

remember the Lord:

money as gift,
obligation and temptation



money in the bible

There are around 2,000 verses on money and possessions in the bible.¹ The volume of verses is certainly significant but so too is the diversity of both the biblical teaching about money and the different *voices* in which the bible speaks. In the bible we do not find one single thread of unambiguous teaching around money but a rich tapestry made up of many threads of different colours.

Nor do we find a single biblical model of how to live with money. While OT heroes such as Abraham, Job and Solomon were wealthy men Jesus called us to divest ourselves of all our wealth (Luke 12:33) and was dependent on others for his needs (Luke 8:1-2) while the early church held all things in common and Paul commended the grace-filled generosity of the poor churches of Macedonia (1 Cor 8:1-3).

This Stewardship information paper suggests three perspectives which capture something of the richness and diversity of biblical teaching and forms the framework for biblically based money education.²

type and texture

The rich tapestry of teaching about wealth is illustrated by the table of OT passages indicating hostility to or the valuing of wealth and the literature type in which they occur.³

Interpretation of these many verses must take seriously the texture of the different biblical books. To illustrate: roughly half of OT money passages are found in the wisdom literature (Ecclesiastes, Proverbs, the Song of Songs and Job). Wisdom has a distinctive texture, blending observations from life with the insight of faith. Proverbs is rich in financial wisdom but individual proverbs cannot be taken in isolation from the texture of the wisdom literature, from the wider witness of the book of Proverbs and of other wisdom literature and from the rest of scripture.⁴

Type	Number of passages	Valuing wealth	Hostile to wealth
History	49	44	2
Prophecy	56	38	17
Writings	109	44	59
Totals	214	126	78

¹ A comprehensive list is provided courtesy of Crown Financial Ministries (www.crownuk.org) in the Stewardship Study Bible published by Zondervan and available in the UK from early 2010.

² For an overview of the approach of Stewardship to Christian money education search the Resource Library at www.stewardship.org.uk/money for 'The abundance of Everything.'

³ T. Schmidt: Hostility to Wealth in the Synoptic Gospels p53. The table has been slightly simplified, hence the inaccurate totals

⁴ Wealth according to Proverbs is the blessing of wisdom (8:18) and of the Lord (10:22) and a reward for righteousness (13:21). Yet Proverbs also warns against trusting in wealth (11:28) against quickly gained wealth (13:11), against greed (15:27) and treating wealth as security (18:11) It also notes that the poor don't get ransom notes! (13:8). Wealth is a blessing but not the only blessing and not even the richest blessing. (15:16; 16:8). Some Proverbs teach that poverty is a result of laziness (10:3) or not listening to instruction (13:18) and notes that no one wants a poor neighbour but the rich have many friends (14:20). But

Again there is a strong OT theme of wealth as the covenant blessing of God (Lev 26:3-5; Dt 28:1-14; Josh 1:7-8; Isa 45:14) and related to obedience. However, this theme is entirely lacking in the NT which more strongly understands wealth as a potential hindrance to the spiritual life (Mt 6:19, 24; Lk 1:53; 6:34; 9:25; 12:33; 18:24; 21:1-4; Acts 5:1 ff; James 5: 1 ff; 1 Tim 6:17; 1 Pet 5:2)

the judgement of Solomon

Many OT passages on wealth are descriptive but of theological importance in that money is often a sub text of the story: the punishment of Gehazi for seeking a reward for Naaman's healing (2 Kings 5:1-27) No story is more illustrative than that of Solomon.

Having famously asked God for wisdom Solomon received also the gift of great wealth (2 Chron 9:22). A splendid temple for God and an ornate home for himself were the crown jewels in a kingdom where "the king made silver and gold as common in Jerusalem as stone" (2 Chron 1:15; 9:27). It was not just wisdom but incredible wealth that took away the breath of the Queen of Sheba (2 Chron 8:3-4) and that same wealth stripped the spirit of obedience from Solomon himself. It seems he organised the land God gave into taxation districts to support the royal court (1 Kings 4:7-19) and employed forced labour.

In the slipstream of wealth from foreign lands came wives who led Solomon to worship false gods which resulted in the breakup of his kingdom (1 Kings 11:1-13). When Israel first asked for a king they requested a king such as lands had (1 Samuel 8:5, 19-20). The Queen of Sheba saw a royal court distinguished from pagan courts not only by great wisdom but also by superior wealth. Sadly, for all his wisdom and wealth that is how Solomon finished up: a king like any other. After his death his own people judged his reign as brutal (2 Chronicles 10: 1-4).

gift, obligation and temptation

With so much material and such varied teaching it can be hard to know where to start. Deuteronomy 8 is perhaps the most complete and certainly one of the most challenging biblical passages about wealth. It offers three perspectives about wealth and possessions: gift, covenant obligation and temptation.

gift

The first perspective is that money is a *gift* from God. God, the giver of the gift, has ultimate ownership of all things including wealth (Psalm 24:1, 1 Chron 29:10; Haggai 2:8). But God has also entrusted this world to us (Psalm 8). Ownership is one side of



Proverbs also knows that those who mock the poor insult their Maker (17:5), that rich and poor are both created by the Lord (22:2) and commends both justice and generosity to the poor (21. 13; 29, 11:24; 14:31).

the coin; giftedness is the other. In Deuteronomy alone 'to give' is used 167 times and 131 times *God* is the one who gives⁵ and his defining gift is that of land which is the source of economic life. Theologically gift and ownership are derivative from a doctrine of creation which never defines the material world as intrinsically evil.

T Schmidt counts 126 OT passages (not individual verses) in which wealth is a positive blessing; 100 of these link wealth to covenant obedience. By contrast, disobedience means poor harvests, natural disasters and social collapse (Deuteronomy 28: 15ff; Haggai 1:9ff). In Hosea 2 God holds back the fruitfulness of the land to prove that he, not the fertility god Baal, is the one who makes the land bear fruit.

Care is needed here lest we assume that obedience automatically results in material prosperity for the believer. Firstly the covenant blessing of land begins with grace (Dt 7:7-8) not reward for obedience. Secondly, the blessing is not a supernatural, other worldly blessing but creation as God intended it to be: fruitful, joyful and abundant. Thirdly, like the gift of manna, this abundance is for the whole community, not just a few, as evidenced by the social laws of the Torah (see below). Finally, as noted above, the idea of material blessing in response to obedience is wholly absent in the NT. We may not *presume* upon the goodness of God.⁶

This understanding of wealth as gift is underlined by the language Paul uses about money. Remarkably in two full chapters (2 Cor 8-9) about giving money Paul never uses the word 'money'. Instead he used at least 15 different Greek words and combinations of those words, the most important being *charis*, which we translate as 'grace'. For Paul money is always more than money. It is a tangible, even sacramental response to grace (2 Cor 8:1-2). The critical insight that should guide our thinking here is that in Scripture money is a measure of blessing, never a measure of human worth.

When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. Be careful that you do not forget the LORD your God.... Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God.... You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth...

Deuteronomy 8:10-14, 17-18a

⁵ The Hebrew verb 'to give' is closely associated with the verb 'to promise' or 'swear'. Eighteen times Deuteronomy refers to the land *promised* to Abraham; fifteen times this is followed by phrase, *which the Lord your God is giving you*..

⁶ 'The unique covenantal arrangements between God and Israel prevent us from generalising and saying that God must materially reward his faithful people in other eras and nations. Craig L Blomberg: Neither Poverty nor Riches page 51

obligation

The second perspective in the bible is of money as a **covenant obligation**, that the gift creates godly obligations and responsibilities to be a just and generous people. This obligation underpins the social laws of the OT⁷, the prophetic concern for justice (Amos 2:6-8; Micah 6:6-16) and Jesus own commands to lend freely (Lk 6:34-35) and to give alms to bless the poor (Lk 12:33; 18:19ff).



This perspective is important because all too often Christians think about money in terms of individual decision making and personal generosity. Releasing the poor from poverty is not just about heartfelt acts of individual charity but also about the practice of social justice which reflects the heart of God himself.

temptation

The final theme is that money is a **temptation**. The very blessing of God can become our sinful hearts desire. As someone said, what we possess can end up possessing us, what we consumer can consume. In Deuteronomy 7:25 Israel is warned to destroy Canaanite idols because they may be captivated by their gold and silver and so take them into their homes. Our cars, furnishing, holidays, clothes, gadgets and gizmos can become an idol we take into our home and silently worship.

For Lot the desire for the best land (Gen 13:1ff) proved disastrous as routine but God-absent economic activity led to Sodom's destruction Luke 17:28-29. The lure of wealth is a weed that chokes the gospel seed (Mk 4:19) while Jesus pronounces woes on the rich (Lk 6:24-25) and teaches that it is hard for them to enter the kingdom (Mt 19:23-25). Paul warns church leaders against the corrosive desire for wealth (1 Tim 3:3; cf 1 Pet 5:2; Heb 13:3) and defends his financial integrity (1 Cor 9; 2 Cor 12:16-18).



A sense of gift is diminished by our casual language of ownership, earning and deserving. Believing that we are the authors of our own success undermines trust in God's provision. Lifestyles we should enjoy as a gift become expectations that must be met else we feel the good life passing us by. The temptation of money privileges the present, diminishes our ability to delay gratification and creates an environment in which greed in all its forms can be justified as a rational choice of the individual. Wealth and possessions can absorb our attention, drain our emotional resources and almost without us realising it can become the focal points of our lives. Because we so easily see the gift we can lose sight of the giver. Wealth will always pose a challenge to us; it always asks us who we will ultimately serve.

⁷ The cancellation of debt (Deut 15:1-6) the release of economic slaves (Dt 15:12-18); the land left fallow (Exodus 23:11); land restoration at Jubilee (Lev 25); forbidding interest (Ex 22:25 (see Ezek 18:8,13); limits to creditor rights (Dt 24:10-13)

asking three questions



These three perspectives, gift, covenant obligation and temptation, are the key themes of biblical teaching on money and possessions. So we can ask three questions to help us begin to unpack the meaning of many if not all of the bible passages about money and possessions.

For example, consider the story of the guests invited to the wedding feast (Luke 14:15-24). The *gift*, the *blessing* in this story is found in a gracious invitation to share a splendid banquet. In Jesus' day hospitality meant much and a banquet is a symbol of God's kingdom. We might therefore ask what makes it difficult for us to accept the gracious invitation of God? We do not always easily receive gifts because of our deep seated hurts or human pride. It is this that lies behind Kahlil Gibran's insight, '*Generosity is giving more than you can, and pride is taking less than you need*'

The *temptation* in the story is found in the worldly concerns of those invited. None cannot wait and none of which are morally wrong but each, oxen, field, wife, absorbs attention and lead us to 'make light', as the story says, of the prior claim of God on our lives, including our business and/or financial lives. We might discuss further how the immediacy and the presence of money in our day to day dealings can absorb our attention, our energies, our desires.

Finally in Jesus' day the invitation from the local lord was not a polite request! The blessing creates an *covenant obligation* not to forget, to ignore or be preoccupied with our domestic and work concerns. If God is truly both owner and giver then we must acknowledge his prior claims over our other dealings We might discuss further the practical ways in which we can remind ourselves of this ultimate ownership of which giving is the most powerful.

asking lifestyle questions

These same three perspectives can also help us in our financial decision making. Faced with 'big ticket' decisions the three perspectives help us prayerfully consider our actions. Is this decision about a gift or well earned reward? In short we must be alert to the *temptation* of wealth around earning, deserving, expecting, assuming. We should prayerfully ask about the *obligation* this blessing brings. A home brings the obligation of hospitality, a car the obligation to share, a leisure experience the obligation to trade off against other wants and, of course, not to damage our primary obligation to be generous in our giving.



conclusion

The complexity of this rich biblical material does not mean that Scripture is self-contradictory or offers little clear guidance. On the contrary it means that scripture speaks into the complexities of our own relationship with money. When we affirm that all we have is a gift entrusted to our stewardship we refuse to reject material things as evil or sinful and receive them as the gifts of God for our enjoyment (1 Tim 6:17). Yet we also affirm that wealth brings with it responsibilities to care for the poor, the earth, to resource ministry and mission.

The primary issue is not the renunciation of *wealth* as such but the renunciation of *self*. When we affirm that all we have is a blessing, a gift from God, we relinquish our claims to ownership.

It is precisely when we hold these things lightly, when we lend without expectation of repayment, when we release those indebted to us, when we give generously of all we have, that we receive the fullness of God's abundance.