

# Jesus and Money

A Guide for Times  
of Financial Crisis

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NEW YORK TIMES BESTSELLING AUTHOR

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# 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 Zigar 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.

### Hangin' 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 *usuria*, 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 law-makers 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