

# Heart, Soul, and Money: A Christian View of Possessions

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## INTRODUCTION

More than a billion people out of earth's six billion inhabitants live in desperate poverty. Natural disasters, war, corrupt governments, lack of education, disease, unfair trade laws, and false religions all play their part in creating this situation. Conservatively, at least 200 million (one-fifth) of these poor are Bible-believing, born-again Christians.

In North America, trends over the last thirty years demonstrate an increasing disparity between rich and poor, irrespective of which political party has been in power at any given time. More and more, the growing gap between rich and poor follows racial lines: whites and Asians growing richer; blacks and Hispanics growing poorer.

Meanwhile middle- and upper-class Americans, including Christians, have markedly changed their spending patterns. We now eat out on average for nearly 30% of all our meals, compared to only 10% a mere twenty years ago. The amount of money spent on such nonessentials as sports and recreation, lawn care, video and computer games, home entertainment centers, pets and dieting has skyrocketed. At the same time Christians' per capita giving to charitable causes of all kinds has steadily declined in the last forty years from just under 4% of their total annual income to barely above 2%.

We are in the midst of the largest transfer of wealth in human history from the World War II generation to their children, the baby boomers. The possibilities of funding Christian ministry to address people's spiritual and physical needs at home and abroad are at an all-time high. But all the trends suggest that overall those inheriting this wealth are spending the vast majority of it on themselves, either to get out of all-time, global record levels of debt or to continue to fuel their self-centered interests.

Christian trend-watchers have made two staggering calculations. On the one hand, if every American Christian simply tithed, the additional amount of money that would be raised above and beyond current giving levels would be enough to eradicate world poverty in our lifetime. Of course, the sinful behavior of fallen humanity would prevent this from ever fully happening, but we could certainly make substantially greater progress than we currently are making. Second, the average age of major donors in both church and para-church organizations is now, for the first time ever, well over sixty-five. Current Christian work is being funded largely by retired people, who lived a

more frugal lifestyle a generation ago. Thus, unless patterns of Christian giving change dramatically, a majority of currently existing ministries will close their doors for lack of finances within one generation.

Astonishingly, while all this is happening, some Christian leaders are promoting a “health-wealth” gospel that pretends that it is God’s desire for the already affluent Western Christian to become even richer. In striking contrast, every once in a while someone else seems to argue that well-to-do Christians should trade places with the poor. Both of these extremes prove unbiblical and probably discourage some of the rest of us from taking any action at all.

I have written on this subject, therefore, because I have discovered that many Christians today are not willfully choosing to be disobedient to the Scriptures in the area of financial stewardship. They merely are unaware of the Bible’s teaching on the topic and often unaware of the plight of the world and the kinds of trends I have just described. Many gladly increase their giving after a careful study of the Bible and current realities.

## HISTORICAL BACKGROUND TO NEW TESTAMENT PASSAGES

In order to accurately understand the biblical instruction on any subject, but especially this one, we need to understand the context in which the message was communicated. First and foremost, unlike our relatively large middle class of America today, in Jesus’ time about 80% of the Jews were poor, hoping each year’s crops would get them through that year. For these believers the Lord’s prayer “give us this day our daily bread,” was a present reality and understandable request.

By the first century, a tiny handful of Jewish and Roman landlords owned vast tracts of land in Palestine. Small landowners found it harder and harder to get by. Eventually many of them sold their property and went to work as hired hands of the rich, tilling the same land they once owned. When they were unable to pay their taxes, they took out loans and amassed debts on which they often had to default. In the most acute cases, some were thrown into debtors’ prisons. Some even died there.

While the Jewish synagogues and temple regularly took up collections to benefit their poor, the Greco-Roman world, pertinent to the background of the traveling apostles, had no equivalent institutions. The Roman empire in general lacked any kind of welfare system. Greco-Roman ways of thinking often viewed poverty as the fault and just punishment of the poor. So it was very common for people to become disabled or diseased, homeless and helpless, with few if any people in the empire who cared.

Both the Jewish and Greco-Roman cultures reflected widespread frustration with the economic disparities between rich and poor that increased in severity throughout the first century. Little wonder, then, that many Jews looked for a military Messiah who would help them overthrow Rome and re-establish an independent state of Israel in which they could revert to the more just laws and practices of their Scriptures. Many of them became disenchanted with Jesus, who claimed to be the Messiah but had little interest in political revolution. Little wonder, too, that many Greeks and Romans warmed to the apostles’ message of equality in Christ across the wide, humanly created socioeconomic divides of their world.

However, we should recognize that at least some of Jesus' twelve disciples were more middle-class than poor. Matthew's tax collecting business probably vaulted him into this class, though through ill-gotten gain if he resembled others of his day. James and John, the sons of Zebedee, may have come from one of the handful of more prosperous fishing businesses, because Mark 1:20 speaks of their family having "hired men." Even households with meager resources often had one servant, rescuing him or her from total poverty, but more than one "employee" in a household suggested some measure of prosperity.

Just as we ought not think of all twelve of the disciples and Jesus as uniformly poor, neither may we imagine them as having permanently divested themselves of all their property. True, Peter can declare, "We have left everything to follow you!" (Mark 10:28). But he will later lead a group of the disciples back to their fishing boats after the resurrection (John 21:3), demonstrating that they had not sold their property but merely left it for a time. Likewise when Jesus says, "The Son of Man has nowhere to lay his head" (Matt. 8:20), this does not mean that he is homeless. Mary still lived in Nazareth (Joseph may have died by this time), and Jesus himself seems to have had a house in Capernaum (Mark 2:1). Instead, Jesus is stressing his voluntarily chosen path of itinerant ministry.

Further insight into how Jesus and the twelve supported themselves comes from Luke 8:1-3, in which we read of several wealthy women who supported the little traveling troupe out of their personal means. A pair of apparently secret followers of Jesus who were also extremely rich were Joseph of Arimathea and Nicodemus (Matt. 27:57; John 19:38-40 — the amount of spices used to anoint Jesus' body came close to that used in the burial of kings). Thus when we read in 2 Corinthians 8:9 that "you know of the grace of our Lord Jesus Christ, that though he was rich, yet for our sakes he became poor, so that you through his poverty might become rich," we are not to understand literal poverty and riches to be in view. Christ in his incarnation gave up the incomprehensible privilege of sitting at the Father's right hand to be humiliated as a human and ultimately executed. That is how he became "poor." Similarly, we become rich in spiritual blessings, not necessarily earthly ones, as we become disciples of Christ.

## MAJOR THEMES

Any attempt to summarize the dominant emphases in any large swathe of biblical material inevitably oversimplifies. So, too, our comments here do not adequately encompass the wealth of detail discussed in the books from which this essay derives. Nonetheless, these broad strokes should help provide a framework through which to think about stewardship in general and your personal stewardship in particular. In the body of this paper, we will consider the five most important conclusions to emerge from a survey of the Bible's teaching on material possessions.

**(1) Material possessions are a good gift from God meant for his people to enjoy.** The Scriptures begin and end with one of the most important principles about possessions in the Bible. Like all of the rest of the material world, God created them as something good to be enjoyed by all humanity (Gen. 1:4, 10, 12, 18, 21, 25, 31). Unique among his creation, humans were fashioned in God's image and called to be stewards of everything else God had created (vv. 26-28). Even after the Fall, that calling does not give us permission to be cruel to animals or to destroy the environment, but it does grant us authority over "animal, vegetable, and mineral" to mold and reshape creation in ways that make our lives more productive and rewarding.

Throughout the Old Testament, Job, Abraham, David, Solomon and a variety of other figures demonstrate that riches and godliness can coexist, at least for a time. The very fact that God promised Israel the land of Canaan, with its abundant natural resources, demonstrates his commitment to providing the blessings of the material world as a pre-eminent, good gift for his people (Num. 14:8). The proverbial literature offers riches as a reward for wholesome work. The New Testament likewise recognizes an increasing number of well-to-do Christians throughout the early history of Christianity who host churches in their homes, make business trips and fund itinerant ministries. The community of disciples shares its material resources with one another, not so that all will be equally impoverished, but so that there will be 'no needy persons among them' (Acts 4:34). This is part of the principle behind those with extra giving to those who lack. That those of us who have more than others should work to help those who have less to have at least a little more to enjoy. Even in the harshest of scenarios, the very luxuries that can lead to the demonic (Rev. 17-18) will be available for all of God's redeemed people in a very material age to come (Rev. 21-22).

Thus Paul concludes 1 Timothy by commanding "those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God" (6:17). But he balances this with the reminder that God "richly provides us with everything for our enjoyment." Paul is no ascetic, the material world still includes good gifts for God's people, and Christ does not call a majority of his followers to permanently divest themselves of all of their property. Verse 18 explains how we can enjoy a measure of prosperity with a good conscience—when we simultaneously are "rich in good deeds," "generous and willing to share."

**(2) Material possessions are simultaneously one of the primary means of turning human hearts away from God.** It is not impossible to be both rich and Christian, but consistently throughout biblical and church history, lower percentages of believers are found among the richer than among the poorer segments of society.

Adam and Eve coveted the attractive but forbidden fruit of the garden, and everything was corrupted or cursed quickly thereafter. Possession of, or desire for, too many material goods leads to rejection of God, interpersonal hostility and exploitation or neglect of the poor. Thus most of the property laws of the Torah set limits on the amounts to be accumulated. The celebration of the Jubilee year (Lev. 25:8-55) alone would have allowed for a family to start afresh once a lifetime (once every 50 years), no matter how irresponsibly they had handled their finances or how far into debt they had fallen. However, it is uncertain whether this special sabbatical year was ever observed. Therefore the loss of ancestral properties to wealthy aristocrats who bought up vast tracts of land forever altered the economic landscape and widened the gap between rich and poor.

The enormous wealth of the monarchy, even though enjoyed by some like David who remained faithful to God, fuelled social injustice and prophetic critique. Ezekiel 22:29, Micah 2:2, and Amos 5:11-12 are three of numerous passages that stress how the rich in Israel are trying to get richer at the expense of the poor. Instead of honoring the Torah's commitment that inheritance remain within families so that all can own at least modest amounts of property, numerous illegal and unethical maneuvers are being concocted to concentrate wealth in the hands of fewer and fewer.

Not all poor people follow God and not all rich people deny him, but increasingly the Israelites experience what many other cultures have recognized throughout history: levels of religious commitment are consistently higher among the less well-to-do, who recognize they must depend

on God for their well-being, than among the affluent, who think their buying power can meet all of their human needs.

For Jesus, mammon was God's rival. In addition to his statement in Matthew 6:24, Jesus taught this to his followers in a number of parables. In the parable of the Sower one of the kinds of soils that proves unfruitful is that which is crowded by thorns and thistles. Jesus explains that the seed sown here corresponds to those who "hear the word; but the worries of this life, the deceitfulness of wealth, and the desires for other things come in and choke the word" (Mark 4:18-19). In the parable of the Rich Fool (Luke 12:13-21), an inheritance dispute leads Jesus to warn about covetousness (vv. 13-15). Then he illustrates by telling the story of a farmer who had an unexpected bumper crop and had to build extra barns to store it all (vv. 16-20). Six times in the text, the man speaks about himself with the first-person pronoun "I." Never does he suggest that any of this surplus ought to help the needy who, as we have seen in the introduction, would have constituted about 80% of the peasants and villagers surrounding him. Suddenly, his life comes to an end and he can't take his riches with him. Jesus concluded, "This is how it will be with those who store up things for themselves but are not rich toward God" (v. 21).

This same idea leads Paul to proclaim, "The love of money is the root of all kinds of evil" (1 Tim. 6:10). Paul does not say that "money is *the* root of all evil" but speaks of "the love of money." The love of money is one important root, but not the only one, of all kinds of evil. Still, we must not lose the force of Paul's warning. Even translated correctly, as in the NIV, the verse still reminds us of all the ways wealth or its pursuit distracts us from godly priorities in our lives. In 1 Timothy 3:3 and 8, under the criteria for church leaders, Paul includes the prohibitions against being lovers of money and pursuing dishonest gain. The terms used are both synonyms for being greedy. Thus we should not be surprised when in Titus 1:11 false teachers are described as seeking dishonest gain, while in 2 Timothy 3:2,4 the terrible people that will arise in the last days are said to be lovers of money and lovers of pleasure.

James (4:13-17) rebukes well-to-do believers for planning an entire year or more of their lives without taking God's will into account. These businesspeople may well be part of the small middle class of the ancient Roman empire rather than truly wealthy, but either way the point is that the early Christians were not uniformly poor. But the "practical atheism" of the behavior of these traders closely parallels the long-term planning of middle-class people, including Christians, in our world today. The book of James contains an implicit criticism of the behavior of wealthy (at least not poor) Christians that reminds us that affluent Christians have particular obstacles they must overcome. They are tempted to think that their material possessions can replace God, that they deserve better treatment than poorer people do, and that life can be secured against all crises.

Both 2 Peter and Jude describe false teachers whose influence Christians should avoid. Among their evil character traits appears "greed" (2 Peter 2:3,14). Second Peter 2:14-15 describes them literally as "well trained in covetousness"! Jude 11 speaks of those who "rushed for profit into Balaam's error," a reference to Numbers 25 and 31:16 in which the pagan prophet who had earlier refused to curse Israel (Num. 22-24) later seduced her into idolatry. In each of these contexts, it is interesting to see how sins of out-of-control spending are combined with references to sexual immorality. Both involve one's inability to delay gratification of one's wants and desires. Fulfilling one's immediate urges is all that counts for such people. It has been said that in our culture, too, one of the best barometers of Christian obedience is how a person uses his or her "wallet and zipper."

**(3) A necessary sign of a life in the process of being redeemed is that of transformation in the area of stewardship.** This will look different for every Christian, and it is dangerous to compare or contrast ourselves with anyone else, but over time some noticeable change in this arena will occur if a person is truly being indwelt by the Holy Spirit. Ultimately, one's entire life should be dedicated to God, but a particularly telling area for determining one's religious commitment involves one's finances.

The wealthy but godly patriarchs and kings of the Old Testament are, without exception, said to have shared generously with the poor and needy. Even though none of the patriarchs — Abraham, Isaac, Jacob, and Joseph — ever experiences the complete fulfillment of this promise, each lives in the land for part of his life and amasses enormous wealth. Early on in the Bible, then, we learn that it is possible to be both rich and obedient to God (20:14-16; 24:35; 26:13; 30:43; 47:27). At the same time, Genesis points out that the patriarchs are also generous in sharing their wealth with needier people around them (13:1-18; 14:20,23; 32:13-16; 41:57).

Similar accounts are found in the historical books of the Old Testament. Those blessed by God with wealth during Israel's tenure within the Promised Land regularly and generously share that wealth with the poor. Boaz in the little book of Ruth and Nehemiah after the return from exile (esp. Nehemiah 5) are two often neglected examples. One of the most frequent refrains of Torah, Psalms and Prophets is God's concern for the 'widow, fatherless, alien and poor', a concern which should lead his people ruthlessly to avoid every form of exploitation and to seek ways to meet the genuine needs of the marginalized and to address the causes of their misery. By way of contrast, one of the sins that makes someone like Ahab so wicked is his endless covetousness, so that he has Naboth, a small landowner near his palace, murdered just so he can add that property to his already vast holdings (1 Kings 21).

The book of Job reminds us that sometimes the wicked prosper and the righteous are impoverished (21:7-21; 24:1-12). So Job keeps his possessions in proper perspective: "Naked I came from my mother's womb, and naked I shall depart. The Lord gave and the Lord has taken away; may the name of the Lord be praised" (1:21). Less well known is the fact that Job was always generous in sharing his possessions with the poor and often opposed injustice (29:12-17; 31:16-23). Thus he can declare, "If I have put my trust in gold or said to pure gold, 'You are my security,' if I have rejoiced over my great wealth, the fortune my hands had gained . . . so that my heart was secretly enticed . . . then these also would be sins to be judged, for I would have been unfaithful to God on high" (31:24-28).

In the New Testament, Jesus simply presupposes the practice of giving from one's surplus to help those who do not have daily essentials and some to enjoy. This comes through most clearly in the Sermon on the Mount: "So *when* you give to the needy..."(Matt. 6:2,3). Riches (or any amount of money) should not be our greatest goal. Instead, as Jesus teaches in the parables of the Hidden Treasure and the Pearl of Great Price, one must be prepared to give up whatever it takes, including material possessions, to enter the kingdom (Matt. 13:44-46). In the Good Samaritan, compassion for the helpless victim across ethnic and racial lines is illustrated by open-ended financial help (Luke 10:34-35).

Luke and Paul enjoin generous almsgiving. As part of Paul's farewell address to the Ephesian elders at Miletus, "I have not coveted anyone's silver or gold or clothing. You yourselves know that these hands of mine have supplied my own needs and the needs of my companions. In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive'" (20:33-35).

Instead of endlessly amassing wealth for oneself, the ideal in most of the first-century empire (and in the modern West!), Paul quotes an otherwise unknown saying of Jesus that it is better to give some of one's wealth away.

First Corinthians 16:1-4 introduces a topic that will consume much of Paul's attention in his second letter to Corinth — a collection for the still impoverished Christians in and around Jerusalem. Here is the first reference in the New Testament, chronologically, to Christians gathering on the first day of the week (Sunday) rather than on the Jewish Sabbath (Saturday). And part of their weekly worship was to involve an offering. "Passing a collection plate" has formed a part of Christian worship services ever since.

Second Corinthians 8–9 forms the longest, sustained teaching passage in the New Testament on Christian stewardship. Here Paul returns to his instructions regarding the collection for Jerusalem, applying principles that give guidance for the church's giving in every era of her history. The Corinthians were initially eager to participate but have now lagged behind in fulfilling their pledges. The poorer Macedonian Christians have actually given more in a shorter period of time. So Paul encourages the Corinthians to complete what they started (8:1-11). En route he makes clear that this giving is the voluntary outgrowth of the larger Christian process of sanctification (vv. 4-5). It is a demonstration of the grace of God and of believers' spiritual giftedness (vv. 1,7). And it is the least we can do when we think of how much Jesus gave up in leaving his heavenly home and becoming incarnate and dying for our sakes (v. 9).

The epistle of James is best known for its hard-hitting teaching about faith and works. More ink has been spilled since the Protestant Reformation about James 2:18-26 than over all the rest of the letter put together. Martin Luther established the pattern by questioning whether James belonged in the canon of Scripture since it appeared to contradict Paul's teaching on salvation by grace through faith alone. Modern scholars of many theological persuasions have agreed that Paul does not contradict James: both recognize that true saving faith will produce tangible fruit (cf. esp. Gal. 5:6).

But what is often lost sight of in this discussion is the context in which James's teaching about faith without works being dead emerges. In 2:14-17, James uses the illustration of help for the materially needy fellow Christian as the prime example of whether one performs the kinds of works that demonstrate the genuineness of one's faith. Interestingly, whereas the word "brother" in ancient Greek (and elsewhere in James) regularly functioned generically to include both men and women, here James explicitly adds the Greek word for "sister" (*adelphē*) in verse 15. As with the widows in 1:27, women in general were more likely to be impoverished and outcast in the biblical cultures, but James makes it clear that God does not approve.

The Greek also clarifies what remains ambiguous in English translations of verse 14. In the question, "Can such faith [professed belief in one God without any change of behavior, including helping the poor] save them?" the Greek uses an adverb (*me*) that implies a negative answer: "No, such 'faith' is not true saving faith." Put bluntly, if a person claims to be a Christian, is aware of the acute physical needs of desperately poor believers at home or abroad, is in any position to help, but never does a single thing except wish them well, that person's inaction disproves his or her profession of faith.

Two common misinterpretations of Scripture need to be dealt with before moving to the next point. First, there exists the mistaken idea of equating 'spiritual growth' with growth in material possessions. Not surprisingly, Christians who think that it is God's ideal for all believers to be rich regularly cite the arrangements God made with Israel during Old Testament times. What they fail

to observe is that God made these arrangements with no other nation. Whereas the prophets can rebuke foreign nations for their injustice or mistreatment of the poor, demonstrating that the principles of the Mosaic Law apply at some level to all peoples, no other piece of geography is ever called a Promised Land. No other people are ever formed into a “theocracy,” a country in which, even when there are human kings, God reigns and can overrule a king’s command. Interestingly, the New Testament repeats all of the broad principles that we find in the Old Testament with respect to poverty and wealth with one notable exception. No Christian is ever promised material prosperity as the result of adequate obedience to Christ!

Another mistake is to read more into Acts 2:44 than the context permits. Acts 2:44 says, “All the believers were together and had everything in common.” Verses 45-46 qualify the apparently absolute statement of the previous verse by explaining how people periodically sold property to meet various needs. Apparently not everyone sold everything as an entrance requirement for joining the church. It is interesting that the clause in verse 45, which could be translated “to each according to his need” combines with one in Acts 11:29 — “from each according to his ability” to form the two halves of Karl Marx’s famous Communist manifesto. Marx after all had thoroughly studied Christianity before rejecting it. It has been argued that Marx’s ideal is indeed Christian and that what doomed it to failure were his means of implementing it: by coercion and legislation rather than voluntary cooperation and by divorcing it from its religious underpinnings. At any rate, if we cannot deduce a timeless, unalterable system for addressing issues of rich and poor from Acts 2, neither should we go to the opposite extreme and call the early Christian “communalism” an ill-advised, failed experiment. Luke as narrator makes it clear that he believes God has approved of and blessed these arrangements (Acts 2:47; 4:33; 5:13-14).

**(4) There are certain extremes of wealth and poverty which are in and of themselves intolerable.** These vary from person to person and culture to culture but involve, on the one hand, unused and unusable surplus and, on the other hand, the inability to meet even one’s basic human needs of adequate food, clothing, shelter, and access to health care. It is one thing to generate income which is then channeled into kingdom purposes (Luke 16:9; 19:11-27); it is quite another to accumulate and hoard resources which are likely to be destroyed or disappear before being put to good use (Luke 16:19-31; James 5:1-6). In the latter case, such a surplus prevents others from having a better opportunity for a reasonably decent standard of living. Such hoarding or accumulation is sin, and if left unchecked proves damning (Luke 12:31-21; 16:19-31).

God created the material world completely good, but humanity in its sin regularly abuses that world so that all of creation is now in a corrupted state. Laws, therefore, must be enacted to keep human greed and violence in check. God does not believe in pure *laissez-faire* economics<sup>0</sup>. Sinful human beings, including Christians, will find ways to amass goods for themselves at the expense of the poor and needy of the world under *any* economic system. We must therefore recognize that all we have is on *loan* from God and that he calls us to be good stewards of all of it. Precisely because private property is a desirable good, we should work to see that everyone in the world has a fair shot at owning at least enough to live with some decency.

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<sup>1</sup> An economic doctrine that opposes governmental regulation of or interference in commerce beyond the minimum necessary for a free-enterprise system to operate according to its own economic laws. (*The American Heritage® Dictionary of the English Language*, Fourth Edition Copyright © 2000 by Houghton Mifflin Company)

A closer look at James 5:1-6 may be helpful. James employs the literary figure of speech known as “apostrophe” to address rhetorically people who are probably not physically present to hear James’s letter read as it circulated among his churches. Here he clearly is speaking about the rich non-Christian, and he is equally clearly warning them about the horrifying judgment that awaits them when Christ returns if they do not repent. What is frightening is to observe what is true in our world that was not the case in James’s day — numerous, perhaps even a majority of American Christians living “on earth in luxury and self-indulgence” and fattening themselves “in a day of slaughter” (verse 5).

Lest we think this is referring only to the excessively wealthy, we must observe what made the rich landlords’ behavior so heinous in this text: they were growing wealthier at the expense of the impoverished day-laborers (we might call them migrant workers in the U.S. or sweat-shop employees in the Two-Thirds World). In America alone, in the last thirty years, the number of poor and homeless has steadily grown, even as the number of upper middle-class and wealthy has skyrocketed. Abroad, even greater inequities abound. For example, in the mid-1990s Michael Jordan earned more money in promoting shoes for *Nike*™ than did *Nike*’s entire 18,000 person Indonesian workforce that produced those shoes. But unless Western Christians become more informed and refuse to support companies that act like this, they remain unwitting coconspirators in the very crimes James condemned in his day!

In addition to rebuke, the New Testament contains appropriate instructions for wealthy Christians as they consider giving to kingdom work. Perhaps the most important section of 2 Corinthians 8–9 comes in 8:12-15. Here Paul seems to teach the principle that some have called “the graduated tithe.” If ever there were a context in which one would expect a New Testament author to speak about tithing, if Christians were required to give exactly 10% of their income, this would be it. Instead Paul talks about giving “according to your means” (v. 11) and “according to what one has” (v. 12). To what do these expressions refer? Verses 13-15 hint at the answer. Paul is not calling on the more affluent to trade places with the less affluent but wants to create “equality” (vv. 13, 14).

The Greek word used here (*isotes*) could also be translated “that which is fair or equitable.” Paul cites the illustration of the Israelites collecting manna in the wilderness. “Equality” for them did not mean that each person collected or consumed the same amount, but that no one had “too much” or “too little.” Similarly, Paul does not imagine all Christians having the identical amount of material possessions. But he does recognize that many have unused surplus that qualifies as “too much,” while others cannot even meet their basic needs and thus have “too little.” To require the poorest of believers in our world today to give ten percent of their income would often just create added hardship for them. To permit affluent believers to give only ten percent would often let them off the hook well before their giving had become truly generous or sacrificial. Thus it seems reasonable to suggest that the implementation of Paul’s principles here should call on Christians who earn more than others to give a higher percentage of their income to the Lord’s work, including caring for the poor.

First Timothy 5 contains considerable teaching on stewardship that is often overlooked. While much attention is devoted in Christian churches to the “offices” of overseer and deacon dealt with in chapter 3, the similar “office” of widow in chapter 5 is almost never studied. Widows, as examples of the most dispossessed in Paul’s world, who have no family members to care for them and who are too old to work, should be supported by the church (vv. 3-5). On the other hand, working-age relatives have the responsibility to provide for elderly or infirm family members.

This is the context of verse 8, which thus says nothing about a man having to be the breadwinner for his nuclear family. (The word “anyone” in verse 8 is simply a generic pronoun referring to men and women alike.) That an adult who refuses to obey this command “has denied the faith and is worse than an unbeliever” does not mean they have lost their salvation, merely that they are acting less nobly than the pagan world around them which uniformly recognized this responsibility to care for needy relatives. Contemporary application can take many forms because of the changes in our society and the numerous methods available for providing for the elderly, but it does mean that children have a lifelong responsibility to their parents to see that they are properly taken care of.

A particularly clear example of the principle of moderation comes with God’s provision of manna for the Israelites in the wilderness (Exod. 16:18), an episode cited by Paul as he encouraged the Corinthians to greater generosity in the giving (2 Cor. 8:15). The principle of moderation lies behind the redistribution of property in sabbatical and Jubilee years and behind the prophetic critique of life under the monarchy and aristocracy of Israel. Its reduction of disparity between the ‘haves’ and ‘have-nots’ inspired early Christian communalism in Acts and ongoing collection for the poor throughout the New Testament. The principle of moderation explains Jesus’ and Paul’s concerns to live simply, particularly while engaged in ministry, so as to afford no unnecessary cause for bringing the gospel into disrepute. And it summarizes a large swathe of wisdom literature, particularly as epitomized in Proverbs 30:8: ‘Give me neither poverty nor riches.’

Finally, in light of the biblical mandate to give to the poor and moderation, we must not neglect –nor overstate – the biblical example of occasional extravagance. The Song of Solomon primarily discusses the appropriate delights of sexual union within the context of a king’s marriage to his beloved. But its picture of their lavish wedding (3:6-11) reminds us that once-in-a-lifetime ceremonies are often proper places for more extravagant expenditures. The question for many Americans, and especially Christians, today is whether the exception has become the norm.

**(5) Above all, the Bible’s teaching about material possessions is inextricably intertwined with more “spiritual” matters.** No one is ever saved by stewardship; all the charitable giving in the world does not make one right with God if a person does not trust in Jesus as Savior and Lord. On the other hand, someone who never gives to the Lord’s work or cares for the poor in any way demonstrates that nothing has ever happened in their lives that could qualify as “regeneration.” Nor do we find any ungodly poor people exalted as models for emulation. The rich are not necessarily wicked, but frequently surplus goods have led people to imagine that their material resources can secure their futures so that they ignore God, from whom alone comes any true security. That was certainly a recurring trend in ancient Israel. Conversely, when the Jews found themselves in desperate circumstances, they more often than not turned back to God. It has not always been so in the history of humanity, but it frequently has been.

The good news of the kingdom that Jesus proclaimed is consistently “holistic.” Jesus was concerned with both body and soul. All the charitable deeds in the world prove meaningless if a person is not a true follower of Christ; that individual will still be damned for all eternity. On the other hand, anyone who professes to be a disciple must demonstrate the reality of that profession by transformed living, including in the areas of personal spending and giving. Different people will experience that transformation in different ways and to different extents, but the person who never displays any concern for the Lord’s work and for the poor and who never gives anything to help

them *by definition* is not someone whom the power of the Spirit has touched. So it is wrong to claim, as some do, that Jesus does not envision any rich Christians. But it is correct to observe that the Gospels never depict a well-to-do person who is a genuine believer and yet who is not simultaneously generous in giving of his or her treasure.

In his summary of the sins of the “world” — the fallen nature of contemporary humanity — John lists “the cravings of sinful people, the lust of their eyes and the boasting of what they have and do” (1 John 2:16). The New Living Translation captures these thoughts even more powerfully: “the lust for physical pleasure, the lust for everything we see, and pride in our possessions”! To avoid these powerful forces within each of us, we must give from our surplus. First John 3:17-18 puts it quite bluntly: “If anyone of you has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in you? Dear children, let us not love with words or tongue but with actions and in truth.”

## APPLICATIONS

The possibilities are enormous and the list of what Christians could do nearly endless. But it may help to list a few practical suggestions that most all readers of this essay could implement or implement further (now or in the future).

(1) Maintaining a budget helps people to see where their money is going. The more detailed records we keep, the more we can identify purchases that are not truly necessities so as to free up more money for our giving. We must beware of our culture’s daily attempts to seduce us through advertising into thinking that luxuries are necessities. Many Christians could easily spend less on housing, cars, recreation, home entertainment centers, phone and computer-related technologies, heating and cooling their environments, lawn care, and food (recall our comments in the Introduction on eating out) without sacrificing a generally comfortable lifestyle. Most would be surprised how many additional funds would be freed up for Christ and his kingdom.

(2) Avoiding debt wherever possible should be another priority. Most Americans could live most of their lives without ever owing debts on anything besides property and, at times, cars, or schooling. Credit cards should never be used if a person cannot pay the bills interest-free at the end of a month. Those who have already amassed crippling debts should take whatever action is necessary to implement a realistic plan to get out of debt as quickly as possible; Christian financial counselors can help.

(3) The graduated tithe offers an excellent opportunity for those whom God blesses with growing incomes (above the annual cost-of-living increases) to give higher percentages to the Lord’s work. A young person or couple just beginning full-time employment can commit to giving 10%, and, without necessarily following any fixed tables, commit to increasing that percentage as their income grows. Others can start wherever they are and commit to similar increases. Churches should model similar practices. If a congregation is not yet giving 10% of its total income in a year to missions, it could begin with that commitment and then pledge to add 1% a year whenever their income increases.

(4) Christians must choose churches to belong to, in part, on the basis of how those churches spend their money. They should look for congregations that give generously to the poor and to outreach at both home and abroad. Because few churches are ever likely to give enough support to these areas to make enough difference in our world, believers should consider giving to individuals and organizations that more directly help the needy on top of their giving to their

churches. Groups like World Vision, Food for the Hungry, Compassion International, and others are particularly successful and reputable organizations in this respect.

## CONCLUSION

Countless other possibilities remain. But, in closing, it is worth stressing that attitudes are crucial in all this as well. Does reading an essay like this leave you resentful of the areas of your life into which it has “pried”? If so, it might be good to reflect on all the ways God has been enormously generous with you in your life, above all in providing salvation by grace which we could never have earned. Can we be any less generous in helping others, spiritually and materially? Do you feel a measure of guilt as a result of this study? Some may claim that they are being “manipulated by guilt.” If that is the case, then it is important to realize that there is both true guilt and false guilt. If you are already being generous in giving from your surplus, you may need to focus on those portions of Scripture that stress how God gives us material possessions as good gifts for us to enjoy! Relax, put away your false guilt, and delight in God and his goodness. On the other hand, if you realize that there are numerous ways you could free up more money for the Lord and you just haven’t been doing it, then guilt is a healthy and biblical motivation. Repent, change your ways, and then you can justifiably “feel good” about yourself!