny that generosity must include a high evaluation of others, but Scripture reserves the very center of the believer’s joyful generosity for God himself. Even the Macedonians who are the New Testament’s greatest example of generosity are said to have given first to God and then to the church at Jerusalem (2 Cor 8:5). Such, it would seem, must be the case if one is to endure the cross of such generosity. Paul writes, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Cor 8:9). It could be said then that it is only out of grateful thankfulness for the relinquishing of Christ’s own wealth for our sake that the Christian is enabled to be generous on every occasion (2 Cor 9:11).

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¹³ Ron Blue, *Generous Living*, 61.

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