

# **MONEY MATTERS**

## **A Whole Bible Investigation into Personal Finance**

**Preface** This is one of several 21st Century Bible papers prepared for St Johns, Hensingham. They investigate various topical issues from the starting point that the Bible is the inspired word of God. Other papers can be found on the St Johns website ([www.stjohnshensingham.org.uk](http://www.stjohnshensingham.org.uk)) and are available on request in paper form. In my papers I take into account some of the facts and opinions provided by scholarship. However, as far as possible my aim is to let the Bible interpret itself. Unless stated otherwise all Bible quotations are from the New Revised Standard Version.

**Introduction** Money matters to us all. We may feel we have too little or perhaps too much. We may worry how we are going to make ends meet. We may want to please God with how we spend, save and give away our resources. We may like money so much we want to only give away as little as possible - or the reverse. Like fire money is a good servant, but a bad master. Whatever our feelings about money we cannot avoid it and as Christians we need to know how cope with the issues it throws at us. In this paper I attempt to review much (but not all) of what the Bible teaches about money, starting at the beginning in Genesis. I include contributions from all the sections of the Bible – the books of Moses, the books of the prophets and the Wisdom books from the Old Testament – and the gospels and other books from the New Testament. This should give a rounded understanding of the subject and avoid us being prey to a few misapplied and out of context “proof texts”. I look in particular at some special issues such as tithing and prosperity teaching.

## **OLD TESTAMENT CONSIDERATIONS**

### **Genesis**

The Bible starts with the account of God creating the universe in general and the Earth and its contents in particular. In Genesis 1 we are repeatedly informed that the Creation is “good”. This goodness includes the notion of prosperity, although of course it means much more. In Genesis 2 Adam and Eve were placed in a paradise that met all their needs and almost all of their desires. In Genesis 3 they consumed what Adam knew was not theirs (1 Tim 2 v 14) and from their “fall” proceeded various terrible consequences. One of those consequences is found in Genesis 3 vv 17-19:

[God said] cursed is the ground because of you;  
in toil you shall eat of it all the days of your life;  
thorns and thistles it shall bring forth for you;  
and cursed you shall eat the plants of the field.  
By the sweat of your face you shall eat bread...

Since then making a living has been a struggle for the vast majority of mankind – the main exceptions being those who have others to struggle on their behalf. Genesis 12 to

the end is centred mainly on four “patriarchs”: Abraham, Isaac, Jacob and Joseph. All of them had faith in God who dealt in a very direct and powerful manner with them. God’s dealings with them have been recorded to provide us with instruction (1 Tim 3 v 16), so we should expect their experiences with wealth and poverty to be relevant to us. The reader must read the passages for him or herself. I think the following can be gleaned:

- God always met their basic physical needs
- All of them experienced great wealth at times – perhaps most of the time
- All of them experienced periods of poverty/famine.
- Both wealth and poverty were part of God’s dealings with them – sometimes they were rewarded with wealth for their faith and obedience (e.g. Gen 26 v 12,13) and sometimes obedience led to terrible loss (e.g. Gen 39).
- Being wealthy could bring its problems (e.g. Gen 13 v 6,7) and being poor could have its compensations (Gen 39 vv 20-23).

## **Job**

There is considerable dispute about when Job lived and who wrote the book about him. Based on the picture presented in the book itself it seems to the writer that the tradition that he lived between the times of the patriarchs and Moses is the most likely. E.g. There is no appeal to the Law of Moses in any of the arguments in the book; the Chaldeans are raiders (Job 1v17); Job lived in Uz, i.e. Edom (Lam 4v21), which is also said to be in the “East” meaning east of Egypt, the great power of that day (Job 1 vv 1,3). Job is therefore considered next. He is very relevant, because the issue of wealth and loss of wealth is so important in this book.

Job gives us a glimpse of some behind the scenes spiritual workings that led to very concrete this-world events for Job and his family. In summary Job was a righteous man who was extremely prosperous in every way because God blessed and protected him. Part of his righteousness expressed itself by Job using his wealth to help the poor. Job 31 tells us of Job’s attitude to wealth, and it is clear he was a model of the godly rich man.

V 16 If I have withheld anything that the poor desired, or have caused the eyes of the widow to fail, or have eaten my morsel alone, and the orphan has not eaten from it — for from my youth I reared the orphan like a father, and from my mother's womb I guided the widow — if I have seen anyone perish for lack of clothing, or a poor person without covering, whose loins have not blessed me, and who was not warmed with the fleece of my sheep; if I have raised my hand against the orphan, because I saw I had supporters at the gate; then let my shoulder blade fall from my shoulder, and let my arm be broken from its socket. For I was in terror of calamity from God, and I could not have faced his majesty. If I have made gold my trust, or called fine gold my confidence; if I have rejoiced because my wealth was great, or because my hand had gotten much; ... this also would be an iniquity to be punished by the judges, for I should have been false to God above.

However, in the heavenly court room (Job 1-2) Satan maintained that Job’s righteousness was shallow, arising purely out of self-interest. He incited God to remove his protection to test the accusation out. God agreed and Job lost his children, his health, his standing in society and his wealth. Job had three friends who attempted to

comfort him. Their theology told them that God rewards the righteous and punishes the wicked. Therefore they reasoned that Job must have been secretly wicked to be in such a state. Job argued back stating that he was innocent and that God was treating him unjustly. He also pointed out that in fact there are wicked people who live long and happy lives, unpunished by God and immune to the troubles of ordinary men. (Job 21) Job wanted God to enter into the dispute, because he felt confident that he would be vindicated. God did so and surprised both Job and his friends. He did not explain himself to Job, but instead pointed out Job's smallness and lack of understanding. He then rebuked the friends and said that Job's theology was better than theirs. Job 42 v 11 makes it clear that ultimately God was indeed responsible for Job's suffering. Finally God restored Job's fortunes and made him twice as prosperous as before. (Job 42 vv 7-16)

I suggest there are a number of lessons from this as follows:

- Job's experience is consistent with the patriarchs' in Genesis. A pattern seems to be emerging!
- God does sometimes bless his people materially and protect them. This blessing is meant to be shared with those in need.
- However, God has other things on his mind. For his own reasons he may bring poverty to righteous people and prosperity to wicked people on a temporary basis.
- God does not consider himself accountable to his creation and does not feel any need to explain his actions to individuals.
- In this life we cannot depend on our wealth, but we can always depend on God however difficult and perplexing his ways.

## **Exodus to Deuteronomy**

This section starts with the story of Israel's subjection to slavery in Egypt, their miraculous deliverance and their journey to Mount Sinai. At Mount Sinai God makes a legally binding "covenant" with the nation whereby he will be their God and they will be a nation set apart to God. At Mount Sinai and subsequently he provides Moses with a set of rules for the nation to keep, traditionally totalling 613. All of them are to be kept – there is no suggestion that some are optional. Some seem to be of universal application, e.g. "You shall not steal" (Ex 20 v 15), while others are special to Israel, e.g. the dietary regulations of Lev 11. Many of the laws appear to modify and regulate the customs and laws of an already existing tribal society rather than starting from scratch.

Some of the laws are to do with wealth and poverty. E.g. there are laws:

- To provide materially for needy parents (Ex 20 v 12 – see Mat 15 vv 3-6):  
*Honour your father and your mother, so that your days may be long in the land that the LORD your God is giving you.*
- To provide for the poor in various ways, e.g. Deu 15 vv 7-11:  
*If there is among you anyone in need, a member of your community in any of your towns within the land that the LORD your God is giving you, do not be hard-hearted or tight-fisted toward your needy neighbor. You should rather open your hand, willingly lending enough to meet the need, whatever it may be. Be careful that you do not entertain a mean thought, thinking, "The seventh year, the year of remission, is near," and therefore view your needy neighbor with hostility and give nothing; your neighbor might cry to the LORD against you, and you would incur guilt. Give*

*liberally and be ungrudging when you do so, for on this account the LORD your God will bless you in all your work and in all that you undertake. Since there will never cease to be some in need on the earth, I therefore command you, "Open your hand to the poor and needy neighbor in your land."*

- To regulate slavery, making it more akin to hired labour or marriage (E.g. Lev 25 vv 39-40):  
*If any who are dependent on you become so impoverished that they sell themselves to you, you shall not make them serve as slaves. They shall remain with you as hired or bound laborers. They shall serve with you until the year of the jubilee.*
- About lending money with compassion (Ex 22 v 25-27).  
*If you lend money to my people, to the poor among you, you shall not deal with them as a creditor; you shall not exact interest from them. If you take your neighbor's cloak in pawn, you shall restore it before the sun goes down; for it may be your neighbor's only clothing to use as cover; in what else shall that person sleep? And if your neighbor cries out to me, I will listen, for I am compassionate.*
- About giving a tithe of one's income in order to provide for the Levites working in religious service, who lacked land of their own (e.g. Lev 18 vv 21-32).  
*To the Levites I have given every tithe in Israel for a possession in return for the service that they perform, the service in the tent of meeting.*
- About acknowledging God when using the land, e.g. Deu 26 vv 1-15. In this and other parts of the Law it is made clear that it is God who provides wealth.

In Lev 26 and again in Deu 28 God sets out the rewards for keeping the terms of the covenant and the punishments for disobedience. These consequences are:

- communal, i.e. the nation as a whole reaps the consequences,
- this-life rewards and punishments. There is no mention here of after-life consequences.

The consequences are varied, but one theme is clear – the nation as a whole will receive material blessing for obedience and material cursing for disobedience. There is no suggestion that this covenant applies to other nations and neither is there any suggestion that by righteous living an individual Israelite can necessarily have prosperity if the rest of the nation is living in disobedience.

## **Joshua to Esther**

This section provides a selective history of Israel from their entry to the Promised Land to their exile and subsequent partial return. It shows how the covenant relationship between God and Israel worked out in practice. Although there are high points it is on the whole a story of failure and decline. In general terms Israel's prosperity seemed to mirror its dedication to God. The best bits were its prosperity during the reigns of David and Solomon and a few other more-or-less godly kings - the worst its destruction under the decidedly ungodly last kings.

As expected, when wealth and poverty are mentioned they are often explicitly the consequences of God's action. In Judges 6 Israel did evil and suffered the punishment of being raided by nomads who ravage the countryside. The result is that Israel "cried

out to the LORD for help” and God answered by commissioning Gideon. God also shows concern for individuals such as the impoverished widow in 2 Kings 4 vv 1-7, whose sons were saved from slavery by a miracle.

There is also mention of the wrong kind of wealth. 1 Kings 9 & 10 tells us that Solomon accumulated large quantities of gold and silver in contravention of Deuteronomy 17 v 17:

And he must not acquire many wives for himself, or else his heart will turn away; also silver and gold he must not acquire in great quantity for himself.

In fact Solomon broke three of the laws relating to the king in Deuteronomy 17 and the result was the division and permanent weakening of his kingdom after his death.

Wealth is generally seen as a good thing, but it is not an end in itself. Although God required offerings he could not be “bought” and his servants had to act accordingly. E.g. the story of the healing of Naaman in 2 Kings 5 shows that material possessions are not an end in themselves.

## **Psalms**

Psalms is a book of spiritual lyrics. Some of it is for communal use, but much of it is intensely personal. Although material prosperity and poverty are not a major theme, they are present in some psalms. Psalm 49 is perhaps the best example and is worth reading in full. Verses 16-17 read:

Do not be afraid when some become rich,  
when the wealth of their houses increases.  
For when they die they will carry nothing away;  
their wealth will not go down after them.

And by contrast verse 15:

But God will ransom my soul from the power of Sheol,  
for he will receive me.

Psalm 119 tells us how excellent is the Word of God. Verse 72 tells us that the psalmist has his priorities right:

The law of your mouth is better to me  
than thousands of gold and silver pieces.

Psalm 144 recognizes that material prosperity can be lost at the hands of invading foreigners etc.

Rescue me and deliver me from the foreigners' sons ... so that ... our storehouses may be full...etc. (Verses 11-13 Literal Version. The NRSV loses the “so that”.)

## **Proverbs**

Proverbs is a book of wisdom – in other words it provides us with practical advice on how we should lead our lives. Most of it is in two line verses, but there are also longer passages. Wealth and poverty are one of the big issues in the book and so Proverbs is considered at some length as follows.

Proverbs 3 v 9 reads:

Honour the LORD with your substance  
and with the first fruits of all your produce;  
then your barns will be filled with plenty,  
and your vats will be bursting with wine.

In a similar way to the command to “honour” one’s parents (see above), “honouring” God includes giving away material possessions. As a consequence there is the promise of material blessing being given back.

However, a few verses on Proverbs 3 vv 13-14 read:

Happy are those who find wisdom,  
and those who get understanding,  
for her income is better than silver,  
and her revenue better than gold.  
She is more precious than jewels,  
and nothing you desire can compare with her.  
Long life is in her right hand;  
in her left hand are riches and honour.

Clearly wealth is not at all the highest good!

The following verses speak for themselves:

10 v 2 Treasures gained by wickedness do not profit,  
but righteousness delivers from death.

10 vv 4,5 A slack hand causes poverty,  
but the hand of the diligent makes rich.  
A child who gathers in summer is prudent,  
but a child who sleeps in harvest brings shame.

10 v 22 The blessing of the LORD makes rich,  
and he adds no sorrow with it.

11v 4 Riches do not profit in the day of wrath,  
but righteousness delivers from death.

11v 24 Some give freely, yet grow all the richer;  
others withhold what is due, and only suffer want.

11v 28 Those who trust in their riches will wither,  
but the righteous will flourish like green leaves.

13 v 8 Wealth is a ransom for a person's life,  
but the poor get no threats.

13 v 22 The good leave an inheritance to their children's children,  
but the sinner's wealth is laid up for the righteous.

13 v 23 The field of the poor may yield much food,  
but it is swept away through injustice.

14 vv 20,21,31 The poor are disliked even by their neighbours,  
but the rich have many friends.

Those who despise their neighbours are sinners,  
but happy are those who are kind to the poor.  
Those who oppress the poor insult their Maker,  
but those who are kind to the needy honour him.

15 vv 15-17 All the days of the poor are hard,  
but a cheerful heart has a continual feast.  
Better is a little with the fear of the LORD  
than great treasure and trouble with it.  
Better is a dinner of vegetables where love is  
than a fatted ox and hatred with it.

16 v 19 It is better to be of a lowly spirit among the poor  
than to divide the spoil with the proud.

17 v 8 A bribe is like a magic stone in the eyes of those who give it;  
wherever they turn they prosper.

18 vv 10,11 The name of the LORD is a strong tower;  
the righteous run into it and are safe.  
The wealth of the rich is their strong city;  
in their imagination it is like a high wall.

20 v 17 Bread gained by deceit is sweet,  
but afterward the mouth will be full of gravel.

20 v 21 An estate quickly acquired in the beginning  
will not be blessed in the end.

21 v 17 Whoever loves pleasure will suffer want;  
whoever loves wine and oil will not be rich.

22 v 1 A good name is to be chosen rather than great riches,  
and favour is better than silver or gold.

23 vv 4,5 Do not wear yourself out to get rich;  
be wise enough to desist.  
When your eyes light upon it, it is gone;

for suddenly it takes wings to itself,  
flying like an eagle toward heaven.

25 vv 21,22 If your enemies are hungry, give them bread to eat;  
and if they are thirsty, give them water to drink;  
for you will heap coals of fire on their heads,  
and the LORD will reward you.

30 vv 7-9 7 Two things I ask of you;  
do not deny them to me before I die:  
Remove far from me falsehood and lying;  
give me neither poverty nor riches;  
feed me with the food that I need,  
or I shall be full, and deny you,  
and say, "Who is the LORD?"  
or I shall be poor, and steal,  
and profane the name of my God.

## **Ecclesiastes**

At first glance Ecclesiastes can come across as a miserable book and it may be tempting to hurry on to something more encouraging. This would be a shame as it is very relevant to our topic. While Proverbs provides direct good advice, Ecclesiastes is thoughtful and reasoned. The theme of the book is found in Chapter 1 verse 2:

Vanity of vanities, says the Teacher,  
vanity of vanities! All is vanity.

“Vanity” is the word for breath or vapour. In the context of Ecclesiastes it expresses the fact that everything in this life is transitory and insubstantial. This is in total contrast with the dominant Humanist philosophy of the 21<sup>st</sup> Century that says the reverse – this world is the “real” world; the world to come is an illusion – “pie in the sky when you die”. The writer of Ecclesiastes considers this world in some detail including issues of wealth and poverty. In Chapter 2 he finds that material prosperity, even when used by a wise man is “vanity”. As soon as we die we lose it all. The best we can hope for in this life is:

There is nothing better for mortals than to eat and drink, and find enjoyment in their toil. This also, I saw, is from the hand of God (v 24)

But of course many do not have this blessing. Ecc 6 vv 1-2:

There is an evil that I have seen under the sun, and it lies heavy upon humankind: those to whom God gives wealth, possessions, and honour, so that they lack nothing of all that they desire, yet God does not enable them to enjoy these things, but a stranger enjoys them. This is vanity; it is a grievous ill.

In Chapter 5 v 10 he points out that:

The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This also is vanity.

The writer's final conclusion at the end of the book is:

Fear God, and keep his commandments; for that is the whole duty of everyone. For God will bring every deed into judgment, including every secret thing, whether good or evil. (Ecc 12 vv 13,14)

People who spend their lives chasing money, believing it is the answer to all their needs are barking up the wrong tree!

## **The Old Testament Prophetic Books – Isaiah to Malachi**

In general terms these prophets wrote at a time of national rebellion and failure. Their message in a nutshell was that God was judging the nation for breaking their covenant with him. Some time in the future there would be a time of restoration when the nation would be righteous and prosperity would flow. Meanwhile the rebellious nation would have to put up with many hardships and difficulties, including financial hardships. The remnant of individuals who still pleased God would share in the nation's distress in keeping with the terms of the covenant where rewards and punishments were collective. (See above p4.)

For convenience in considering the subject of wealth and poverty the prophets can be divided into two groups. The first group consists of the prophets who wrote before and during the exile, i.e. Isaiah to Zephaniah. One of their concerns was the Israelites' dishonesty and greed, which included getting rich by fair means or foul. As part of this there was active but deviant religiosity as the Israelites sought the favour of various gods, including their own, by means of sacrifices and other religious activities divorced from moral behaviour.

The second group consists of the three prophets who wrote immediately after the exile, i.e. Haggai, Zechariah and Malachi. By this time it seems the Jews had realized that being religious was not a passport to wealth. They were a poor society and were tempted to neglect temple worship by not providing properly for the building, and other expenses.

The following passages and verses provide a sample of the prophets' messages:

### **Group 1 - Isaiah to Zephaniah**

Isaiah Chapter 1 provides an excellent summary of what was going wrong in Israelite society and is worth reading in full. For reasons of space I only quote a few extracts:

What to me is the multitude of your sacrifices? says the LORD; I have had enough of burnt offerings of rams and the fat of fed beasts...even though you make many prayers, I will not listen...your hands are full of blood. Seek justice, rescue the oppressed... Everyone loves a bribe and runs after gifts. They do not defend the orphan...and the widow's cause does not come before them...I will turn my hand against you; I will smelt away your dross as with lye...you shall be ashamed of the oaks in which you delighted... [a reference to idolatry].

By contrast true religion is found in Isaiah 58. in a passage that reminds us of Job's use of wealth and God's blessing and protection of him:

E.g. vv 6-9 Is not this the fast that I choose: to loose the bonds of injustice, to undo the thongs of the yoke, to let the oppressed go free, and to break every yoke? Is it not to share your bread with the hungry, and bring the homeless poor into your house; when you see the naked, to cover them, and not to hide yourself from your own kin? Then your light shall break forth like the dawn, and your healing shall spring up quickly; your vindicator shall go before you, the glory of the

LORD shall be your rear guard. Then you shall call, and the LORD will answer; you shall cry for help, and he will say, Here I am.

Isaiah 6 tells us that the Israelites' sin and the resulting judgment will last a long time:

V 9 [God] said, "Go and say to this people: 'Keep listening, but do not comprehend; keep looking, but do not understand.' Make the mind of this people dull..." Then I said, "How long, O Lord?" And he said: "Until cities lie waste without inhabitant, and houses without people, and the land is utterly desolate; until the LORD sends everyone far away..."

Despite the gloom of the present and near future Isaiah is shot through with promises of a marvellous if distant future. Israel will have a righteous son of David to rule it. It will be forgiven and cleansed and become the righteous leading nation of the world. There will be righteous temple worship including acceptable sacrifice:

Isa 56 v7 ...their burnt offerings and their sacrifices will be accepted on my altar; for my house shall be called a house of prayer for all peoples.

Part of this restoration involves a level of material prosperity reminiscent of the great days of Solomon in 1 Kings 10. Isaiah 60 expands on this, e.g.

V 17 Instead of bronze I will bring gold, instead of iron I will bring silver; instead of wood, bronze, instead of stones, iron.

The other group 1 prophets have much the same message. The following passages consider additional points.

Jeremiah 29 records a letter Jeremiah sent to some exiles in the idolatrous city of Babylon. Jeremiah advised the exiles to accept their lot, knowing that God was in charge and would bring Babylonian rule to end in seventy years, time. Until then they were to settle down and lead normal lives. In particular they were to,

(v 7) seek the welfare of the city where I have sent you into exile, and pray to the LORD on its behalf, for in its welfare you will find your welfare.

The city's "welfare" included a degree of material prosperity. The implication is that they will share in the city's welfare whatever it is.

Jeremiah 31 vv 31-34 prophesies that there will be a new covenant between God and Israel. The blessings of the new covenant are:

- v 33 having God's laws inscribed in the mind
- v 33 being set apart as God's people
- v 34 knowing God personally,
- v 34 forgiveness of sins

Material prosperity is not directly mentioned. However, being God's people implies that he would have a responsibility to look after them.

Ezekiel 16 vv 49-50 tells us that one of Sodom's sins was a lack of concern for the poor:

This was the guilt of your sister Sodom: she and her daughters had pride, excess of food, and prosperous ease, but did not aid the poor and needy. They were haughty, and did abominable things before me; therefore I removed them

Ezekiel 18 vv 5-18 contrasts the righteous man with the unrighteous man. Part of the contrasts concern their financial behaviour:

If a man is righteous and does what is lawful and right ... does not oppress anyone, but restores to the debtor his pledge, commits no robbery, gives his bread to the hungry and covers the naked with a garment, does not take advance or accrued interest ... such a one is righteous ... If he has a son who ... oppresses the poor and needy, commits robbery, does not restore the pledge ... takes advance or accrued interest ... he shall surely die;

Habakkuk 3 vv 17-18 shows that it is possible to rejoice in the midst of poverty:

Though the fig tree does not blossom, and no fruit is on the vines; though the produce of the olive fails, and the fields yield no food; though the flock is cut off from the fold, and there is no herd in the stalls, yet I will rejoice in the LORD; I will exult in the God of my salvation.

## **Group 2 Haggai to Malachi**

Haggai's message was that the recently returned exiles had to fulfill their mission to rebuild the temple - see Ezra 1 vv 1-4. This was their priority and they were neglecting it. Haggai informs them that recent famine conditions were a punishment by God (1 vv 3-11). The people obeyed (1 vv 12-13). As a result God once again blessed them (3 v 19). From this we can draw the lesson that God is concerned with worship as well as caring for the poor. It is not "either or", it is "both and". Zechariah worked with Haggai and his message about wealth and poverty was much the same.

Malachi is the last of the prophets and is a somber book. It is addressed to the returned exiles who are also returning to many of the same sins as before the exile. Malachi 3 v5 states:

I will draw near to you for judgment; I will be swift to bear witness against the sorcerers, against the adulterers, against those who swear falsely, against those who oppress the hired workers in their wages, the widow and the orphan, against those who thrust aside the alien, and do not fear me, says the LORD of hosts.

One sin that is highlighted is their failure to tithe according to the Law of Moses. Chapter 8 vv 8-11 states:

Will anyone rob God? Yet you are robbing me! But you say, "How are we robbing you?" In your tithes and offerings! 9 You are cursed with a curse, for you are robbing me — the whole nation of you! Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the LORD of hosts; see if I will not open the windows of heaven for you and pour down for

you an overflowing blessing. 11 I will rebuke the locust for you, so that it will not destroy the produce of your soil; and your vine in the field shall not be barren, says the LORD

## **NEW TESTAMENT CONSIDERATIONS**

**Introduction** In many ways the New Testament follows on naturally from the old, the main differences perhaps being the different circumstances of the people involved. Money is often mentioned in the New Testament. The love of money was a major temptation, which makes the New Testament highly relevant for today. In this section most of the New Testament passages on money are considered. (For reasons of space some passages are omitted.)

**The Gospels – Jesus as an example** Jesus was born into a family of modest means, but there is no indication of extreme poverty.

Luk 2 vv 21-24. The family was poor enough that they could not offer the usual temple offering of a lamb and a dove when Jesus was eight days old. (Lev 12 v 6) Instead they offered two doves in line with Lev 12 v 8. This may be thought to indicate habitual poverty. However, they had been uprooted from their home village and were lodging in Bethlehem - presumably living on savings, so a temporary shortage of cash is not surprising. By the time the Magi arrived in Matthew 2 v 12 they could afford to live in a "house", not a stable and perhaps Joseph set up a carpentry business in Bethlehem. The Magi's visit led to another move - this time to escape from Herod's attempt to wipe out a pretender to the throne. However, God's provision for the family is seen in the valuable gifts that could see them through the expenses of a stay in Egypt. (Mat 2 vv 1-15)

As Jesus grew up he followed Joseph into the trade of carpenter (Mat 13 v 55 & Mar 6 v 3) thus showing that even the Son of God had to earn a living. There is no mention of Joseph in the gospels after Jesus had grown up and it seems likely that he was the main breadwinner for his family after Joseph died.

At about the age of thirty (Luk 3 v 23) Jesus began his ministry. From then on there is no suggestion that Jesus continued his work as a carpenter. Instead he depended on the gifts and hospitality of others. Much of the giving seems to have come from women of independent means whom he had helped. (Luk 8 vv 1-3)

Jesus seems to have shown a remarkable indifference to material possessions. His aim was to carry out his heavenly father's work (John 5 vv 19) and he trusted that God would provide for his bodily needs.

His first major test was immediately after he had fasted for 40 days, a major feat of physical endurance in itself. He may well have been expecting to begin to eat again. However, instead he faced the reality of having nothing to eat in a severely weakened physical state and facing an onslaught from the devil. The first temptation was to provide for his needs in a way that God had not ordained. Mat 4 v 3:

The tempter came and said to him, "If you are the Son of God, command these stones to become loaves of bread."

There was nothing obviously immoral about turning stones into bread, but it was not in line with his mission and Jesus refused. Elsewhere there are many examples of Jesus providing material things for the benefit of others in a miraculous way, so it seems clear that the temptation was a genuine one. By the time the temptations finished it seems that Jesus was in such a weak physical state that he needed assistance from angels. This implies that although God promises to meet our needs he may wait longer than we expect to do so. Mat 4 v 11:

Then the devil left him, and suddenly angels came and waited on him.

Unlike many religious people Jesus was not an ascetic. He was happy to receive an extravagant but appropriate gift. (Mat 26 vv 6–13) He was often invited to feasts and his participation led to criticism from his enemies. They called him a "glutton and a drunkard". (Mat 11 v 19) However, eating and drinking was never his priority and he turned down what sounds like a reasonable request for help from an overworked giver of hospitality. (Luk 10 vv 40-42)

Jesus was not the only one to give up his trade and start "living by faith". He called a band of men to follow him, and they too gave up their previous occupations, e.g. the calling of Peter, Andrew, James and John in Mat 4 vv 18-22. Jesus and his travelling companions seem to have led a communal existence sharing a common purse. They would share what they had with the poor. Interestingly Jesus gave the responsibility for the purse to the member of his band he knew to be least trustworthy – Judas. Judas took advantage of this to help himself. (John 12 vv 5,6; John 6 v 70) Jesus' reasons for doing this are not given. However, it does show that keeping their money safe was not Jesus' priority!

Jesus died a criminal's death on a cross, apparently no richer materially when he died than when he was born. Just as the wealthy magi provided for his needs as an infant, so the wealthy Joseph of Arimathea provided for Jesus' needs at his death. (Mat 27 vv 57-61)

## **The Gospels – The Teaching**

Jesus' ministry is preceded by John the Baptist calling the people to repent and demonstrate their sincerity by their actions. The principal actions recorded are to do with material possessions. E.g. Luk 3 vv 10-11:

And the crowds asked him, "What then should we do?" In reply he said to them, "Whoever has two coats must share with anyone who has none; and whoever has food must do likewise."

Much of Jesus' teaching about money is found in Matthew's account of the Sermon on the Mount – Mat 6 vv 19-34:

"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light; but if your eye is unhealthy, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth. Therefore I tell you, do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear. Is not life more than food, and the body more than clothing? Look at the birds of the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And can any of you by worrying add a single hour to your span of life? And why do you worry about clothing? Consider the lilies of the field, how they grow; they neither toil nor spin, yet I tell you, even Solomon in all his glory was not clothed like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you — you of little faith? Therefore do not worry, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear?' For it is the Gentiles who strive for all these things; and indeed your heavenly Father knows that you need all these things. But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well."

Having a "healthy eye" was a Jewish idiom for being generous, whereas having an "unhealthy eye" was an idiom for being mean.

In this passage Jesus makes it clear that Christians cannot have their cake and eat it. To serve him which means you will not prioritize making or keeping money. Instead you will seek to please him, which includes being generous with what you have. This may lead to you lacking overt financial security and at times you may be worried about where your next meal is coming from. However you should not worry, as God will look after you one way or another. God's way of caring for his people in times of difficulty sometimes includes the unusual or even miraculous. The most famous example is probably the feeding of the five thousand. However, such events are the exception, not the rule. It is interesting that after this miracle Jesus commands his disciples,

"Gather up the fragments leftover, so that nothing may be lost."  
(Joh 6 v 12)

Even when God had just shown that he could easily provide miraculous abundance Jesus teaches that the normal rule of thriftiness still applies.

Luke's version of the Sermon on the Mount - Luke 6 v 36 - also shows that giving leads to receiving, but in this case there is the implication that some of the receiving may be in this life:

[Jesus said] ...give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back

(Note: It is claimed in some circles that this event consisted of Jesus persuading the better off sections of the crowd to share with those who had nothing. However, John 6 v 14 states that this was a “miraculous sign”, which in the context means a supernatural event.)

In the Parable of the Shrewd Manager – Luke 16 vv 1-13 – the lesson is as follows (vv 8-13):

The children of this age are more shrewd in dealing with their own generation than are the children of light. And I tell you, make friends for yourselves by means of dishonest wealth so that when it is gone, they may welcome you into the eternal homes. "Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest also in much. If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches? And if you have not been faithful with what belongs to another, who will give you what is your own? No slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth."

This suggests that part of the “treasure in heaven” is the number of friendships that Jesus’ disciples will have in the after life and the size of the welcoming committee when they die. Another part is the degree of responsibility and corresponding resources they will have to administer after Jesus returns to rule the Earth, delegating much of his authority to the Church. (See the Parable of the Minas Luk 19 vv 11-26, the Parable of the Talents Mat 25 vv 14-29, Rev 2 v 26-27, 1 Cor 6 v 2.)

In order to maximize our wealth in the afterlife they need to give away as much as possible to good causes in this life. In Luk 12 vv 32 Jesus says,

"Do not be afraid, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailling treasure in heaven..."

For those who ignore Jesus’ teaching there are a number of warnings. The Parable of the Rich Fool (Luk 12 vv 13-21) shows that they can never depend on their money, as this life is fragile. It can end at any time without warning. The parable of Lazarus and the Rich Man (Luk 16 vv 19-28) suggests that the pleasures of being a rich but uncaring person are nothing compared to the consequent suffering to be endured after death. This parable also teaches that the rich are unlikely to respond to the gospel, however much warning they receive. Luk 16v31:

If they do not listen to Moses and the prophets, neither will they be convinced even if someone rises from the dead.

The same lesson is found in the account of the Rich Ruler, e.g. Luk 18 vv 18-27, which ends with,

“How hard it is for those who have wealth to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for someone who is

rich to enter the kingdom of God.” Those who heard it said, “Then who can be saved?” He replied, “What is impossible for mortals is possible for God.”

Such rich people are contrasted with the little children in the preceding passage who seem to have no trouble in entering the kingdom. This may be because they are not hindered by the prospect of losing control of their wealth. Similarly the gospel is “good news to the poor” (Luk 4 v 18), the poor having little to lose and much to gain.

### **Acts of the Apostles**

As far as wealth is concerned Acts continues where the gospels leave off. The early church in Jerusalem was very poor. Acts 2 vv 44-45 reads:

All who believed were together and had all things in common; they would sell their possessions and goods and distribute the proceeds to all, as any had need.

This shows the disciples putting into practice what Jesus taught in Luke 12. However, this sharing was entirely voluntary as the account of Ananias and Sapphira makes clear. Like others this couple sold some property. However, they only donated part of the proceeds while lying that they had given away everything. In Acts 5 v 4 Peter says,

“While it remained unsold, did it not remain your own? And after it was sold, were not the proceeds at your disposal?”

There is no suggestion that the Jerusalem church’s practice of having possessions in common was repeated elsewhere and it may well have been special measures for a particular situation. Jesus had predicted disaster for the nation and there was no point in hanging on to property.

Wealth and poverty do not feature much as an issue in the rest of Acts. However, there are at least two further passages of note. The first is part of Paul’s speech to the Ephesian elders in Acts 20 vv 33-35:

I coveted no one’s silver or gold or clothing. You know for yourselves that I worked with my own hands to support myself and my companions. In all this I have given you an example that by such work we must support the weak, remembering the words of the Lord Jesus, for he himself said, ‘It is more blessed to give than to receive.’

Here again there are the principles of unconcern with money, honesty, hard work and generosity to the needy together with a reminder that we cannot outgive God.

The second is in Paul’s defence speech in his trial before Felix in Acts 24 v 17:

“Now after some years I came to bring alms to my nation and to offer sacrifices.”

This shows the importance Paul gave to supporting the poor as well as to his principal mission of preaching the gospel.

## The Letters

These passages were written to particular churches in particular situations, so it can be difficult to be sure exactly how much applies to all Christians for all time. However, most of what is written is consistent with the rest of the Bible and most of it is probably valid for everyone. Wealth and poverty are one of the topics found scattered throughout the letters. On the whole the passages are straightforward and they are often hard hitting. Many references speak for themselves.

Rom 13 vv 5-8:

... one must be subject [to human authorities], not only because of [their] wrath but also because of conscience. For the same reason you also pay taxes, for the authorities are God's servants, busy with this very thing. Pay to all what is due them — taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, honour to whom honour is due. Owe no one anything, except to love one another; for the one who loves another has fulfilled the law.

This is the classic passage explaining the duty of Christians to pay their taxes. The final sentence broadens the subject to the matter of paying debts generally. Some have interpreted this to mean that Christians must not be in debt at all, which would mean that they should not have bank loans, credit cards and perhaps even mortgages, etc. The Geek word for "owe" is *opheilo*, which has a broad meaning. Although it is used with respect to money debts, it is also used wherever there is an obligation. E.g. 1Joh 3 v 16:

We know love by this, that he laid down his life for us — and we ought [i.e. are under an obligation to] to lay down our lives for one another.

The meaning of Romans 13 v 8 therefore seems to be:

Christians must always discharge their obligations apart from the continuing obligation to love one another - an obligation which can never be discharged.

In a money situation this would imply that Christians should pay their bills, repayments on loans etc. as they become due. Since there is no obligation to pay before the due date, this verse would not seem to be a prohibition of debt generally. (Neither does it justify debt.)

1 Cor 4 vv 9-13:

For I think that God has exhibited us apostles as last of all, as though sentenced to death, because we have become a spectacle to the world, to angels and to mortals... To the present hour we are hungry and thirsty, we are poorly clothed and beaten and homeless... We have become like the rubbish of the world, the dregs of all things, to this very day.

There is also a very similar passage in 2 Corinthians. Clearly being an apostle was not a passport to material wealth!

As already mentioned one of Paul's major concerns was the relief of the poverty stricken Christians of the Holy Land. This led to two passages in 1 and 2 Corinthians:

1 Cor 16 vv 1-3:

Now concerning the collection for the saints: you should follow the directions I gave to the churches of Galatia. On the first day of every week, each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come. And when I arrive, I will send any whom you approve with letters to take your gift to Jerusalem.

2 Cor 8 v 1 – 2 Cor 9 v 15:

We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia; for during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of generosity on their part. For, as I can testify, they voluntarily gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry to the saints — and this, not merely as we expected; they gave themselves first to the Lord and, by the will of God, to us... Now as you excel in everything ... so we want you to excel also in this generous undertaking. I do not say this as a command, but I am testing the genuineness of your love against the earnestness of others. For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich. And in this matter I am giving my advice: it is appropriate for you who began last year not only to do something but even to desire to do something — now finish doing it, so that your eagerness may be matched by completing it according to your means. For if the eagerness is there, the gift is acceptable according to what one has — not according to what one does not have. I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance between your present abundance and their need, so that their abundance may be for your need, in order that there may be a fair balance. As it is written, "The one who had much did not have too much, and the one who had little did not have too little."... We intend that no one should blame us about this generous gift that we are administering, for we intend to do what is right not only in the LORD's sight but also in the sight of others... I thought it necessary to urge the brothers to go on ahead to you, and arrange in advance for this bountiful gift that you have promised, so that it may be ready as a voluntary gift and not as an extortion. The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. As it is written, "He scatters abroad, he gives to the poor; his righteousness endures forever." He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry not only supplies

the needs of the saints but also overflows with many thanksgivings to God. Through the testing of this ministry you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others, while they long for you and pray for you because of the surpassing grace of God that he has given you. Thanks be to God for his indescribable gift!

The following principles seem to be present:

- Richer Christians should share their wealth with poorer Christians, so that everyone has enough.
- The amount given should be in proportion to one's income.
- Giving should be regular, - some would say Sundays are the day to set aside money for giving when it is appropriate.
- Monies received should be administered in a transparent fashion so everyone can see they are being used properly.
- A good attitude to giving is crucial. There needs to be a willing generous spirit. Better still a sense that the givers are giving themselves and money is only a part of the gift. (Most of us do not appreciate gifts from mean unwilling people who feel forced to give and neither does God.)
- The more Christians give the more they will receive at a later time. Generous givers will be able to continue giving generously as well as having enough for themselves.
- Giving to poor Christians also brings a spiritual harvest. God is glorified and the recipients thank God and pray for their donors.

It is very interesting that there is no mention of Christians being obliged to give a tithe, i.e. a tenth of their income, either here or elsewhere in the New Testament.

Gal 6 vv 9-10:

So let us not grow weary in doing what is right, for we will reap at harvest time, if we do not give up. So then, whenever we have an opportunity, let us work for the good of all, and especially for those of the family of faith.

Although this passage is about doing good in general it has an obvious application to giving money. It shows that Christians need to persevere in their giving and avoid "compassion fatigue". It also shows that, while it is often right to give to poor people in general the priority should be Christians who are in need. This priority is also found elsewhere the New Testament.

Eph 4 v 28:

Thieves must give up stealing; rather let them labour and work honestly with their own hands, so as to have something to share with the needy.

Theft presumably includes any method of obtaining money dishonestly. In our time this would include benefit fraud; false insurance claims, not paying workmen on time and receiving cheap goods with no questions asked. The antidote is honest work with the aim of providing for the former thief and having enough left over to give to the poor.

Phi 4 vv 10-19:

I rejoice in the Lord greatly that now at last you have revived your concern for me; indeed, you were concerned for me, but had no opportunity to show it. Not that I am referring to being in need; for I have learned [through practical experience] to be content with whatever I have [i.e. content in whatever state I find myself]. I know what it is to have little, and I know what it is to have plenty. In any and all circumstances I have learned the secret of being well fed and of going hungry, of having plenty and of being in need. I can do all things through him who strengthens me. In any case, it was kind of you to share my distress. You Philippians indeed know that in the early days of the gospel, when I left Macedonia, no church shared with me in the matter of giving and receiving, except you alone. For even when I was in Thessalonica, you sent me help for my needs more than once. Not that I seek the gift, but I seek the profit that accumulates to your account. I have been paid in full and have more than enough; I am fully satisfied, now that I have received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God. And my God will fully satisfy every need of yours according to his riches in glory in Christ Jesus.

The Philippians seem to have been the most supportive of the New Testament churches and are perhaps a model for the rest of us. The following principles seem to apply:

- Paul's joy at receiving money was primarily a spiritual response to seeing their generosity. It was primarily the thought that counted.
- Paul has learned the practical art of being content in all situations, including extreme poverty. He was content through depending on God's strength to cope with any and every situation. This is a lesson that would benefit all Christians.
- Although Paul benefited from the Philippians' giving the Philippians would benefit even more. It was more blessed to give than to receive.
- It was important to provide a receipt, i.e. state that the courier had discharged his trust.

1 The 4 vv 10b-12:

But we urge you, beloved, ... to aspire to live quietly, to mind your own affairs, and to work with your hands, as we directed you, so that you may behave properly toward outsiders and be dependent on no one.

2 Thes 3 vv 6-15

Now we command you, beloved, in the name of our Lord Jesus Christ, to keep away from believers who are living in idleness and not according to the tradition that they received from us. For you yourselves know how you ought to imitate us;

we were not idle when we were with you, and we did not eat anyone's bread without paying for it; but with toil and labour we worked night and day, so that we might not burden any of you. This was not because we do not have that right, but in order to give you an example to imitate. For even when we were with you, we gave you this command: Anyone unwilling to work should not eat. For we hear that some of you are living in idleness, mere busybodies, not doing any work. Now such persons we command and exhort in the Lord Jesus Christ to do their work quietly and to earn their own living. Brothers and sisters, do not be weary in doing what is right. Take note of those who do not obey what we say in this letter; have nothing to do with them, so that they may be ashamed. Do not regard them as enemies, but warn them as believers.

The Thessalonian church seems to have had a problem with people who preferred not to earn their own living, but to be "busybodies", meddling in other people's business and sponging off other church members. This problem became so severe that Paul ordered that such people be excommunicated, which was the standard punishment for persistent and serious offenders. The aim was that such people would change their ways and the rift would not be permanent. In addition it brings disrepute to the church to have idle "Christians". This passage implies that although the relief of poverty is usually a good thing it is important that those helped are enabled - and required if necessary - to earn their own living whenever and as soon as possible. It also puts in context Jesus' command to give to those who ask (Mat 5 v 42). Presumably Jesus had in mind the wayside beggars of his day, not lazy church or family members.

1 Tim 3 vv 2,3 & v 8:

Now a bishop must be above reproach, ... not a lover of money.

Deacons likewise must be ... not greedy for money

The word "bishop" means overseer and it is probably interchangeable with the term elder. In other words leaders of local churches must not love money.

1 Tim 5 vv 3-16:

Honour widows who are really widows. If a widow has children or grandchildren, they should first learn their religious duty to their own family and make some repayment to their parents; for this is pleasing in God's sight. The real widow, left alone, has set her hope on God and continues in supplications and prayers night and day; but the widow who lives for pleasure is dead even while she lives. ... And whoever does not provide for relatives, and especially for family members, has denied the faith and is worse than an unbeliever. Let a widow be put on the list if she is not less than sixty years old and has been married only once; she must be well attested for her good works, as one who has brought up children, shown hospitality, washed the saints' feet, helped the afflicted, and devoted herself to doing good in every way. But refuse to put younger widows on the list; ... If any

believing woman has relatives who are really widows, let her assist them; let the church not be burdened, so that it can assist those who are real widows.

This passage concerns the church's provision for relief of widows and includes detailed instructions about who should be "honoured", i.e. supported financially. The issue is separating out those who should be supported from those who can either support themselves or be supported by their families. Clearly it is a principle that Christians should count their own families as priority.

1 Tim 5 v 17-18:

Let the elders who rule well be considered worthy of double honour, especially those who labour in preaching and teaching; for the scripture says, "You shall not muzzle an ox while it is treading out the grain," and, "The labourer deserves to be paid."

This passage establishes the principle that church leaders, who do a good job, expending time and effort at their task, are entitled to a generous stipend.

1 Tim 6 vv 3-10:

Whoever teaches otherwise and does not agree with the sound words of our Lord Jesus Christ and the teaching that is in accordance with godliness, is conceited, understanding nothing, imagining that godliness is a means of gain. Of course, there is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.

This passage shows that in the New Testament age as well as now, there was false teaching to the effect that God will make you rich materially if you approach him in the right way. Paul points out that on the contrary the most we have a right to expect is our food and clothing - nothing more. (Compare Mat 6 vv 25-34) He then sets out the danger of loving money, which is a not the root of all evil.

1 Tim 6 v 17:

As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.

This is Paul's useful summary of the attitude rich Christians should have. The term "rich" means having plenty. As such it applies to most Christians living in the developed world, including most of the readers of this paper. (Even the less well off generally have

abundant food, and may struggle to find storage space for all their and their children's possessions.)

2 Tim 3 vv 1-9:

... in the last days distressing times will come. For people will be lovers of themselves, **lovers of money**, ... lovers of pleasure rather than lovers of God, holding to the outward form of godliness but denying its power. Avoid them! ... these people ... oppose the truth. But they will not make much progress, because, ... their folly will become plain to everyone.

In this passage Paul warns against false Christian teachers. (The term "the last days" is a Jewish term for the days of the Messiah, i.e. now.) One of the characteristics of these false Christians is their love of money. However, their ability to deceive will be limited. This shows that a love of money is sometimes a characteristic of false teachers. Because it is a matter of the heart such love may not be obvious. However, it suggests that a teacher who teaches that Christians should be materially rich or one who lives an extravagant life-style is suspect.

Heb 10 vv 32- 36 & 13 v 5:

... recall those earlier days when, after you had been enlightened, you endured a hard struggle with sufferings, ... For you had compassion for those who were in prison, and you cheerfully accepted the plundering of your possessions, knowing that you yourselves possessed something better and more lasting. Do not, therefore, abandon that confidence of yours; it brings a great reward. ...  
Keep your lives free from the love of money, and be content with what you have; for he has said, "I will never leave you or forsake you."

These passages show that Christians may suffer financial persecution because of their faith. Although most Western Christians do not suffer such persecution, in some countries Christians may face heavy fines for such crimes as meeting together. Even in the UK converts from other religions may lose their financial security when their families reject them. In this case the "love of money" is not so much a desire to be rich, but rather a love of financial comfort and security.

Jas 1 vv 9-11 & 2 vv 1-9:

Let the believer who is lowly [i.e. poor] boast [also rejoice, glory] in being raised up, and the rich in being brought low, because the rich will disappear like a flower in the field. For the sun rises with its scorching heat and withers the field; its flower falls, and its beauty perishes. It is the same way with the rich; in the midst of a busy life, they will wither away.

My brothers and sisters, do you with your acts of favoritism really believe in our glorious Lord Jesus Christ? For if a person with gold rings and in fine clothes comes into your assembly, and if a poor person in dirty clothes also comes in, and if you take notice of the one wearing the fine clothes and say, "Have a seat here, please," while to the one who is poor you say, "Stand there," or, "Sit at my feet," have you not made distinctions among yourselves, and become judges with evil thoughts? Listen, my beloved brothers and sisters. Has not God chosen the poor

in the world to be rich in faith and to be heirs of the kingdom that he has promised to those who love him? But you have dishonored the poor. Is it not the rich who oppress you? ... You do well if you really fulfill the royal law according to the scripture, "You shall love your neighbor as yourself." But if you show partiality, you commit sin and are convicted by the law as transgressors.

The great men and women of this world are usually rich. It is always a temptation for Christians to follow the way of the world by thinking better of themselves and others when they are rich and vice versa. James teaches that Christians need to compensate for this in the way they think and speak of themselves. Rich Christians should rejoice in their mortality - such rejoicing keeps them humble - whereas the poor should rejoice in their status as God's children etc. Moreover, if Christians show partiality to rich people over vagrants they violate the command to love one's neighbour as oneself.

Jas 4 vv 13- 16:

Come now, you who say, "Today or tomorrow we will go to such and such a town and spend a year there, doing business and making money." Yet you do not even know what tomorrow will bring. What is your life? For you are a mist that appears for a little while and then vanishes. Instead you ought to say, "If the Lord wishes, we will live and do this or that." As it is, you boast in your arrogance; all such boasting is evil.

This is a word for business people. The modern fashion for making business plans, setting targets etc without acknowledging God's part in both life and wealth creation is nothing new. Planning is not wrong, but Christian business people are commanded to be humble and explicit about their beliefs, - acknowledging that it is God who enables them to make money.

1 Joh 3 vv 16-18:

We know love by this, that he laid down his life for us — and we ought to lay down our lives for one another. How does God's love abide in anyone who has the world's goods and sees a brother or sister in need and yet refuses help? Little children, let us love, not in word or speech, but in truth and action.

As in other passages "love" must be active to have meaning and includes relief of poor Christians. In this case the poor are in the local church.

## **SOME LESSONS FROM THE OLD TESTAMENT**

- God provides the means for mankind to produce and enjoy material prosperity.
- However, because of the Genesis 3 curse production of wealth is hard work and it requires diligence to produce it.
- This brings the temptation to acquire wealth by easier illegitimate means such as theft, excessive taxation and the withholding of payments due. The "wicked" do this kind of thing.

- Many live in poverty for a variety of reasons, e.g. laziness, victimization, and disability.
- Wealth is good, but there are better things such as righteousness, wisdom and a good reputation.
- Those who are materially wealthy are obliged to share their wealth with those who are unable for one reason or another to produce it.
- Being wealthy brings with it the deadly and deceptive temptation to depend on wealth rather than God. Because of this it is often better not to be too wealthy. Being poor brings with it the temptation to depend on dishonesty rather than God. However, this does not seem to be such a serious temptation as rich people have.
- The Israelites were promised material prosperity if they kept the terms of the Law of Moses. This promise was specific to that situation and people and modern Gentile Christians have no grounds in the Old Testament to believe that it applies to them.

## **SOME ADDITIONAL LESSONS FROM THE NEW TESTAMENT**

- Christians are promised a rich inheritance in the life to come (e.g. Eph 1 v 18), but trouble in this life (e.g. Joh 16 v 33). There is no promise of wealth in this life. Neither is there a promise of poverty.
- God recognises that Christians have basic physical needs and he can be trusted to make sure they have at least the basic minimum necessary as long as he wants them on this Earth.
- He will provide what we need, including money, to carry out his purposes.
- Some Christians will be rich, but the majority will be poor.
- Being rich is a major obstacle to faith in Jesus.
- The love of money is a major temptation, both inside and outside the church.
- God wants us to be content with our lot, whether rich or poor.
- Money is meant to be a blessing that enables us both to enjoy life and - where we have more than enough - to provide for the needs of others who cannot provide for themselves.

## **SPECIAL ISSUES**

Introduction The aim of this paper is to provide an overview of the Bible's teaching, with the hope that the reader can work out for themselves how to apply the teaching to their particular circumstances. What follows is a brief look at a few special issues.

1. **Politics** If Jesus were a modern UK citizen which party would he vote for if any? The Bible is not a political tract, but it does contain values and principles that apply to all areas of life including politics. Over the centuries there have been numerous attempts to construct a "Christian" approach to the art of running countries, including economic issues. This paper is far too short to attempt a critique of political parties and ideas. Any Christian politician or voter will

presumably have regard for the lessons of the Bible. The economy is only one issue and there may be other more important issues, e.g. attitude to the gospel, to consider. In terms of financial policy such matters as honesty; stewardship; thrift; care for the poor; the need for hard work; money as a means not an end in itself; etc. will be in mind.

2. **Personal Debt** Should Christians take out personal loans, have credit cards, take out mortgages, etc? The Biblical passages above suggest the following principles:
  - Christians may take out loans etc as long as they can discharge their financial obligations, both new and old. If they are rich this includes the obligation to give generously.
  - Christians should pray about the matter before taking out a loan. (E.g. Pro 3 vv 3-5) God often has unexpected ways of providing for us.
  - They should be sure their motivation is good, e.g. to provide for their family, and is not for the indulgence of self or others.
  
3. **“Faith Teaching”** “Faith Teaching” is popular around the world, including USA, South Korea and Africa. There are various forms and doctrines, but in essence the teaching is that if one has “faith” for anything, including money, one will receive it. Often an essential ingredient is “speaking out” what is believed for – “naming and claiming”. A favourite text is Mar 11 v 23,24. The context is Jesus cursing the fig tree. (It would be interesting to know how many such teachers have successfully cursed a tree or moved a mountain!) Mar 11 vv 21-23:

Peter ... said to him, "Rabbi, look! The fig tree that you cursed has withered." Jesus answered them, "Have faith in God. 23 Truly I tell you, if you say to this mountain, 'Be taken up and thrown into the sea,' and if you do not doubt in your heart, but believe that what you say will come to pass, it will be done for you. 24 So I tell you, whatever you ask for in prayer, believe that you have received it, and it will be yours.

In fact this is one of several similar passages such as Joh 14 vv 12-14:

Very truly, I tell you, the one who believes in me will also do the works that I do and, in fact, will do greater works than these, because I am going to the Father. I will do whatever you ask in my name, so that the Father may be glorified in the Son. If in my name you ask me for anything, I will do it.

The essential thing seems to be that the person having faith is in tune with the Trinity – he/she “has faith in God” and is asking in Jesus’ name.

In 1 Cor 13 v 2 Paul speaks of having “faith, so as to remove mountains”. This is referred to in 1 Cor 12 v 9 as a special gift of the Holy Spirit, not as part of the everyday faith of all Christians.

In conclusion there may be occasions when God gives faith that he will do something special including meeting a particular material need. However, this is very different from God promising to do whatever we decide we have “faith for” and which we “name and claim”.

4. **The Tithe** This is a controversial issue amongst Bible scholars. All agree that Christians should give generously, including supporting their local church. Many might agree that the discipline of tithing is a good idea. What is disputed is whether the Bible teaches that Christians must give a tithe of their income - some would say to the church - as a minimum.

The basic argument against tithing-as-a-command is that such commands (plural) are all in the context of the Mosaic Law, which does not apply to Christians. (E.g. see Acts 15.) By contrast the Christian is commanded to surrender everything he/she has (Luk 14 v 33), which includes money. In practice God usually leaves Christians to dispose of their money as they see fit, guided by the principle of generous willing prayerful giving. The amount given may well be substantially above ten per cent. According to this view, tithing is frequently a useful discipline, but no more. This is the writer's view. However, it is worth considering some of the arguments for compulsory tithing in a little detail. I am particularly indebted to R T Kendall, who believes in compulsory tithing, for what follows.

- i. Gen 14 v 20:

King Melchizedek of Salem brought out bread and wine; he was priest of God Most High. He blessed him ... And Abram gave him one-tenth of everything.

This incident is the first record of tithing in the Bible. There is no explanation as to why Abram gave Melchizedek a tenth rather than any other amount and certainly no indication that this was a result of a command to all God's people. It is easy to speculate why Abram gave a tithe – e.g. it could have been customary; it could have been inspired. It seems to set us a good example. However, that is as far as we can go with this verse.

- ii. Num 18 v 21:

To the Levites I have given every tithe in Israel for a possession in return for the service that they perform, the service in the tent of meeting.

This verse can be taken to indicate that a tenth of a Christian's income should go for the support of the local or national church, with gifts for the poor etc coming on top of this. Clearly there is New Testament support for the principle of Christians paying the expenses of their local church including their ministers' salaries. However, the exact proportion of income required is never stated or implied. Furthermore there were in fact three different tithes in the Law of Moses – see Num 18 vv 21-24; Deu 12 vv 5-7; & Deu 14 vv 28-29. Why would the Christian be subject to one, but not the others?

- iii. Mat 23 v 23:

"Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. It is these you ought to have practiced without neglecting the others.

This is the only New Testament incident where it is clearly implied that tithing was compulsory. However, the context is Jesus speaking to some Pharisees, not his disciples. The Pharisees were under the Law of Moses and therefore obliged to tithe everything and they were also outside the kingdom of God. (See Gal 5 vv 3,4 & Mat 5 v 20). It says nothing about those who are inside the kingdom.

- iv. There is the anecdotal argument that churches and individuals who practise tithing thrive financially and spiritually whereas those who do not do poorly. This may be true as a general rule and it is consistent with various Bible passages. However, it is unlikely to be automatic. If this argument is right then the apostles would have tithed and they did not thrive financially on any consistent basis. This argument may be useful in encouraging a disciplined giving, but it does not prove anything.
  - v. There is the ad hominem argument that those who do not agree with tithing are making excuses for their unwillingness to part with their money. Ad hominem arguments are where arguments attack the person's credibility rather than answering their arguments directly. They may have a point. They may be insulting, factually incorrect about the person concerned, and a sign of a weak argument. By themselves they prove nothing. In the case of tithing there may well be Christians who are looking for excuses not to give as they should. Hopefully the theologians who address this issue are not among them.
5. **Gambling** Gambling may be defined as "playing games of chance for money" (OED). Although gambling is not specifically mentioned in the Bible, Christians generally may have no difficulty in believing that wagering substantial quantities of money violates various Biblical principles. E.g. if you lose you are wasting what God given and if you win you are taking advantage of others' weakness. However it may be more difficult to know what is right where the amount of money concerned is trivial, where there is motivation other than gain, and especially if it is to raise money for a "good cause". If other people are involved should the Christian be different where to do so looks as if they are taking a stand on something of no importance. Lotteries in aid of hospices and office syndicates for the National Lottery are possible examples. Christians are divided on this: some will join in, some will refuse to join in, and others may offer a donation to the good cause concerned. Whatever they decide to do they may feel uneasy. The main Biblical principle here is to use money wisely and this applies to even small amounts. In practice this may be a Rom 14 situation where Christians will have to be convinced in their own minds and await the judgement.
6. **Sacrificial Giving** To some extent all giving is sacrificial. The issue here is giving at a level that "hurts", e.g. that could lead the giver into debt or deprive them of the usual necessities of life. An extreme example of this in the New Testament is the

widow giving her two “mites” into the temple treasury. In context the passage is as follows, Mar 12 v 38 – Mar 13 v 2:

As he [Jesus] taught, he said, "Beware of the scribes, who like to walk around in long robes, and to be greeted with respect in the marketplaces, and to have the best seats in the synagogues and places of honor at banquets! They devour widows' houses and for the sake of appearance say long prayers. They will receive the greater condemnation." He sat down opposite the treasury, and watched the crowd putting money into the treasury. Many rich people put in large sums. A poor widow came and put in two small copper coins, which are worth a penny. Then he called his disciples and said to them, "Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on." As he came out of the temple, one of his disciples said to him, "Look, Teacher, what large stones and what large buildings!" Then Jesus asked him, "Do you see these great buildings? Not one stone will be left here upon another; all will be thrown down."

The traditional interpretation of this passage is that the widow was a tremendous example of sacrificial giving. Presumably she trusted God to meet her needs once her money was gone. There may be something in this and what follows need not contradict this view.

However, this writer believes that the passage must be taken in context. In the verses immediately before Jesus condemned the scribes who “devour widows’ houses”. Does this mean they defrauded widows to line their own pockets – a traditional understanding of this verse? The scribes Jesus talked about were the highly respected Pharisaic interpreters of the Law and it seems to the writer unlikely they would stoop so low. In the writer’s view it is far more likely that their teaching had the unintended consequence of depriving widows of their limited assets. The widow Jesus watched was in exactly this situation. She provided an example of the influence of the scribes’ teaching by giving away all she had to live on in order to help pay for the temple expenses. Immediately after this incident Jesus pronounced doom on the temple. A religious system that takes money away from poverty-stricken widows is the precise opposite of what it should be – it should be organising collections for them. (Jas 1 v 27) Ironically the widow was not even giving to a particularly good cause. The temple she was supporting was a “den of robbers” (Mar 11 v 17) and God was going to destroy it.

Another example of sacrificial giving is found in 2 Cor 8, which is in part quoted on page 20 of this paper. In this case the giving concerned was a “grace” flowing from the generous hearts of the church concerned. Paul emphasised that he did not in any way influence those concerned. On the contrary they begged for the privilege of being allowed to give. This is entirely different to the situation where church leaders use emotional blackmail, promises of wealth, etc to persuade their poor followers to donate more than they can properly afford. Bearing the above in mind, including points made elsewhere, the writer’s view is as follows: Giving should normally be proportionate to income and commitments – generous but not

excessive. God is not in financial trouble and does not need us to bail him out. Any serious sacrificial giving should flow from the heart of the giver, who should always consider their obligations to pay their bills, support their family etc. Church leaders should never encourage it, and may discourage it.

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