

The Word on Wealth

*A Study of Money and Wealth in the
Old Testament*

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INTRODUCTION

Living in a materialistic age poses numerous challenges for Christians. Not only is there the challenge to our purse, but the challenge of apparent conflicts which often lie unresolved. How do we balance prudence with generosity? How do we know if wealth is a blessing to be enjoyed or an idol to be avoided? Unfortunately, Church teaching does not always give direct answers to specific questions and the beliefs and values which influence our use of money are often not challenged.

With questions about our use of wealth unanswered in the minds of so many Christians, or worse still, unasked, it is perhaps not surprising that the accumulation of money, and the power which often accompanies it, has been the downfall of many a Christian in the past. Without a biblical foundation informing our everyday decisions, the danger is that we will conform to the standards of this world, rather than to God's, that we will put our security in our possessions instead of in God, that the needs of others will remain unmet and that we ourselves may get into debt.

It is to avoid this that we need to turn to the Scriptures for guidance. At the request of Credit Action this report looks specifically at the concept of wealth in the Old Testament. Thus our aim is to take advantage of the rich teachings of the Old Testament which often lie untouched.

While the Old Testament does not provide a blueprint for Christian living today, and while the edicts of the Old Testament must be seen in the light of the New Testament and appropriated for the 1990s, it is full of principles on how God's people should treat wealth, many of which are as relevant today as they were then.

This report is divided into three sections.

Part I provides a theological framework which helps us to put Old Testament teaching into context and in part II, building on what has gone before, we look at specific principles.

Finally, part III aims to summarise these principles and to assemble the practical real life questions on which these impinge. Through applying these principles we can learn to be better stewards of the creation God has entrusted to us and can hopefully avoid the traps which wealth inevitably brings.

PART I

**ORIENTATION AND
OVERVIEW**

CHAPTER 1

A FRAMEWORK FOR BIBLICAL REFLECTION

The Bible's account of God's activity and human history involves four key phases, namely creation, fall, redemption and future hope. Biblical teaching on any issue can only be properly understood in the context of this overarching framework. Wealth is no exception.

(a) Creation

Key themes:

- (i) God is the true owner of all things because he is the creator of all things.
- (ii) Men and women are God's stewards. God has entrusted us with possessions and we are accountable to God for our use of them.
- (iii) God is generous - he gives mankind all we need and more besides
- (iv) God made 'matter' and 'material things'. They are not, as some religions and philosophies suggest, intrinsically evil but rather good and wholesome.
- (v) Men and women are made by God to be workers, and thus to provide for their own and others' needs, and to imitate God who himself is a worker.

Key passages: Gen. 1:1, 26-31, 2:8-9, 15-16, Ps. 24:1

NT Cross-References: Matt. 25:14-30, John 5:17, 2 Thess. 3:10, I Tim. 4:1-5 (esp. v. 4),

(b) Fall

Key Themes:

- (i) Men and women have rebelled against God.

Note:

(A) Eve was tempted by physical appetites and the allure of a beautiful object: '...the woman saw that the fruit of the tree was good for food and pleasing to the eye...' (Gen. 3:6)

(B) Mankind has, as Romans put it, 'exchanged the truth of God for a lie, and worshipped and served created things rather than the Creator...' (Rom. 1:25). People in their fallen state naturally worship 'created things' rather than God. These might be self, another person, a man-made religion but can often be material possessions. Hence, the New Testament's description of greed as idolatry (Col. 3:5).

- ii) Men and women are under God's judgement and the earth under God's curse. It takes hard effort and real struggle to produce food to eat. Wealth creation is hard work.

Key passages: Gen. 3 (esp. vv 6, 17-19)

New Testament Cross-References: Rom. 1:25, Col. 3:5, 1 John 2:15-17

(c) Redemption

God has acted in history to redeem a people to enjoy his blessing and live for his glory in the world. In the Old Testament, God delivered Israel from slavery in Egypt and led them to the land of Canaan. In the New Testament, God delivers the elect from slavery to sin and leads us to an inheritance waiting for us in heaven.

Key themes:

- (i) The experience of God's saving power in Israel's history led to new ethical imperatives:
- Complete allegiance to God: 'Love the LORD your God with all your heart and with all your soul and with all your strength' (Deut. 6:5)
 - Imitation of God: 'Be holy because I, the Lord your God, am holy' (Lev. 19:2)
 - Gratitude to God: Before God gives Moses the Ten Commandments he reminds the people 'I am the LORD your God, who brought you out of Egypt out of the land of slavery' (Ex. 20:2, Deut. 5:6)
 - Love of neighbour: 'Love your neighbour as yourself' (Lev. 19:18)
- (ii) Obedience to God by the people of God leads to rich blessings from the hand of God (Deut. 28:1-14).

Key passages: Gen. 12:1-3, 15:1-19, 17:1-8, 22:15-18
Ex. 19:3-8, 20:1-17
Lev. 19
Deut. 8, 28-30.

New Testament Cross-References: Several!!

(d) Future Hope

From the perspective of biblical theology, our future hope focuses on the return of Christ, the creation of a new heaven and earth, our entry in the heavenly city, and the full enjoyment of an inheritance in Christ. From the perspective of the Old Testament, future hope is seen in terms of the coming of the Messiah, salvation for the godly and judgment for the wicked on the day of the Lord, the restoration of Israel.

Key themes include:

- (i) The vision of a society in which everyone will have enough for himself and his family (Micah 4:4).
- (ii) The knowledge that there is a judgment to come is a comfort to the godly who need not envy the prosperous wicked. Their final destiny is to be destroyed but the godly person will enjoy God as his portion for ever (Ps.73).

CHAPTER 2

AN INTRODUCTION TO OLD TESTAMENT ETHICS

Old Testament ethics deal with the character, actions and lifestyle expected from men and women by God under the provisions of the Old Testament. Old Testament ethics are:

- (i) *Theological:* Its guidelines for human behaviour are always integrated with a concern for personal knowledge of God. 'The fear of the LORD is the *beginning* of wisdom' (Prov. 1:7);
- (ii) *Personal:* The origin of Old Testament ethics is a person, God himself, and its concern is the personal response of individuals and groups to the living God and his Law;
- (iii) *Practical:* Unlike some ethical theories, the Old Testament discusses how people should live in concrete and practical terms not abstract and philosophical ones;
- (iv) *Internal:* Some have argued that the Old Testament is concerned only with outward behaviour and not the motives and intentions of the heart. However many Old Testament texts indicate that a person's interior state of mind and heart matters as well as his or her actions (see, for example, Gen. 6:5, 1 Sam. 16:7, Ps. 94:11, Prov. 6:16-18, Jer. 4:14,);
- (v) *Future-oriented:* The whole Old Testament looks forward to the coming of the Messiah and the Kingdom he will establish and rule. In addition to a vision and hope for future generations, there is some awareness of the prospect of resurrection and eternal life for individuals.¹ 'The promise of future reward or the threat of future punishment was ... to stimulate purity of life since the present was not the last or final measuring stick for what was good or evil ... nevertheless the use of eternal rewards and punishments as a clear motivation for morality in the Old Testament is minimal when compared to the New Testament.'²

The Old Testament contains material spanning a thousand years of history, written by many authors in many styles. Is there a core idea giving wholeness, harmony and consistency to the moral requirements of the Old Testament? Two possibilities stand out:

- (i) *The character of God:* The Holiness Code of Leviticus 19, one of the high points of the Pentateuch, begins 'be holy because I, the LORD your God, am holy.' (Lev. 19:2).
- (ii) *Love of God and neighbour:* The command to love God (Deut. 6:4-5) and neighbour (Lev. 19:18) are both found early in the Old Testament. Jesus teaches that these commands are the greatest commandments and indeed that all the Law and Prophets hang on them (Matt. 22:37-40). However, in saying this he was not straying far, if at all, from rabbinic reflection on the Hebrew scriptures.

¹ Consider, e.g., the translation of Enoch (Gen. 5:21-24) and Elijah (2 Kings 2:11), David's hope of going to be with his dead child (2 Sam. 12:18-23) and the teaching of Ps. 16:10, Dn. 12:2-3.

² Walter C. Kaiser, Jr., *Toward Old Testament Ethics* (Grand Rapids: Zondervan, 1983), p11.

Christian teaching on any subject, and wealth is no exception, needs Old Testament input. The ethics of the Old Testament are an absolute necessity for formulating New Testament ethics or any kind of Christian ethic, for only in the Old Testament can the proper foundations be laid for all biblical, theological, or Christian ethical theory or action.³ The reasons include, first, that Jesus himself declared 'Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfil them' (Matt. 5:17). Secondly, there is a great deal of ethical instruction given in the Old Testament which is not repeated in the New Testament, but is part of the informing ethic, background, and agreed assumptions of the new community in Christ. 'No longer can the Christian church regard Old Testament ethics as ... an optional luxury to be dismissed in the interests of time or relevance; it must be restored to its rightful foundation place in moral theology.'⁴

However, it must be recognised that there are limitations to the direct applicability of Old Testament ethics not least because of:

- (i) *The hardness of men's hearts:* The Old Testament allows many practices which fall short of God's ideals. The people of Israel lived before Pentecost and their hearts had not been renewed by the Holy Spirit. Thus, in some places, the standards expected of the Old Testament believer may fall short of the standards expected of the New Testament believer;

The Old Testament and the New Testament tend to be characterised by different emphases when the subject of God's blessing is in view. In short, the Old Testament tends to have more of a materialistic emphasis than the New. This is partly because the Old Testament has a theological frame of reference which lacks a clear doctrine of the Resurrection. Before Christ's victory over death, the Bible's picture of the afterlife was vague, even unappealing. The Old Testament tends to think of blessing in material terms, at a corporate level, and in the here and now. The New Testament, to a far greater extent, thinks of blessing in terms of spiritual blessings enjoyed by individuals as a future inheritance. In the Old Testament, the blessing of God tends to mean blessing here and now (or at least blessing for one's children when they live upon the earth). That is why Job's vindication must involve the restoration of his material blessing here on earth; by contrast, the Christian can be content even if his vindication comes only on the final judgment day. The New Testament is future-oriented: Indeed, when the New Testament refers to blessings here and now, often they are represented as 'foretastes' of heaven. The Holy Spirit, for example, is a down-payment of heaven (see Eph. 1:13-14).

³ Walter C. Kaiser, Jr., *Toward Old Testament Ethics* ibid. p33.

⁴ Ibid, p34

CHAPTER 3

AN OVERVIEW OF THE HISTORY OF ISRAEL

Some of the Old Testament's teaching on wealth and possessions is explicit or implicit in the Scriptures relevant to every period of Israel's history. However, each period has distinctive or characteristic lessons to teach. Nine different periods are considered below. The advantages of examining Old Testament teaching in this way include:

- the fact that one is compelled to recognise the range of God's teaching on wealth - a diversity arising partly because of the wide variety of circumstances Israel faced and people today face;
- some of the different phases in Israel's history may match some of the different periods in a Christian life (e.g. times of plenty or poverty, times of blessing or discipline);
- people in different circumstances may find different periods of Israel's history provide lessons of greatest relevance to them.

The periods which are likely to be most interesting for Credit Action's purposes are 'wanderers in the wilderness', 'the divided kingdom' and 'the return from exile'.

(a) The Patriarchal Period

Key themes:

- (i) Material prosperity - or lack of it - are under God's sovereign control. One day Joseph was a servant of the Ishmaelites (Gen.37:28) and had very few material possessions, the next he was dressed in robes of fine linen with Pharaoh's signet ring on his finger and a gold chain around his neck (Gen. 41:41-42).
- (ii) Material prosperity brings with it the responsibility of leadership. Under Pharaoh Joseph was given great power and wealth but this brought with it the responsibility to treat it wisely during the years of plenty so that it would last throughout the years of famine.
- (iii) Material prosperity can be the result of God's blessing. For example, God blessed Abraham with prosperity for his obedience (Gen. 17).
- (iv) Material hardships can act as God's 'circumstantial guidance'. It was the hardship which Joseph's brothers suffered at the time of the famine that brought them into contact with Joseph again.
- (v) Material prosperity does not necessarily bring security. Jacob was materially wealthy but this did not bring him security witnessed by his reactions to the loss of Joseph.
- (vi) Material prosperity can bring conflict (eg Abraham and Lot, Isaac and Esau, Joseph and his brothers).

Key passages: Gen 13, 27, 42

(b) Slaves in Egypt

Key themes:

- (i) Israel suffered slavery, oppression and hardship at the hands of the Egyptians (Ex. 1:8-14, 5:1-18). The Egyptians' wealth was increased (Ex. 1:11) at the expense of Israel's (material) hardship.
- (ii) Israel cried out to the Lord, who heard their cry and, in keeping with his promises to Abraham, established a plan for their deliverance (Ex. 3:6-10). Application: in times of hardship Christians should cry out to God who hears and answers.
- (iii) After their deliverance, Israel was often reminded of their time of slavery and urged therefore to treat kindly people of lower socio-economic status (see, eg, Deut. 5:12-15).

(c) The Exodus

Key themes:

- (i) The 'judgment' on Egypt involved severe economic setbacks, eg the plague on livestock (Ex. 9:6), the plague of hail (Ex. 9:25-26), the plague of locusts (Ex. 10:13-15).
- (ii) The plunder of the Egyptians. God miraculously provided for the Israelites by moving the Egyptians to give of their wealth (Ex. 12:33-36).

(d) Wanderers in the Wilderness

Key themes:

- (i) The provision of manna and quail

Note:

- (A) The Israelites had seen God do great things and yet, lacking faith, they grumbled that they were now worse off than they had been in Egypt (Ex. 16:1-3). God regarded grumbling as an extremely serious sin (Nu. 14:1-4, 11).
- (B) God miraculously met their needs through the provision of manna and quail (Ex. 16:4-35). God is able to supply our material needs in ways beyond our asking or imagining.
- (C) God had several purposes in controlling the Israelites' material circumstances:
 - He was showing them that he was able to provide for their material needs to teach them to trust him
 - He gave them enough for each day but hoarding more was impossible (Ex. 16:16-20) so they had to learn day by day dependence
 - The hunger the Israelites endured before the manna came was used by God to test them and reveal what was in their hearts (Deut. 8:2-3)
 - The diet of manna (perhaps through its monotony) was intended to teach the Israelites that 'man does not live on bread alone but on every word that comes from the mouth of the Lord' (Deut 8:3)

Key passages: Ex. 16, Nu. 11, Dt. 8:1-5.

New Testament Cross-References: Mt. 4:4, Jn 6:48-51.

- (ii) The giving of the law
Four of the Ten Commandments (Ex. 20) have a direct relevance to wealth and possessions:
- 'You shall have no other gods before me'
 - 'Six days you shall labour and do all your work, but the seventh day is a Sabbath to the Lord your God. On it you shall not do any work...'
 - 'You shall not steal'
 - 'You shall not covet...'

Key passages: Ex. 20, Dt. 5.

- (iii) The building of the tabernacle
The tabernacle was made from freewill gifts: '...everyone who was willing and whose heart moved him came and brought an offering to the Lord for the work on the Tent of Meeting, for its service, and for the sacred garments' (Ex. 35:21). (Notice Ex 36:5-7: the people brought *more than enough* for doing the work of the Lord and had to be restrained from bringing more. Nice problems!)

Key passages: Ex. 25:1-9, Ex. 35:4-36:7.

(e) Living in the Land

The law given to govern the life of Israel in the land of Canaan addressed both social *institutions* and *individual* obedience. The laws with a social dimension address:

- land ownership (e.g. shared access to economic resources)
- welfare provision (e.g. land redemption, work as a hired labourer, gleaning, interest free loans and debt release)
- financial arrangements (e.g. the ban on interest).

An awareness of these laws can help challenge people's assumption that a capitalist, free market, 'survival of the fittest' approach to dividing up wealth and possessions between people is the best and most natural way. The focus of this project is, however, not politics or economics but godly handling of wealth by Christians!

(f) The Monarchy

Three kings, Saul, David and Solomon, ruled over Israel as a united kingdom. Lessons on spiritual welfare and material wealth are to be found in all three.

First, consider 1 Sam 15 where the LORD instructs Saul to attack the Amalekites and to totally destroy everything that belongs to them. In the event, however, the greed of Saul and his army got the better of them and although they succeeded in defeating the Amalekites they disobeyed the Lord by sparing the best of the sheep and cattle and everything that was good.

The price to pay for his greed was high, however, and it was at this time that the LORD rejected Saul as King. As Samuel reminded him, albeit too late 'To obey is better than sacrifice and to heed is better than the fat of rams.' (1 Sam 15:22).

Secondly, we can learn from the life of David that God does not look at the outward appearance but at the heart. In other words, God will not judge us according to the wealth we have amassed or the possessions accumulated but by our hearts, our inward feelings.

Solomon, however, failed to realise this and although in many ways he was wise in choosing wisdom over riches, once he was given riches he misused them to gain status for himself and to worship foreign gods.

In sum, from this period we can extract three main principles:

- (1) Do not let greed get the better of you - God will not tolerate it.
- (2) Do not concern yourself with outward appearances - wealth and status, but place your security in God alone.
- (3) Even in the hands of the wise, wealth should carry a public health warning for it can damage your relationship with God.

(g) The Divided Kingdom

When Solomon's son Rehoboam inherits the throne, his actions provoke the split into the northern kingdom (10 tribes) and southern kingdom (2 tribes). I Kings 12-22 and 2 Kings record the reigns of several kings, mainly wicked, occasionally good. There are several incidents in the historical books with a limited significance for our topic, eg the theft of Naboth's vineyard (I Kings 21), the repairs to the temple under Joash (2 Kings 12).

The prophetic writings from this period are of more interest. Amos, a prophet in the northern kingdom, speaks to a prosperous society with a ruling class enjoying a luxurious lifestyle and confidence in a secure future. But Amos reveals God's anger at their idolatry and its symptoms (oppression of the poor and sexual immorality).

Key themes include:

- (i) Material prosperity is deceptive - judgment may be on its way
- (ii) God hates gifts brought to him by people who worship false gods and treat people unjustly.
- (iii) A life of luxury may be a sign of godlessness

Key passages include: Amos 2:6-8, 4:1-3, 5:21-24, 6:1-6, 8:1-12, 9:11-15.

New Testament Cross-References: James 5:1-6.

(h) The Exile

Before God handed Jerusalem over to the Babylonians Jeremiah was told by God to buy his uncle's field since, as his nearest relative, it is his right and duty to buy it (Jer.32:6). Jeremiah's obedience to God's request shows that Jeremiah was prepared to put his money where his mouth was. His concern for social justice was real.

Later, when divine judgment fell on Israel and the exile began, the judgment included the loss of the land, their inheritance from God. Once in Babylon Jeremiah urges them to '...seek the peace and prosperity of the city to which I have carried you into exile. Pray to the Lord for it, because if it prospers, you too will prosper.' (Jer. 29:7).

(i) The Return from Exile

When the Israelites were able to return from exile the main financial challenge was finding the resources to rebuild the walls of Jerusalem and the the Temple. Relevant texts include Ezra 1, 2:68-

69, 6:1-12, 8:24-30, Haggai 1:1-2:9, Malachi 1:1-14, 3:6-12. (Notice that Haggai 2:15-19 is a classic example of God's using material setbacks to encourage people to serve him wholeheartedly.) Finally, this period includes an intervention by Nehemiah to help the poor by rebuking the rich and shaming them out of their stinginess (Neh. 5).

PART II

**OLD TESTAMENT
VOICES**

PART II

OLD TESTAMENT VOICES

The purpose of Part II is to address the subject of wealth from perspectives provided by the Old Testament. The aim is not so much to bring our questions about wealth to the Old Testament but to articulate the message of the Old Testament with particular reference to wealth. Thus, the Old Testament's theological concerns and the Old Testament's world of life and thought play a primary role in shaping the agenda. We look in turn at: covenant and commandments, living in the land, the way of wisdom, and praise and prayer in the Psalms. It may be noted that much of the biblical material relevant to the themes of covenant, commandment and living in the land may be found in Deuteronomy. This is no accident.

'No Old Testament book has exerted a greater influence on the formation and development of both Jewish and Christian thought and practice than Deuteronomy. Its doctrine is foundational within the Old Testament itself.'⁵

⁵ Raymond Brown, *The Message of Deuteronomy* (Leicester: IVP, The Bible Speaks Today Series, 1993), p.13

CHAPTER 4

COVENANT AND COMMANDMENTS

At the heart of the Old Testament are the covenants established by God with his people Israel. The first and fundamental covenant is made with Abraham (Gen.15,17); after the exodus comes the covenant made at Mt. Sinai (Ex.19,24) which is reiterated at the border of Canaan (Dt.5); and later comes the Davidic covenant (2 Sam.7) with its promise of a messianic King. For our purposes, it is the covenant made at Mt. Sinai which is richest in its relevance.

This underpinned much of Israelite thought from this time onwards and, in particular, it showed (a) that obedience is a response of gratitude for God's saving acts and (b) that obedience brings God's blessing, and disobedience God's curse (Dt. 28-30) and (c) that the pattern of God's commandments is shaped by the principle of imitation of God.

These general principles about living as the covenant people of God need to be complemented by a more detailed consideration of the Ten Commandments. There are first a number of general points which may be noted about the Ten Commandments:

- The commandments are for all God's people.
Moses summoned 'all Israel' (Dt. 5:1). The ideals, values and rules embodied in the Ten Commandments are for all Christians not just a super-spiritual elite.
- The commandments are to be learned and obeyed.
The commands are designed to be learned: they are short pithy laws. But a well-stored memory is not enough: the truth must be put into practice (Dt. 5:2).
- The commandments have contemporary relevance

The Lord our God made a covenant with us at Horeb. It was not with our fathers that the LORD made this covenant, but with us, with all of us who are alive here today. The LORD spoke to you face to face out of the fire on the mountain. (Dt. 5:2-4)

These are astonishing and vital verses. Moses is speaking to the *children* of the Israelites to whom God first gave the Ten Commandments at Mt. Horeb/Sinai (see Ex. 19:1-20:21). All these adults died in the wilderness for their failure of faith when God first commanded them to enter the Promised Land (Num. 13-14). The historical fact is that God did make the covenant with the fathers of those now gathered east of the Jordan (Dt. 1:1). The spiritual reality is that the covenant is always made (afresh) with the current generation of believers. Through words spoken in the past, God speaks NOW!

The importance of obedience is underlined by the historical context. The people of Israel had once before stood at the edge of Canaan. Spies had reported 'It is a good land that the LORD our God is giving us' (1:25). However, the Israelites were 'unwilling to go up' and 'rebelled against the command of the LORD' (1:26). The LORD was 'angry' and swore that none of that evil generation (save Joshua and Caleb) would enter the land (1:34-36). As a result the Israelites had to wander in the desert for

40 years, though during this time God provided for their needs (2:7). This was a severe lesson in the potentially painful consequences of disregarding God's commands.⁶

- While many of the commandments are expressed in the negative, their spirit and intent is only grasped if one understands positive virtues to be encouraged as well. 'Negative moral principles include affirmatives ... so that when any sin is forbidden, the opposite duty is urged upon us ... Stealing is prohibited (Ex.20:15), but diligence in our job and whole tenor of life is therefore also set forth.'⁷
- The order in which the Ten Commandments fall reveals much about the priorities God intends for his people. 'They begin with God and end with the inner thoughts of the heart ... After God and his name, comes the Sabbath, which ... was for the benefit of the whole community, especially for workers. Then comes the family (respect for parents), then individual life (no murder), marriage (no adultery), property (no theft), and the integrity of the judicial process (no perjury). *God, society, family, individuals, sex, property. It is an order of values that western culture has more or less completely reversed.*' (my italics)⁸ This is something which Relational justice seeks to challenge, particularly by showing that damage done to property is significant more for the breakdown in relationships which it causes than for the intrinsic loss or damage done to property.
- These commandments are a foundation for Christian living but not the final word. They are an essential set of principles but do not plumb the depths or exhaust the possibilities of a fully Christian ethic.

The First Commandment

You shall have no other gods before me (Dt. 5:7)

Israel is to worship no other 'god'.⁹ God has been faithful to them; they must in turn be faithful to him. Israel encountered many 'gods' in Egypt and would encounter many more in Canaan. But this command forbids any form of relationship with such 'gods'. The significance and implications of this first commandment are explored below.

(i) Worship God, not Idols!

It is a biblical insight that a person's life is shaped by the 'god' he worships. Psalm 135:15-18 reads as follows:

¹⁵*The idols of the nations are silver and gold, made by the hands of men. ¹⁶They have mouths, but cannot speak, eyes, but they cannot see; ¹⁷they have ears, but cannot hear, nor is there breath in their mouths. ¹⁸Those who make them will be like them, and so will all who trust in them.*

⁶ The degree of chastisement the Israelites faced may well have been 'exemplary', i.e. greater than would be typical in order to provide a warning and example for future generations.

⁷ William C. Kaiser, Jr., *Toward Old Testament Ethics*, op. cit., p.65.

⁸ Chris Wright, *Knowing Jesus through the Old Testament* (London: Marshall Pickering, 1992), p.21.

⁹ There is an academic debate about the precise meaning of 'before me' (Heb. *al-panay*). Some argue that the words are not monotheistic but heretheistic. A people is heretheistic when they worship one god as their God and will worship no other but are prepared to believe that the gods of other nations are quite as real as their own god (cf Jdg. 11:24). It is probably fair to say that the commandment is not strictly monotheistic. The first commandment is more concerned with the relationship of Israel with him rather than with articulation of doctrine. Nonetheless, it lays part of the foundation for the unmistakable monotheism of the Old Testament read as a whole.

At one level, verse 18 teaches that a person who worships a dead and lifeless 'god' will one day be dead and lifeless themselves. However the principle that 'all who trust in' idols 'will be like them' had wider applications. 'It is from here that ethics takes its start. A man's god dictates a man's conduct, consciously or unconsciously.'¹⁰

(ii) Worship God in every Area of your Life!

God is to be God over every area of our lives. The Israelites knew from their experience that Yahweh was the God of history; he had delivered them from Pharaoh's power. But now the people were entering a new phase in their history. Soon, instead of wanderers living on manna and quail, they would be farmers in the land of Canaan. For the Canaanites, agricultural practice involved worshipping the gods of farming and fertility, praying for a good harvest. The question is whether or not the Israelites will trust God to give them a good harvest in the land.

New Testament Cross-References:

Worship God, not idols! The New Testament describes Christian conversion as turning 'to God from idols' (1 Thess. 1:9) and urges Christians 'Dear children, keep yourselves from idols' (1 John 5:21). In both Old Testament and New Testament rival 'gods' to the one true God are often the gods of other peoples (eg Baal, Chemosh, Zeus, Diana) and gods made of wood, stone, silver or gold. However, in the Old Testament the danger of a man trusting in riches is made plain and in the New Testament Jesus identifies 'Mammon' as a rival to 'God' in the plainest possible terms: 'You cannot serve both God and Money' (Lk.16:13). Indeed, Paul describes 'greed' as 'idolatry' (Col. 3:5).

Worship God in every area of your life! The New Testament reiterates the command: 'Love the Lord your God with all your heart, with all your soul, with all your strength and with all your mind' (Dt.6:5, Lk.10:27-8). The New Testament urges us, in view of God's mercy, to offer our bodies as living sacrifices to God (Rom.12:1). Every inward thought and every outward action should express loving service to our Saviour God. The importance of 'all-round' obedience is stressed by James who observes that a person who breaks God's law 'at just one point is guilty of breaking all of it' (see James 2:8-11).

The Fourth Commandment

Observe the Sabbath day by keeping it holy, as the Lord your God has commanded you. Six days you shall labour and do all your work, but the seventh day is the Sabbath to the Lord your God. On it you shall not do any work, neither you, nor your son or daughter, nor your man servant or maid servant, nor your ox, your donkey or any of your animals, nor the alien within your gates, so that your manservant and maidservant may rest, as you do. Remember that you were slaves in Egypt and that the Lord your God brought you out of there with a mighty hand and an outstretched arm. Therefore the Lord your God has commanded you to observe the Sabbath day. (Dt. 5:12-15)

'Six days you shall labour...': It has always been part of God's plan that men and women should work (Gen. 1:28, 2:15). Work is a responsibility and a privilege. Work is intended to enable us to supply our own material needs and those of our families and to contribute towards the needs of others. Indeed, when we work we are imitators of God (Jn. 5:17).

'...but the seventh day is a Sabbath to the LORD your God!': Work, however, must not dominate our lives. The Israelites were required every seventh day to cease (Heb. *shabat*) from work and keep the

¹⁰ William Barclay, *The Plain Man's Guide to Ethics* (Glasgow: Collins, 1973), p. 17.

day holy, set apart, for God. Furthermore, those who find trouble doing this and those who cannot wait for the Sabbath to end so that they can get on with their business are chastised (see Amos 8:5). Christians disagree on whether Sunday should be kept strictly as a day free from work but, in my view, Christians are not under such an obligation.¹¹ However, there are a number of principles underlying the Sabbath commandment which are still highly relevant. These are:

(i) *Men and women are created to be like God:* in Ex. 20:11, the reason for the fourth commandment is:

For in six days the LORD made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day and made it holy.

By making the pattern of God's activity in creation the reason for resting on the Sabbath, this verse reminds us that we are made in the image of God and godly living is to imitate God. If he worked and then rested, so should we. Indeed God made us in such a way that we need rest. The fact that the Sabbath is called 'holy', which means 'set apart', suggests a further principle: we show that our whole lives are given over to obeying God by setting apart some time specifically for him.

(ii) *Men and women are meant to be concerned for others:* in Dt. 5:14-15, the head of the household is told to ensure that no-one in his household works. No-one includes the servants, the foreigners, even the animals.¹² Everyone is to get a day free from work.

(iii) *Men and women are destined for heaven:* not only did the Sabbath point back to creation (Ex. 20) and the exodus from Egypt (Dt. 5), but also it pointed forward to Christ. Sabbaths were 'a shadow of the things that were to come; the reality, however, is found in Christ' (Col. 2:17). For if a person comes to Christ, he finds 'rest' (Mt. 11:28). However, there 'remains ... a Sabbath-rest for the people of God' (Heb. 4:9) - heaven.¹³ The Old Testament Sabbath rest was a picture of the spiritual rest Christians enjoy and the heavenly rest to which Christians can look forward.

Application

There are several ways in which these principles impact on the believer's attitude towards wealth:

(i) *live without greed:* if my ambition is to be wealthy, I shall be tempted to spend long hours earning money, developing a business, building a career. A key principle emerging from the Sabbath commandment is that I must limit the time I devote to earning money and I must set aside time to be with God;

(ii) *live without worry:* another reason why people are tempted to work seven days a week, 52 weeks a year is worry. Self-employed businessmen may fear that customers will find another supplier if he does not meet every demand as promptly as humanly possible. A retail worker may agree to a seven-day contract fearing that he will be unable to find another job if he turns this one down. Attitudes and actions of this kind may betray a lack of trust in God. Is he really able to provide for all my and my family's needs?

¹¹ The New Testament teaches that Sabbaths were a 'shadow' of the reality found in Christ which suggests that Sabbaths have been superseded (Col.2:16-17); Paul seems to endorse the idea that Christians are free to treat one day a week as special or not to do so, provided that they are seeking to honour God (Rom.14:5-8). The reason Jesus kept the Sabbath is that he was 'born under law' (Gal.4:4).

¹² The list of people in the household who must not work does not include the wife of the head of the household. Commentators suggest that this omission is deliberately intended to indicate that ordinary domestic chores lie outside the scope of the Sabbath commandment.

¹³ Heaven is rightly described in the hymn as the place where all the saints will 'from their labours rest'.

(iii) *live with compassion*: a wealthy person with people working for him must make sure he treats them properly (see the psalms for the frequent association in the Bible between being rich and oppressing the poor). One idea is to use Sunday as a day regularly to think and pray over one's giving. William Wilberforce, the great campaigner against slavery, used Sunday afternoons as a special time for planning his giving;

(iv) *live for the next world*: the world urges us to earn as much money as we can and spend it on an affluent lifestyle. Christians, however, are 'citizens of heaven' and one way of demonstrating that we are living for the next world and not this one is to limit the time we put into earning money and take opportunities for giving it away.

The Eighth Commandment

You shall not steal. (Dt. 5.19)

The implications and applications of this commandment can be examined under two main headings: the law of private property and the law of economic equality.

The Law of Private Property

A law against theft is a law which supports the existence of private property. There have been Christian writers down the ages who have argued that biblical teaching supports common ownership of all property. Some argue that the example of the early church in Jerusalem should be our example: 'All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need' (Acts 2:44-5). However, the incident with Ananias and Sapphira sheds light on this statement. Peter says of the land they sold: 'Didn't it belong to you before it was sold? And after it was sold wasn't the money at your disposal?' (Acts 5:4). In other words, the early church did not establish common ownership on a compulsory basis; rather, many Christians chose voluntarily to engage in generous charitable giving.

There are, perhaps, two reasons why the Bible supports private property:

- (i) *economic incentives*: fallen human nature means that people work harder for themselves than for the common good;
- (ii) *dominion over nature*: God gave the human race the task of ruling 'over all the earth, and over all the creatures' (Gen.1:26). God commanded Adam and Eve: 'be fruitful and increase in number; fill the earth and subdue it'. For a person to exercise that kind of mastery over part of the natural environment, he must have the right to take decisions which affect control and direct the use of physical resources. Private property makes this possible.

The basic law against theft is expanded elsewhere. Theft can take place in many ways. The Bible explicitly prohibits theft:

- (i) by physical removal of property (Ex.22:1-4);
- (ii) by culpable negligence (Ex.22:5-6);
- (iii) by breach of trust (Ex.22:7);
- (iv) by fraud (Lev.19:13);

- (v) by delay (Lev.19:13b).

The Law of Economic Equality

The Old Testament in its Jubilee laws established a bedrock of economic equality by distributing the land of Israel evenly among the families of Israel. A key verse catching much of the spirit of the Jubilee law is:

Do not take advantage of each other, but fear your God. (Lev.25:17)

Built into the constitution of Israel was an even distribution of the most basic form of property, namely land. The land belonged to God (Lev.25:23) and he gave a parcel of land to each family. No family could lose their parcel of land because the freehold could not be sold (Lev.25:14-17) even if a family hit hard times, its members would know that come the Jubilee year, their land would be restored to them.

The benefits which the Jubilee legislation bestowed include:

- (i) *every family had the means to secure its own economic livelihood*: ownership of land provided a key resource to prevent poverty and unemployment;
- (ii) *a bedrock of economic equality*: even distribution of the land meant not only equality of opportunity but, in some measure, equality of distribution.

Biblical law suggests it is a kind of theft when capitalism allows the able to *deprive* the less able of the resources and opportunities to practise economic self-determination. We can sum up the law of economic equality as follows: wealth shall be honestly gained without infringing the rights of others.

The Tenth Commandment

You shall not covet your neighbour's wife. You shall not set your desire on your neighbour's house or land, his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbour. (Dt. 5:21)

This command embodies two key principles: our motives matter to God as well as our actions, and personal contentment is a moral duty.

Motives Matter

It is sometimes argued that Jesus deepened and developed Old Testament law by emphasising the importance of our thoughts as well as our actions. There is some truth in this. Jesus insists that when we look lustfully at a woman we have already committed adultery with her in our hearts (Matt.5:27-8). However this Tenth Commandment is an unmistakable indication that the Old Testament bears witness to God's concern for the inner motives of our hearts. Notice that coveting *per se* is not wrong. To covet is to desire, and the Bible urges us to desire spiritual gifts, righteousness, the blessing of God. What is prohibited is illicit desire. Illicit desire can include:

- (i) *desiring the wrong things*: desiring that which is not rightly ours (e.g. another person's property);
- (ii) *desiring the right things for the wrong reasons*: a person may aspire to be a surgeon to save lives or to enjoy a lucrative career.

Personal ambitions, a career in business, the pursuit of profit, the full development of our gifts: none of these things are frowned upon in the Bible. However we must be brutally honest with ourselves when we examine our motives. Why do we want to pursue that particular career? Why do we want that promotion? It is not necessarily morally superior to pursue a low paid vocational career in preference to a high paid commercial career - though sometimes it may be morally safer if fewer materialistic temptations are placed before us.

New Testament Cross-References: 'Do not love the world or anything in the world ...' (1Jn.2:15-17). 'Do nothing out of selfish ambition ... each of you should look not only to your own interests but also to the interests of others.' (Phil.2:3-4).

Personal Contentment is a Moral Duty

Sinful covetousness seems from Dt.5:21 to operate in three areas. The commandment forbids us to covet our neighbour's:

- wife (family)
- house or land (home/land)
- servants, animals, belongings (possessions).

These areas of family, land and possessions were the marks of an important person in Old Testament times. To desire such things was to desire status symbols. Indeed, the root of covetousness may be the mistaken view that one's personal worth is established by society's view. The covetous person yearns for status symbols because his sense of his own value depends upon compelling others to admire him.

A happy marriage, a glamorous partner, a palatial home, an array of possessions are all status symbols in today's world. The modern world is full of people living in a desperate competition for personal esteem, desperately seeking to keep up with and indeed get ahead of the Jones's. The widespread discontentment created in this way is not just a tragic folly but a sin.

The Christian approach to life is not covetousness but contentment. Christians are called to develop a root of personal significance and security that does not need to be bolstered by the status symbols which the world admires. Paul told the Philippians:

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being contentment in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength. (Phil. 4:12-13)

Paul's word for 'contentment (literally 'self-sufficiency') has a background in Stoic philosophy. The Stoics argued that people experience unhappiness when they want things they cannot have. Thus Stoics urge people to purge their lives of desire and become indifferent, and therefore unaffected by, their circumstances. Paul uses the Stoics' word but invests it with new meaning:

- (i) a distinctive balance to Christian contentment - neither self-indulgence nor self-imposed asceticism. Christians need to know how to be positive in plenty or need and to despise neither situation;
- (ii) a distinctive source to Christian contentment - Paul could cope with any or all circumstances *through Christ*. Stoics practised iron self-discipline but Paul's secret contentment lay beyond his own human resources and in Christ himself.

If a person is a Christian, the key issue is: 'Is Jesus enough for you?' Christians should not need to bolster their self image by acquiring the world's trinkets. We know we have value and significance because Jesus, God's only Son, died for us.

At the root of the commandment to covet is spirituality. The person free from covetousness is no longer looking to this world for the centre of human meaning but to God and the next world.

CHAPTER 5

LIVING IN THE LAND

The Ten Commandments are framed in the second person singular and address the individual. However, the Old Testament, perhaps even more than the New Testament, is concerned with God's people as a community. "God's answer to the international blight of sin was a new community, a nation that would be the pattern and model of redemption, as well as the vehicle by which the blessing of redemption would eventually embrace the rest of mankind."¹⁴

This chapter explores some of the distinctive features of the social organisation of Old Testament Israel provided for in Old Testament Israel's law, and shaped by Old Testament theology, which are relevant to the distribution and use of wealth. We shall look at this in eight sections. However, first we consider the reminders and warnings given by God through Moses in Deuteronomy 8 when he speaks to the gathered tribes of Israel as they stand on the edge of Canaan.

1. WEALTH: A DANGEROUS BLESSING

Deuteronomy 8 may be considered under three headings: the lessons of poverty (vv.1-5), the perils of wealth (vv.6-20), godliness and wealth (vv.10-11).

a) THE LESSONS OF POVERTY

Here Moses reminds the Israelites of the lessons God was seeking to teach them during the wilderness years. Israel's wanderings were, at one level, a punishment for their lack of faith and obedience, their failure to advance into the promised land when God first commanded. The passage however speaks not of 'punishment' but of 'discipline': 'As a man disciplines his son, so the Lord your God disciplines you' (v.5). The wilderness years were a kind of chastisement but also a time of positive instruction.

The lessons that God was seeking to teach the Israelites were:

- (i) *Humility*: see v.2a. Humility can only be learned through the experience of failure and weakness and material hardship may be the way God supplies us with that experience;
- (ii) *Sincerity*: see v.2b. In times of hardship, including material hardship, our true beliefs are revealed. People who normally seem 'religious' may under pressure drop that veneer and demonstrate that at heart, they do not believe in God; sometimes sceptics in times of pressure will begin to pray and grow in belief;
- (iii) *Spirituality*: see v.3. The dull monotony of their diet and the relative scarcity of their provisions was intended by God 'to teach you that man does not live on bread alone but on every word that comes from the mouth of the Lord';
- (iv) *Faith*: although Israel had been wandering in a desert, God ensured that they always had enough. Verse 4 does not mean that they had magic shoes and clothes able to last forty years; rather it is a way of saying that they always had shoes and clothes to wear. It is in times of material scarcity that God's faithful provision, when it arrives, is all the more obvious. Faith

¹⁴ C.J.H. Wright, *Living as the People of God* (Leicester: IVP, 1983), p.34).

is like a muscle and poverty like a gymnasium in which we are trained to exercise faith in a dependable God.

b) THE PERILS OF WEALTH

The Bible does not applaud poverty as a virtuous condition.¹⁵ Here, in verses 7-8, the Israelites are left in no doubt that God will be the one who gives them a rich and fertile land where they 'will lack nothing' (v.9). Indeed, much of the Old Testament stresses that prosperity is a blessing from the hand of God. However these verses stress that prosperity is a potentially dangerous blessing for, though given by God, it can lead us away from God. Moses warned Israel that once prosperous they might fall into:

- (i) *Complacency*: see v.1. Prosperity breeds a sense of security: 'We're rich; nothing can harm us!' The Bible tries to make us, especially the rich, see how precarious our life really is (cf Luke 12:13-21). Complacency is a disease of the affluent not the poor;
- (ii) *Pride*: see v.13-18. 'My power and the strength of *my* hands have produced this wealth for me' (v. 17). How foolish! Men and women are fragile and precarious. Life can easily change for the worse or end at any time as the existence of hurricanes, famine and AIDS have demonstrated. Prosperity makes us overlook the fact that it is God who gave us our hand. Prosperity makes us forget that he regulates the weather and the biochemistry that makes harvests possible ...;
- (iii) *Godlessness*: see v.19a. '... you will forget the Lord your God' (v. 14). Prosperity produces spiritual amnesia in people. This is, at least in part, a consequence of the complacency and pride which fosters the delusion that God is not needed.
- (iv) *Idolatry*: see v.19(b)-20. As the true God drifts from view, so false gods take their place, gods who are less demanding, less threatening, less likely to interfere with our materialistic pursuits.

Israel did become prosperous, Israel did drift away from God, and Israel was destroyed. Now, three thousand years later, Jewish people are still picking up the pieces.

c) HOW TO BE GODLY AND WEALTHY

This passage lays down three vital principles for living with wealth in a godly way:

- (i) *Praise God for his goodness*: see v.10. Today we often hear people blaming God when things go wrong or when they have no money, but this passage reminds us to praise God for his goodness and not take it for granted.
- (ii) *Obey God in all things*: see v.11;
- (iii) *Maintain a close personal relationship with God*: the whole of Deuteronomy 8 is addressed to the Israelites in the second person *singular*. (If you read the AV, you will see that 'thee' and 'thou' are used instead of 'you'.) Each of us living in an affluent

¹⁵ It is true that for *some* Christians wholehearted commitment to kingdom priorities will entail some degree of poverty. However, there is no merit in pursuing poverty for its own sake, although at times the Church has treated poverty as a virtue. Consider, for example, that monks in many monastic orders would take, among their vows, a vow of poverty.

society in twentieth century Britain is required to make a personal response to God, resolving to follow his ways, if we are to avoid the prospect of his judgment falling upon us.

2. WHOSE LAND IS IT ANYWAY?

Land plays a fundamental part in the theology of the Old Testament. The story of redemption begins with the call of Abraham and the promise of land: 'Leave your country, your people and your father's household *and go to the land I will show you.*' (Gn.12:1) The promise is confirmed by God's covenant to Abraham (Gn.15, esp. vv.7-20). Indeed, the overarching theme of the narrative which unfolds in the Pentateuch, Joshua, Judges and the later history books is the promise of the land whose fulfilment is both postponed and prepared for until, finally, under Joshua the land is possessed. Still later, under David, Israel lives at peace within secure borders embracing the whole territory promised. Later still, the ultimate sign that Israel has fallen under God's judgment was the ejection of Israel from the land. The warnings so bluntly given by Moses (Dt.28) and the prophets (e.g. Am.5:27) come to pass.

Land in an agrarian society is the fundamental basis of wealth and prosperity. No consideration of the Old Testament's teaching on wealth is complete without careful consideration of the Old Testament's teaching on the land promised and provided by the Lord. At the heart of the Old Testament's perspective is the land understood both as *divine gift* and yet remaining under *divine ownership*.

a) THE LAND AS DIVINE GIFT

The land was pure gift. Israel had no 'natural' claim upon the land and no claim on God which might oblige him to provide the land. Israel were not singled out for special treatment because they were numerous (Dt.7:7f) or righteous (Dt.9:5) but simply because God set his love upon them. Israel were thus utterly dependent upon God - and so are we.

The gift of the land was also the tangible proof of God's dependability. Each year the harvest reminded Israel of this - God had kept his promise and given Israel the land *despite* their reluctance to occupy it.

The gift of the land functioned as proof of the relationship between God and Israel. The land was Israel's *inheritance* (e.g. Dt.4:21; 4:38; 12:9) implying a relationship of sonship between Israel and God.

For Christians today wealth, although a divine gift, does not occupy such a significant role as the land did for Israel. We are dependent upon God for all things, God is dependable in all things, and we are sons who enjoy an inheritance - but that inheritance is not wealth here and now but 'an inheritance that can never perish, spoil or fade - kept in heaven for you' (1 Pet.1:4).

b) THE LAND UNDER DIVINE OWNERSHIP

The gift of the land does not, however, change the basic fact: 'To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it' (Dt.10:14). Thus, God declared 'the land is mine and you are but aliens and my tenants' (Lv.25:23). God casts himself in the role of

landowner and the Israelites as dependent tenants. If their relationship remained on good terms, all was well. But if they rebelled against his authority and his protection was withdrawn, harsh consequences would follow. This implication was clear: ‘Be careful what you do on and with my land.’ The concept of the land under continuing divine ownership generated a range of responsibilities: to God first, to family second, and finally to neighbour.

3. LAND AND EQUALITY

The distribution of the land among the Israelites and the laws governing ownership of land both reflected a powerful emphasis on *equality* in economic matters.

Equality tends to be understood in terms of equality of opportunity by some right-wing thinkers and in terms of equality of outcome by some left-wing thinkers. If life were pictured as a race, the former would insist on the same starting line for everyone but the latter would try to go further and ensure that everyone finished the race at the same time.

There is a sense in which Old Testament Israel’s law on land distribution is, at once, a blend concerned with both equality of opportunity and outcome and an approach which challenges some of the assumptions behind modern debates on equality.

The distribution of the land is dealt with at great length in Joshua 13-19. The land was divided tribe by tribe, clan by clan, as equitably as possible. Given the geographical variations, this could not and did not mean that each tribe, clan or family should have the *same*, but that every family should have *enough*.

This initial distribution of the land was reinforced by the Jubilee laws (Lv.25:8ff). Land could not be sold permanently (Lv.25:23) so huge landed estates could not be established by the rich. All that could be sold was the use of the land for a number of years, never more than fifty, and the price would be fixed by reference to the number of harvests being sold (Lv.25:14-17). If an Israelite became poor and had to sell some of his property, there was an obligation on the nearest relative to ‘redeem’ the property, that is, to repurchase it from the new owner and return it to the ‘rightful’ owner (Lv.25:24-25). Moreover, if this did not happen, the seller was entitled at any time to redeem the property for himself if he secured sufficient resources to do so (Lv.25:26-28).

The final, and most dramatic, guarantee of the equitable distribution of land was Israel’s Jubilee year. Every fiftieth year: ‘It shall be a Jubilee for you; each one of you is to return to his family property and each to his own clan’ (Lv.25:10). Misfortune, hardship, injustice, might separate a family from their land but every fiftieth year, at God’s command, each family was to be reunited with their land.

A key purpose behind these Jubilee laws is found in the refrain: ‘do not take advantage of each other’ (Lv.25:14, 17). The Jubilee laws were designed to prevent economic exploitation and unchecked expansion of wealth. Widespread distribution of the land to families, the inachievability principle, the redemption option and the jubilee year were the elements of an economic system which started from a position of broad equality but recognised that in a fallen world, some would prosper and some fall into poverty. Thus, built in to the economic framework were measures to regulate the redistribution of the key economic resource of land and to restore, from time to time, the original distribution.

The starting point for each family was, broadly speaking, equality of opportunity. Some families would work their land more industriously and fruitfully than others and the expectation was that such efforts would be rewarded. However, the responsibility to redeem a relative’s sold land and the Jubilee year were powerful ‘interventions’ which would, in this key area of land, bring about, broadly speaking, equality of outcome. The Jubilee laws help us to realise today how our possessions

ultimately belong to God and we must not consider them ours to keep for ever. There may be times, for example, when God will call us to give them away to someone in need. The Jubilee laws also underline the responsibilities we have to our families and neighbours. We are to help out those in need even if we think that later events change and the need might be diminished.

In the prophets we find consistent condemnation of land accumulation. Isaiah warns that adding house to house and field to field till no space is left is futile (Isa. 5:8) since because of the people's disregard for the deeds of the LORD these material things will become nothing - the great houses will become desolate, the fine mansions left without occupants (Isa. 5:9).

Similarly Amos reports that for Israel's sins God will tear down the winter house along with the summer house (Amos 3:15) and Micah that God is planning disaster against his people because they plot evil in their beds and in the morning covet fields and seize them (Mic. 2:13).

Today their condemnation acts as a warning to those of us who are tempted to buy bigger and grander houses as our incomes increase.

4. LAND, FAMILY AND COMMUNITY

Land, family and community were interwoven in Old Testament Israel. Land was distributed tribe by tribe, clan by clan, family by family: the result was that neighbouring plots of land would belong to near relatives within the same clan.

Land, the principal economic asset, was distributed in a way that allowed for family and community ties to be fostered and strengthened. By contrast, today, economic forces are so often a factor tending to weaken family and community links as investment and employment decisions tend to labour mobility.

Land was the inheritance of Israelites and passed from generation to generation. The head of the household would represent a family in its dealings with the outside world in all matters of importance, not least land matters. However, the head of the household did not own the land as private property. The land was referred to as 'family property' (Lv 25:10); the generation to come were to succeed, family by family, to the same land. The importance of inheritance within the family is illustrated by the attention given to the case of Zelophehad's daughters (Nu.27:1-11, 36:1-13). It was a legal requirement that the family land be passed to the sons of the head of the household, or, if none, his daughters or, if none, his brothers or, if none, the nearest relative in his clan (Nu.27:8-11).

The wider family, in the shape of the kinsman-redeemer, was meant to step in if a particular family had been forced through material hardship to sell its land (Lv.25:25). The kinsman-redeemer was to purchase the land which would [then] be restored to the family which had sold it. This process is seen in action in the story of Ruth, Naomi and Boaz. Boaz 'purchased' land from Naomi which would be inherited by Obed the 'son' of Naomi (Ruth 4:9-10, 13-17).

The redemption of an impoverished Israelite's land by the kinsman-redeemer constituted a major financial undertaking and demanded a considerable degree of sacrifice of self-interest on the part of the kinsman. Considerations of this kind make the anonymous nearer kinsman decline to exercise his prior right of redeeming Elimelech's land and marrying Ruth. He was not willing to take the risk that 'I might endanger my own estate' (Ru.4:6). Boaz, however, putting the obligation of kinship before his personal security (and doubtless spurred by a love for Ruth implied by the story-teller) makes the potential sacrifice of exercising his right and responsibility as kinsman-redeemer. Understandably, the local people show their appreciation of his generosity by praying that he may have many children. The first would inherit the estate of Ruth's former husband Mahlon. Only later children would inherit in his own line.

This story illustrates the fact that the economic ethics of the redeemed community went beyond the realm of simple *sharing* into the realm of *sacrifice*. In a perfect world free from selfishness, the creation principle of sharing what God has given would be relatively simple. But in a fallen world, where human greed, injustice and incompetence have already put chasms between the rich and the poor, the creation principle of sharing cannot be approached without self-interest getting in the way. This means that sacrifice is vital.

In Christopher Wright's words "the creation pattern for his economic life cannot be recovered without the experience, relationship and motivation of redemption which calls for economic sacrifice as evidence of practical gratitude to the Redeemer and of mutual, covenant commitment to one's fellow redeemed".¹⁶

5. LAND IN THE LIGHT OF THE NEW TESTAMENT

The land was Israel's inheritance - but what of Christians? In *Living as the People of God* C.J.H. Wright suggests that three complementary ways to interpret and apply the ethical teaching of the Old Testament may be identified, all of them relevant when considering Old Testament material on the land. These are paradigmatic, eschatological and typological methods of interpretation.

As we shall see, for Christians wishing to apply biblical teaching to the use of their wealth, the typological approach is perhaps the most immediately relevant.

Paradigmatic interpretation: Israel was chosen as a nation for the sake of all nations: through Israel, God's saving purpose would reach all peoples. Moreover, Israel's social system was intended to be part of her theological message and significance (Dt.4:5-8). Israel's laws provide an example of redemption principles at work in a fallen world. "We are therefore justified in taking the social and economic institutions of Israel and using them as models for our own ethical task ..."¹⁷

The Old Testament paradigm provides us with objectives which every society should pursue though their practical outworking would be very different in modern Britain. The Jubilee laws were designed "to impede, and indeed periodically to reverse, the relentless economic forces that lead to a downward spiral of debt, poverty, dispossession and bondage. [The] major focus of concern was for the economic viability of the smallest economic units, namely the household with its land; it was a 'family-oriented' economic law."¹⁸

Eschatological interpretation: God's redemptive purpose, initiated through Israel in the promised land, will ultimately embrace all nations and the whole earth, in a transformed and perfect new creation. Israel and the promised land were a prototype or foretaste of redeemed earth. The land of Israel is described in terms that hint of Eden restored: flowing with milk and honey (Ex.3:8 etc), not filled with thorns and thistles (Gen. 3:18), a good land, well-watered, full of vegetation and rich in resources (Dt.8:7-9, 11:12, cf Gn.2:8f). Thus, the promised land points towards the 'new heaven and earth' in which the people of God will dwell in the presence of God (2 Pet.3:13, Rev.21:1-3).

Typological interpretation: what happens to the land in the New Testament? In one sense, it is completely absent. The physical territory of Jewish Palestine is nowhere referred to with any theological significance in the New Testament. The gospel soon spread to the gentile world but, more importantly the 'holy place' is no longer the land of Canaan but the person of Christ. Even for Jewish

¹⁶ C.J.H. Wright, *Living as the People of God*, op. cit., p.87.

¹⁷ C.J.H. Wright, *Living as the People of God*, p.89.

¹⁸ Ibid. p.101.

Christians, there is no indication that the land of Palestine has continuing theological significance - although a cultural and emotional bond with the land of their ancestors is natural enough.

To understand the continuing significance of the land one must ascertain the function of the land in Israel's life and faith and discern what aspect of the Christian life and faith has absolved or fulfilled this function.

The land was God's gift, the place where a child of Abraham knew he enjoyed a covenant relationship with God and knew he was required to practise a particular life-style. In the New Testament, both the Jew and the Gentile who are 'in Christ' enter into the privileges and responsibilities of God's people which, in the Old Testament, were focused on life in the land. To understand the land typologically is to relate the land to the person and work of Christ.¹⁹

The socio-economic dimension of the land finds its fulfilment in the corporate life and practical responsibility urged upon Christians in the New Testament. The Greek word *koinonia* (usually translated 'fellowship') is often found in contexts dealing with socio-economic relationships between Christians. The first Christians in Jerusalem who devoted themselves to the fellowship *te koinonia* shared everything in common (Acts 2:42,44) and ensured nobody was in need (Acts 4:34). The rich are commanded to be 'generous' (*koinonikous*). When Paul commends the Corinthians for their eagerness to share in the financial *koinonia* collection (2 Cor.8:4, 9:13), he describes it as proof of their obedience to the gospel. A genuine Christian faith should produce concrete economic evidence of fellowship. Examples of New Testament teaching on *koinonia* could be multiplied.

The land for Israel, and *koinonia* among Christians bear many similarities. Both are:

- part of the purpose and pattern of redemption
- linked to the status of sonship and the notion of inheritance
- evidence of an authentic relationship with God as part of his redeemed community
- to undergird a powerful sense of mutual responsibility.

The New Testament echoes the Old Testament's concern for the poor and needy (eg 1 Jn.3:17), its ideal of equality among God's people, both economically (e.g. 2 Cor.8:13-15) and socially (e.g. Jas.2:1-7).

6. AN INTEREST IN LENDING?

Lending money today is big business. The ethical implications of it, however, are often neglected. What does the Bible say about this?

a) LENDING AND BORROWING

- i) *The Desirability of Financial Independence*: Old Testament legislation seems to have been designed to protect the economic independence of families and help them regain it when forfeited due to adverse circumstances. The periodic cancellation of debts and release of debt slaves would have ensured that the duration of financial dependence that anyone had to suffer was limited to a maximum of seven years (Dt.15:1-3, 12-18). The Jubilee land legislation meant that whatever financial hardship hit a family their land would, in due course, be returned to them. The benefits of financial independence are highlighted by the attention paid to the

¹⁹ Expectations of the Christian significance of the land theme may be found in *ibid.* pp.94-97 and E.A. Martens, *Plot and Purpose in the Old Testament*, pp.242-48, 258-60.

dangers of indebtedness: "The rich rule over the poor, and the borrower is servant (slave) to the lender" (Prov.22:7).

It is hard to be sure precisely what the writer of this Proverb had in mind. It may have been the fact that a person with a debt to repay labours to generate wealth which is handed over to his creditor. In other words like a slave, his labour benefits someone else. In practice a debtor was often a needy person exploited by a rich lender charging high, compound interest rates (justified by the 'risk' of lending to the poor) which act to transfer wealth from borrower to lender catching the poor borrower in a debt trap from which he cannot escape. A biblical social agenda favours, in many situations, the freedom that debt-free living represents.

- ii) *Alleviation of Poverty Through Loans:* While financial independence was held out as the ideal for a household in Israel, poverty was a real and persistent threat for many. In this context, charitable loans acted as a vital plank of Old Testament welfare support - complementing outright grants (in the form of the triennial tithe) and work-related aid (such as the gleaning provisions). Indeed, the primary emphasis of Old Testament teaching on loans is that their role is to help the poor (Dt.15:7-9). Thus, the righteous man 'lends freely' (Ps.37:26) and his generosity would be rewarded by God (Ps.112:5). The use of loans to help the poor recognises the possibility that, in certain circumstances, a loan may be a more appropriate form of help than a gift. For example, the borrower's need may only be temporary, the lender may be unable to afford a gift and the borrower's self-esteem is not eroded through receipt of 'charity'. Such loans were to be interest free in order to prevent them becoming instruments of exploitation.
- iii) *The Importance of Paying off Debts:* The Bible places great emphasis upon the moral duty of paying off debts. The Psalmist observes that:

"The wicked borrow and do not repay ..." (Ps.37:21)

Old Testament legislation permits lenders to take collateral and security. Whilst protecting the poor debtor from ruthless seizure of pledged clothing and means of survival, as well as invasion of privacy when collateral is seized, the fact that security could be required by the lender is evidence of the legislation's intention to protect the lender from loss (Ex.22:26,27; Dt.24:10-13, Dt.24:6). Indeed, the sanction given to the practice of debt slavery, whereby the borrower would meet their obligations by working for the lender, illustrates the gravity with which the issue of unpaid debts was regarded (Dt.15:12, Lv.25:39). Furthermore, the Bible stresses the moral imperative of keeping one's vows and promises. Nonetheless, the principle that debts should be repaid was not pursued with relentless severity. Every seventh year all outstanding debts were to be cancelled.

b) THE BAN ON INTEREST

The Nature of the Prohibition

The ban on interest occurs three times in Old Testament law. On two of these occasions, the prohibition is specifically placed in the context of lending to the poor (Exod.22:25; Lv.25:36, 37). The reference in Deuteronomy, however, expresses the universal nature of the prohibition on loans to fellow Israelites:

Do not charge your brother interest, whether on money or food or anything else that may earn interest (Deut.23:19).²⁰

In the context of the period, this is a unique injunction which sets Israel apart from her neighbours. The absence of precedent for an interest prohibition reinforces the notion that this was a command of particular importance.

The only exception was that an Israelite was permitted to charge interest on loans to foreigners (Dt.23:20). The Hebrew word used for foreigner is *nokri* as opposed to *ger*. Consequently, the Deuteronomic exception allowed the charging of interest to strangers and foreigners but not to Gentile immigrants who were permanently resident within Israel. The interest proscription applied to all dealings with those who were regarded as ‘brothers’.

The subsequent references to interest in the Old Testament do not weaken or qualify the prohibition found in Deuteronomy. Rather they emphasise the seriousness with which God regards the sin of taking interest by placing it alongside other blatantly sinful actions. David says that the righteous person will shun the taking of interest as well as slander and bribery (Ps.15:3,5). Ezekiel lists lending at interest in conjunction with theft and idolatry (amongst other sins) as marks of the person destined for destruction (Ezek.18:13) and includes the taking of interest as one of the sins of Jerusalem along with extortion and incest (Ezek.22:11,12). Not only is the sin serious but no exemptions are conceded:

A righteous man ... does not lend at usury or take interest (Ezek.18:8).

Nehemiah, as governor of Judah, rebukes the nobles for taking interest, states that he and his family are lending freely and demands the restitution of interest payments and property seized as collateral (Nehemiah 7-11).

The Old Testament’s attitude towards loans and interest is consistent and unambiguous. Loans are to be for poverty relief and are to be periodically cancelled. Interest exploits the debtor and is prohibited on all loans to borrowers regarded as ‘brothers’.

The New Testament

The New Testament does not overturn this prohibition, but does not unequivocally confirm it either. However, Christ’s teaching upon the attitude his disciples were to have when lending seems to rule out any consideration of interest because repayment of the loan principle is not to be insisted upon.²¹

²⁰ But for reference to Deuteronomy, it might be argued that the interest prohibition only applied to loans to the poor. Indeed, this has been how many commentators have understood the prohibition (e.g. Rushdoony, 1973, p.473; North, 1973, p.362). The all-embracing wording of Deuteronomy, however, rules out this meaning.

²¹ Luke 6:34, 35. There is some doubt as to whether the relevant phrase in verse 35 should be translated as ‘lend, despairing of no man’ or ‘lend, without expecting to receive an equal amount.’ Consequently, the range of possible meanings includes lending without discriminating against any borrower, or without expectation of interest, return of

c) THE DEUTERONOMIC EXEMPTION CONSIDERED

The absence of definite New Testament teaching on the issue has allowed Christians to hold opinions either opposed to or in favour of interest. Those wishing to sanction moderate rates of interest point to the permission in Deuteronomy to the charging of interest to non-Israelites. Surely such permission implies that charging interest cannot be inherently immoral? Most Christians today believe that the ban on interest only has contemporary relevance to excessive rates of interest, or interest charged to the poor in need of emergency funds, particularly fellow Christians.

The Deuteronomy exemption can, however, be explained in ways that do not undermine the significance of the prohibition of interest. The ban could have been intended to maintain reciprocal relations between Israelites and foreigners not bound by Old Testament law; otherwise Israelites would have had to pay interest to foreign creditors but could not take it from foreign debtors. Alternatively, the exemption could have been designed to promote or reflect the 'economic brotherhood' of Israelites: the lender who charged interest was treating the borrower as a 'foreigner/enemy' rather than a 'brother'.

Conclusion

The Old Testament strongly condemns the taking of all interest from fellow-Israelites without exception. Jesus does not contradict this teaching and, perhaps, gives some confirmation of it. Given that the coming of Christ has eliminated the 'Israelite-foreigner' distinction in the eyes of Christians, it comes as little surprise to discover that the Church almost universally condemned all interest for the first three quarters of her history. A problem, however, is that the texts give little or no rationale for the prohibition and so reasons for its undesirability have needed to be deduced.

7. WEALTH AND WELFARE

Wealth always brings with it responsibilities. One involves caring for the welfare of others. This is a key concern in the Old Testament.

The primary form of welfare in the Old Testament would have been the provision of support within the more immediate family. There is little explicit mention of the provision of this sort of care in the Old Testament, largely because it would have been assumed: For example, the support of elderly parents is one of the implications of the commandment to honour your parents (Exodus 20:12). This is affirmed in Mark 7:9-13 where the failure to obey the commandment to honour your parents on the grounds that resources are instead dedicated to God is condemned by Jesus.

In addition to this, there are three main tiers of welfare provision found in the Old Testament. The first is that of landownership which provides the basic means of financial independence and security. When a family ran into financial difficulties, they could receive help in the form of an interest free loan or, if that was inadequate or unavailable, by mortgaging their land. This is the second tier. The sale of their labour in the form of a kind of bond-service was their last resort and signifies the third tier. Alongside these forms of support there were also the provisions for the use of tithes and allowing people to glean fields and fallow land.

The aim of this provision was to maintain the independence and autonomy of families rather than just relieving the short-term financial distress of individuals. Even where the recipients of welfare were

principle or reciprocating loans (Marshall, 1978, p.273). The context of Jesus' disciples going well beyond the conventions of their society would imply that non-insistence upon interest was the least that Jesus had in mind.

without families this ideal remained important and was reflected in the ways in which such people were incorporated into families and encouraged to remain independent. Where poverty is great, the meeting of immediate needs will be a priority, but welfare should be provided in such a way so as to enable individuals and families to regain their independence and participate fully in society, and not to make them dependent on welfare in the long-term. This principle is now widely accepted in the fields of overseas aid and development work where helping people to help themselves is regarded as the best way to ensure their long-term wellbeing and avoid the problem of permanent dependency on overseas aid.

8. THE SIGNIFICANCE OF TITHING

At the heart of regular giving by Old Testament Israelites was the system of tithing. The custom of tithing pre-dates the law of Moses (cf. Gen. 14:17-20) and was not unique to the Israelites. However, tithing formed an important part of the law and the Israelite concept of tithing had distinctive features.

The main passages setting out the obligation to tithe are Leviticus 27:30-32, Numbers 18:21-26 and Deuteronomy 14:22-29. There is some debate over the combined effect of the laws found in these different passages.

On one view, there are three separate tithes: (1) the general tithe paid to the Levites (Nu. 18:21) who in turn had to give a tenth of that to the priests (Num.18:26), (2) the tithe associated with the sacred meal in Jerusalem in which all Israelites participated (Dt.14:22-27), and (3) the tithe paid every three years to the poor (Dt.14:28-29). On this basis, Israelites were obliged every year to give 20%, and every third year 30%; of their produce without taking into account grain, oil and animals for sacrifices, freewill offerings and thank offerings.²²

However, it seems better to conclude that there was one tithe but detailed provisions on where and to whom to give the tithe. On this view, it is possible that the pattern was as follows: (1) annually, a tenth of all Israelite produce was to be taken to Jerusalem for distribution to the Levites, (2) at that time, at an initial festival, all Israelites ate part of the tithe, (3) the rest, which would be by far the major part of it, belonged to the Levites, (4) every third year, the tithe was gathered in the towns (rather than Jerusalem) and stored for distribution to the Levites and the less fortunate aliens, fatherless and widows, and (5) the Levites were to present to the Lord a tenth of their tithe which would be used to support the priests.²³

The 'one-tithe' view would appear preferable to the 'three tithes' view. One reason is that it is hard to believe that one tithe could feed the Levites for a whole year and yet a whole second tithe would be needed to provide for the single celebratory meal in Jerusalem. It should be noted that, even on the 'one-tithe' view, the Israelites' giving was not limited to one tenth of their annual produce. There was obligatory 'giving' in the form of the presentation of the first fruits' of the harvest to the Lord and the offering of animals as sacrifice. In addition, voluntary offerings to the Lord and giving to the poor were encouraged by the law. Thus, the Old Testament provides not only for mandatory sacrifices in the form of sin and guilt offerings but also voluntary acts of worship in the form of burnt offerings (Lv.1,6:8-13), grain offerings (Lv.2, 6:14-23) and fellowship offerings (Lv.3, 7:11-34). Moreover, the Old Testament regularly enjoins generosity to the poor (e.g. Ps. 112:5) and highlights the importance of caring for them.

²² Judaism has traditionally reconciled the tithe passages in Numbers and Deuteronomy by calling the tithe in Deuteronomy a 'second tithe' (e.g. in the Talmudic tract *Ma'aser Sheni*.)

²³ A further possibility, proposed by James Orr in *The Problem of the Old Testament* is that the laws of Deuteronomy apply to a time when the tithe-laws could not be fully enforced since the conquest of Canaan was not complete. Thus, Nu.18:21ff deal with Israel's ideal while Dt.14:22ff is an interim programme for the conquest and settlement

The tithe laws reveal the following principles:

- (i) The tithe is not, strictly speaking, ‘given’ to the Lord. For a ‘tithe of everything from the land ... *belongs* to the Lord’ (Lv.27:30). Thus, in handing over the tithe, the Israelite was not performing an act of generosity but dealing with property in accordance with its rightful owner’s instructions. It should be recognised that *all* of the wealth and produce of an Israelite [in an ultimate sense] belonged to the Lord (see, e.g. Ps.24:1) but the tithe required the Israelite to acknowledge this fact in the most practical way with regard to fact. The tithe not only belongs to the Lord but is ‘holy to the Lord’ (Lv.27:30) which implies that it is separated from all the rest of the Israelite’s belongings and consecrates totally to the Lord.
- (ii) The tithe was ‘given’ to the Levites to support their ministry among the people of Israel. The Levites, one of the twelve tribes of Israel, had special religious duties assigned to them and one family from among the Levites, the sons of Aaron, were priests. Unlike all the other tribes, neither the priests nor the Levites received any part of the land of Israel as their inheritance (Nu.18:20,23b). To the priests the Lord said ‘I am your share and inheritance among the Israelites’ (Nu.18:20); to the Levites, the Lord said ‘I give to the Levites as their inheritance the tithes that the Israelites present as an offering to the Lord’ (Nu.18:24).

The special duties of the priests and the Levites were, in broad terms, as follows. The priests were ‘responsible for the care of the sanctuary and the altar’ (Nu.18:5) and the conduct of sacrifices. The Levites were assistants to the priests and they performed their duties not only for Aaron but ‘for the whole community’ (Nu.3:7). Thus, in the days of the tabernacle, the Levites carried its frame and furniture, cared for its screens, hangings and coverings, and created the tabernacle where Israel encamped. When Israel settled in Canaan, the Levites assisted the priests to prepare the sacrifices and care for the Temple, and were singers, musicians, and were teachers of the law both in Jerusalem and dispersed throughout Israel.

The Levites played a vital part in Israel’s common spiritual life. Worship and sacrifice at the Temple and knowledge by the people of the law depended upon the Levites. The tithe was the God-given method of supporting their ministry. It is striking that during the religious renewal led by King Hezekiah ‘He ordered the people living in Jerusalem to give the portion due to the priests and Levites so that they could devote themselves to the law of the Lord’ (2 Ch.31:4). The tithe was necessary to set the priests and Levites free to study and teach the law. A failure to tithe meant that the priests and Levites had to find other ways to feed and clothe their families (see Neh.13:10). However, the tithe was also meant for the poor (see (4) below).

- (iii) The giving of the tithe brought spiritual benefits. The tithe not only supported the Levites whose ministry was essential to the spiritual welfare of Israel but also the act of giving the tithe was intended to bring spiritual benefits to the one tithing:
 - (a) Israelites were to bring the tithe to Jerusalem so that they might ‘learn to revere the LORD’ (Dt.14:23). The intention was that by giving a part of their produce to the Lord they would be reminded that their prosperity depended on God’s generosity not human ingenuity. The theme that Israel’s wealth would be God’s gift not man’s achievement is repeated in Deuteronomy (cf. Dt.8:18, 11:10-15);
 - (b) On bringing the tithe to Jerusalem each household was to ‘eat there in the presence of the LORD your God and rejoice’ (Dt.14:26). Giving was linked with celebration, rejoicing and fellowship. This celebration meal came from the tithe, the privilege of being God’s people in God’s land blessed by God’s generosity gave ample cause for rejoicing, and fellowship was enjoyed as the meal was shared by the whole people.

- (iv) The tithe was intended, in part, to provide for the needs of the poor and vulnerable. Every third year the tithe was not taken to Jerusalem but stored in the towns throughout Israel 'so that the Levites ... and aliens, the fatherless and the widows ... may come and eat and be satisfied' (Dt.14:28-29). The tithe belonged to the Lord and was holy to the Lord but the Lord did not want it to be used exclusively to support 'spiritual' ministry. A part was regularly to be allocated to the poor and vulnerable among God's people and the foreigners who had come to live in Israel. The welfare of the poor is so important to God that if the command was obeyed and the poor received their part of the tithe God promised to bless the people of Israel in everything they did (Dt.14:29).

So far we have focused on the passages in the Law which deal with the tithes but there are a few telling passages later in the Old Testament. After Israel divided in two kingdoms, the prophet Amos in the Northern kingdom railed against the oppression and injustice of the rich, ruling classes. He makes it plain that their religious performances - including their tithes for the poor (Am.4:4) and their thank offerings and freewill offering (Am.4:5) - are of no value. The people 'boast' about them (Am.4:5) but the reality is that despite hardships, plagues and death sent to wake up Israel, God's verdict is '... yet you have not returned to me' (Am.4:6,8,9,10,11). It is possible to give meticulously and appear to be concerned for the poor and yet to have a heart far from God (cf. 1 Cor.13:3).

In Judah restoration of the full tithe was an essential component of the religious revival under King Hezekiah (2 Ch.31). After the exile and the return to Jerusalem, when Ezra reads the law, the people confess their sins and dedicate themselves carefully to obey all the law of the LORD. A few aspects of the law were specifically mentioned in the people's undertaking to God. These were (i) not intermarrying with foreigners, (ii) keeping the Sabbath, (iii) offerings and sacrifices and (iv) delivering up the first fruits and the tithes (Neh.9:38-10:39). A commitment by the people of God to serve the Lord wholeheartedly involved a solemn commitment to tithe in a disciplined way (Neh.10:37). Nonetheless, in Nehemiah's absence on a visit to Babylon (Neh.13:6), the practice of tithing lapsed (Neh.13:10) and Nehemiah had to take stern action and appoint reliable officials to ensure that the tithe was gathered (Neh.13:11-13).

CHAPTER 6

THE WAY OF WISDOM

The Wisdom literature of the Old Testament comprises, in particular, Proverbs, Ecclesiastes and Job. Each of these books complements the others. Proverbs offers 'godly common sense' in a world which moral cause and effect follow regular patterns, Ecclesiastes pursues the question of meaning in a world which the wise realise is meaningless without God, and Job agonises over expense, unexpected and 'undeserved' suffering. Our exploration here focuses on the perspective of Proverbs on wealth.

PROVERBS

The blessing of the Lord brings wealth, and he adds no trouble to it (Prov. 10:22)

Our overview of Proverbs falls into three parts:

- (i) the benefits of wealth
- (ii) the pathway to wealth
- (iii) a spiritual perspective on wealth.

(i) The Benefits of Wealth

Proverbs is quite candid about the fact that wealth can be a sign of God's blessing and that money brings advantages. For example, money can provide security; poverty can lead to misery (10:15). It can provide time-saving devices which enable a person to spend more time with their family. It can provide better health care and facilitate wider travel and broader education. Christians should not 'glamorise' poverty. Real poverty, hunger, cold, oppression, is grim.

(ii) The Pathway to Wealth

Proverbs provides much advice on how to avoid poverty and obtain at least a measure of prosperity.

(a) Hard Work

Hard work and persistent effort are seen as vital to keep poverty at bay and establish prosperity. By contrast, certain habits are highlighted as dangers to one's material welfare:

- self indulgence
- idleness (24:33-34)
- chasing fantasies (28:19): filling in a pools coupon, buying a lottery ticket?

(b) Sound Business Sense

The NIV translates Proverbs 13:23 'A poor man's field may produce abundant food, but injustice sweeps it away.' However, it may be better translated '... but lack of judgment sweeps it away.' The point here is that a potentially viable business will make a loss if it is mismanaged.

(c) Saving Makes Sense

'... he who gathers money little by little makes it grow' (13:11). The wise household has supplies stored away; the foolish household consumes every penny straight away (21:20).

(d) Wise Investment

Proverbs 14:4 is somewhat cryptic: 'where there are no oxen, the manger is empty, but from the strength of an ox comes an abundant harvest'. Roy Clements suggests that a modern paraphrase bringing out the meaning would be 'a farm without tractors will have a low fuel bill but mechanisation increases production'. In other words, there is such a thing as a false economy. Sometimes money must be spent in order to pave the way for productivity and prosperity.

(e) Borrowing Discouraged

The disadvantages of borrowing are stressed (22:7) and the potential destitution awaiting a person who puts up security for his (or another's) debts is stressed: '... your very bed will be snatched from under you (22:27).

The principles set out above might be seen as 'sanctified common sense'.

(iii) A Spiritual Perspective on Wealth

There are several themes in Proverbs in which a more distinctively Christian and spiritual approach to wealth is presented.

(a) **Riches are no justification for pride, class prejudice or oppression of the poor.**

Proverbs is candid about the fact that an uneven distribution of wealth creates an uneven distribution of power (22:7). However, the rich are urged to think well of the poor and to treat the poor well for several reasons, all rooted in theology:

- all people are created by God: our shared humanity, whether rich or poor, should override any sense of 'class loyalty'. What we have in common with everyone is far more important than what we have in common specifically with people in our income bracket (22:2);
- all people are created in God's image: to oppress the poor is to show contempt to God precisely because the poor man, just as much as the rich man, bears the image of God (14:31);
- all people depend on God for every good gift: both rich and poor depend upon God for so basic a part of their lives as sight (29:13). If we are all so utterly dependent upon God, it is wholly inappropriate for some of us to take advantage of the (relatively minor) inequalities that exist between different people;
- the prospect of judgment: it is foolish to exploit the poor because the Lord will pursue their case (22:22-23)

(b) **Contentment is Crucial.**

There is in Proverbs a persistent emphasis on the importance and benefits of contentment.

Do not wear yourself out to get rich; have the wisdom to show restraint. (23:4)

*A heart at peace gives life to the body, but envy rots the bones.
(14:30)*

A heart at peace (a contented heart) is life-giving but envy (the desire for more, the desire to have what others have) rots the bones.

... give me neither poverty nor riches, but give me only my daily bread. otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonour the name of my God. (30:8-9)

If poverty is a moral hazard, so are riches. The ideal, it seems, is to have enough to meet our needs and to be satisfied with this.

(c) **Money Can't Buy Everything.**

While, as we have seen, Proverbs draws attention to the benefits which money can procure, it also draws attention to the benefits money is unable to buy:

- a good conscience (15:16)
- family affection (15:17)
- an honourable reputation (22:21)
- peace and quiet (17:1).

Roy Clements puts it like this. Money can buy: a bed but not sleep; books but not intelligence; medicine but not health; cosmetics but not beauty; amusement but not happiness. Indeed, money can buy earth but not heaven.

*Wealth is worthless in the day of wrath, but righteousness
delivers from death. (11:4)*

If this verse is taken to refer to the final judgment, it reminds us that our lives cannot be ransomed by silver or gold, but only by the priceless blood of Christ. If this verse refers to the wrath of God as sometimes expressed to human affairs through disasters, calamities and crushing circumstances, it reminds us that sometimes money is impotent. When a hurricane strikes a town, it does not discriminate between the houses of the wealthy and the poor. If a society is disintegrating, one of the symptoms is often hyper-inflation (cf Germany in the 1930s) which can make even large sums of money worthless within days.

The inability of money to provide security is why Proverbs stresses that righteousness is a more dependable source of security than a bank balance (11:28). The wealthy are in danger of overestimating the security and protection which money can afford: 'the wealth of the rich is their fortified city: they *imagine* it an unscalable wall.' (18:11).

(d) **Honesty is the Best Policy.**

Proverbs urges that dishonest gains are often short-lived gains (eg 21:6). There is, it seems, a connection between righteousness and prosperity ('... prosperity is the reward of the righteous' (13:21)). In the words of the New Testament 'the meek shall inherit the earth'.

(e) **Generosity.**

Proverbs not only encourages generosity for the sake of those who receive charitable help but promises the generous person material and spiritual blessings as a consequence. Paradoxically, money does not accumulate in the hands of the mean (28:22) but gravitates towards the generous (11:25). Two key areas for generosity are:

- (i) care for the poor
- (ii) 'giving to God'.

Honour the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. (3:9-10)

God's appointed way of supporting full-time ministry is through the generous giving of his people. The 'firstfruits' were intended to support the Levites and the priests. However, while giving has a crucial part to play in God's economy, it is quite clear from this verse that no-one 'outgives' God. Giving paves the way to blessing.

CHAPTER 7

PRAISE AND PRAYER IN THE PSALMS

One of the reasons for the popularity of the psalms is that the book reflects a rich variety of experiences many of which we can identify with: the joy of communion with God, sorrow and remorse for sins committed, temptations to overcome, thanksgiving for blessing and prayers for protection, just to name a few. It is perhaps because of this that Luther felt able to refer to the Psalter as a 'Bible in miniature'.

The Psalms, therefore, would seem a good place to glean some wisdom and guidance on the subject of wealth and how we should use it, especially since they demonstrate that concern about wealth should legitimately be brought before God in praise and prayer. It is surprising, therefore, that when we turn to them we find that specific references to wealth are few in number. In fact in all 150 Psalms there are only 17 references to the rich and wealthy. Incidentally, for it is not our primary purpose here, it is interesting that there are 29 references to the poor and needy and, commensurate with the increase in references, God's provision and care for them is a more prominent theme through the Psalms (see 14:6, 35:10, 102:17, 140:12). Nevertheless, although the material on wealth is not expansive, what does exist is useful and worth exploring.

A tension?

The most striking feature of the material on wealth in the Psalms concerns the presence of a tension which runs throughout: on the one hand we find a regular (even if sometimes unspoken) equation in some verses between the wicked and the rich. On the other hand, however, we find the suggestion that God will prosper the righteous which naturally leads us to expect the righteous to be the wealthy ones, not the wicked. Because this tension runs elsewhere in the Old Testament and not just in the Psalms, it is worth taking some time to address it. To do this, we need to explore both sides in more depth.

We shall begin by looking at the wealth of the wicked. Although nowhere in the Psalms is there a hint that wealth is intrinsically a bad thing, we find in them a strong sense of hostility to the fact that it tends to be those who don't fear the Lord who are rich and increase in wealth (see Ps. 73). In some places, we find outright envy and in verses 3 and 13 of Ps. 73 the psalmist seems to be lamenting that his attempts to keep his heart clean have been in vain, for at the end of the day, it is the wicked who seem to profit the most.

Envy unnecessary

However, envy is discouraged and seen to be unnecessary for three reasons: First, we are reminded that worldly or material riches cannot be taken with us when we die (see Ps 39:6 and 49:12). They cannot buy salvation. Ps.49:16-18 puts this very clearly. It says:

'Do not be overawed when a man grows rich, when the splendour of his house increases for he will take nothing with him when he dies, his splendour will not descend with him. Though while he lived he counted himself blessed, and men praise you when you prosper, he will join the generation of his fathers, who will never see the light of life.

Ps.49:16-18 teaches not merely that we should not envy the rich but that we should not be over-impressed by riches. This is liberating - when we see with God's eyes, we can treat rich and poor as our equals.

Secondly, the psalmist reasserts the fact that God is in overall control and will vindicate the righteous, rich or poor, for the earth is the Lord's and everything in it (Ps.24:1) and wealth belongs to him and not the rich. Therefore:

'Better the little that the righteous have than the wealth of many wicked; for the power of the wicked will be broken, but the Lord upholds the righteous.' (Ps.37:16)

The idea here is that it is not necessarily wealth itself which is bad but wealth gained and used improperly. Thus the psalmist is keen for God to call the wicked man in Ps.10 to account for with his money he blesses the greedy, reviles the Lord, thinks he can get away with scheming against the weak, (v2) and ambushing and murdering the innocent (v8). Similarly, the psalmist is keen to see justice done to the rich man in Ps.52 who earns his wealth by destroying others. In contrast, wealth honestly gained and generously used (see Ps.37:21 and 26) is to be praised.

Thirdly, and perhaps most importantly, comfort is taken from the fact that there are much more important things in life than money or wealth. Thus Ps.19:9b-10a tells us:

'The ordinances of the Lord are sure and altogether righteous. They are more precious than gold, than pure gold ...'

In fact, this is so obvious to the psalmist that nowhere is it stated explicitly; instead the value given to possessions and experiences is illustrated in the prayers which are offered. Thus from the frequency of references it seems that rescue from danger (Ps.18:19), assurance of his faithfulness (Ps.16:9-10) and understanding (Ps.49:20) are considered more valuable than wealth.

On account of these three points the psalmist relays to his reader the idea that envy of the rich is futile, perhaps something which many of us need to remind ourselves.

The other side of the tension is that there does seem to be the promise of prosperity (Ps.112:1-3, 128:1-2) (or the desires of your heart [Ps.20:4, 37:4]) for the righteous. Thus the psalmist believes that the blameless will enjoy plenty in times of famine (Ps.37:19), the children of the righteous will never need to beg (Ps.37:25) and those who seek the Lord will lack no good thing (Ps.34:10). More positively still, the psalmist writes, the man who fears the Lord

'will spend his days in prosperity and his descendants will inherit the land.'
(Ps.25:13)

As it stands, it is difficult to reconcile this with the strands we first explored, yet there are two riders to the above which help to put the problem in perspective.

First, while the idea that God will bless the righteous is certainly an important one which we cannot side-step, blessing in the Psalms is considered primarily, not in terms of money, but in terms of victory in battle (18:37-50), long life (128:6, 21:4) and protection from everyday dangers (22:20,21). Spiritual blessings, which are expected to be everlasting (Ps.73:23-26, 28), are also important but these seem to be less prominent than elsewhere in the Old Testament. If we wish to add a New Testament perspective to this we could say that blessing also has an eschatological dimension to it, although it is important to note that this doesn't come across in the Psalms where blessings and curses were expected to take place in this life.

Secondly, the Psalms rub our noses in the obvious fact of life that not all the righteous are wealthy. For example in Psalms 40 and 70 we find God-fearing yet poor men who have to plead their need and poverty before God.

No straightforward equation between riches and righteousness

We can conclude from these two riders that no straightforward equation can be made between riches and righteousness. We must therefore avoid any temptation to think that honouring God will reap riches for us in this life. It might, but then again, it might not! Neither does it mean that Christians should all be poor. This realisation also helps to lessen the tension which we described earlier and without this blocking our sights we can learn the important lesson of the Psalms i.e. that we should put our security not in material possessions but in the LORD and in him alone. In practice, revering the LORD and following in his ways is more profitable in the long run than trusting in our material resources to win us battles and provide security. As the Psalmist put it,

*Some trust in chariots and some in horses but we trust in the name of
the Lord our God. (Ps.20:7)*

Trusting in God however does not mean sitting back and waiting for him to intervene supernaturally; (although, of course, occasionally he does work in this way) but rather it involves hard work (see Ps.107:37,38). As Proverbs 14:23 reminds us,

All hard work brings a profit but mere talk leads only to poverty.

PART III

PRACTICAL ISSUES

CHAPTER 8

The Gaining of Wealth

Based on the material gathered in the preceding chapters, our aim here is to set out the principles relevant for making decisions about the gaining of wealth and after this to set out some of the questions which these principles force us to ask.

Principles

1. God is the true owner of everything (Gen.1:1). In this sense we are just tenants of God's property. Since all things are his, believers should bring their concerns about wealth to God as the Psalmist constantly does.
2. Since the world is God's, we have a responsibility as his nominated stewards to take care of the environment (Gen.1:26).
3. Wealth is intrinsically a good thing, indeed, it is often a sign of God's blessing (Ps.37:18).
4. Poverty, in contrast, is to be avoided if possible and is not something to be glamorised. Nevertheless, material hardship can be used by God for a number of purposes, e.g. to teach humility (Deut.8:2a) and faith (Deut.8:4).
5. We are made to work (Gen.2:15). Wealth creation is hard (Gen.3:17-19) but we should be diligent (Prov.6:10) or poverty will come on us.
Work is not everything, however, and we all need a rest and time to spend with God (Ex.20:10).
6. Working far more than we need to is a poor choice (Ecc.4:6).
7. Personal ambition or the pursuit of profit are not frowned upon but our motives for gaining wealth are important (see chapter four). Gaining wealth to improve our status, popularity or power are not legitimate aims for a Christian. Instead Christians should be gaining wealth to provide for others.
8. The primary motivation for the pursuit of wealth today is often the desire for status and one-upmanship - This is meaningless (Ecc.4:4).
9. God is able to supply all our needs (e.g he provided manna and quails in the desert, Exod 16)
10. We are not to gain wealth through stealing (Ex.22:1-4), dishonest dealing (Prov.11:1, 21:6) or through taking advantage of others (Lev.25:17).
11. Wealth is deceptive - people overestimate its benefits (Ecc.5:11).
12. Both wealth and poverty are potentially dangerous. Sufficiency is better for our souls. (Prov.30:8-9).
13. Gaining wealth brings with it responsibilities to use it wisely and in a godly way. Wealth which leads to oppression is wealth used improperly.

14. Wealth is precarious (Ecc.5:13-14).
15. Borrow as little and as infrequently as possible (Prov.22:6). Avoid getting into debt (see chapter 5, part 6).
16. Personal knowledge of God is more important than what we own or how much money we have (see chapter 4).
17. Worship God only and do not place your security in your money and possessions (Deut.5:7).
18. God will provide for our daily needs, therefore, do not worry.
19. Be content with what you have. Do not covet (Deut.5:21, Prov.14:30) and do not grumble about what you haven't got.
20. The pursuit of wealth is addictive, but not satisfying (Ecc.4:8, 5:10).
21. God looks at the heart, not at external things such as a healthy bank balance (1 Samuel 16:7).
22. Material prosperity is deceptive. Pursue spiritual qualities instead. Prosperity and pride is a potentially dangerous blessing which can lead to complacency (Deut.8:12-14), idolatry (Deut.8:19b-20) and general godlessness (Prov.30:8-9). Shun these things.

Questions

- Why should we want wealth? What should our motivation be?
- Are there times when gaining wealth is not legitimate?
Is gaining wealth from the National Lottery legitimate?
- Should the origin of wealth affect our use of it ?
What are the responsibilities which accompany inherited wealth ?
Benefits and Grants- What responsibilities do these bring ?
- Should our aim as Christians be to earn as much money as possible or just as much as we need ?
How much do we need ?
- What values should influence the way in which we gain wealth ?
- What are the dangers of gaining wealth in the 1990s?
- Should wealth be our aim or our reward ?
- Is workaholism a sin ?
- Should all Christians buy environmentally-friendly products ?
- Are mortgages legitimate for Christians, in the light of the encouragement to avoid debt for long periods ?

CHAPTER 9

The Consumption of Wealth

How we spend the wealth we gain is crucial. Below are a list of principles which should influence our spending decisions.

Principles

- Since it is not our wealth to spend, God's ultimate ownership of all wealth is relevant to our spending decisions.
 - Our spending decisions should be made after our plans to give have been met. Giving God his due is our first priority.
1. God will judge us if we spend our money in a godless way.
 - Self indulgence and extravagance are to be avoided.
 - Spending money on goods to achieve status and influence is sinful.
 - Do not spend out of covetousness (Deut.5:21)
 - Do not spend money to compete with others.
 - Don't exploit others by buying goods traded unfairly (Prov.22:22).
 2. Owning wealth and land generates responsibilities (to God first, family second and finally neighbours). These must be honoured if we are to be good stewards.
 - Be cautious in exposing yourself to wealthy lifestyles for it often makes a person desire a wealthy lifestyle themselves (Hag.2:3).
 3. Do not charge interest to the family of God if you gain your wealth through lending money. Do not exploit the poor by charging interest (Ezek.18:13).
 4. Remember, money can not buy the important things in life; favour with God, a good conscience (Prov.15:16), affection (Prov.15:17), an honourable reputation (Prov.22:21)...
 5. Hoarding goods is of little benefit to those who consume them (Ecc.5:11).
 6. Do not fool yourself. There is no virtue in false economy.

Questions:

- What should our aim be in consuming wealth ?
- Is it right for Christians to consume privately or should we all contribute to a common pot ?
- Can we justify spending money on ourselves when others are starving ?
- How much is it reasonable to spend on our loved ones ?
- Is it economically viable for Christians to lend money to all Christians without charging interest?
- To what extent should we share our wealth with fellow Christians ?

CHAPTER 10

The Saving of Wealth

Putting away money for the future poses some serious ethical questions. While we know it is prudent to save, putting away money for our own future can seem wrong when others have a present need for it. In this section we list the principles which should inform and help to solve our dilemmas.

Principles

1. Saving makes sense, planning ahead is wise and sound business sense is to be commended (Prov.13:11).
2. Sometimes money needs to be invested today to pave the way for productivity and prosperity tomorrow (Prov.14:4).
3. Yet, placing our security in savings is not right. Our security should be in God alone.
4. Planning ahead without God in mind is foolish
5. Ultimately, we can not take savings with us when we die (Ps.39:6 & 49:12)
6. Righteousness is a more dependable source of security than many savings (Prov.11:4). Don't overestimate the security money can afford.

Questions:

- How should we reconcile prudence with generosity ?
- How much should we save ?
- Does it matter where we place our savings ?
- How should we balance a high yield savings account with an account which yields less but claims to invest 'ethically' ?
- How much should we save in proportion to what we give ?
- Are there products which we should not save for ? (see chapter 9)
- Is it legitimate to save for the benefit of your family after you die?

CHAPTER 11

The Giving of Wealth

Principles

1. We are stewards of God's creation (Gen 1:26, Ps.24:1).
2. God is generous and compassionate and gives us more than we need. Our aim is to imitate God (Lev.19:1). Therefore be compassionate and generous in your giving.
3. Do not be greedy and hoard wealth.
4. Giving is an important way of showing gratitude to God.
5. Money should be given as God intends. We should commit our giving to God and ask him for guidance about it.
6. Honour God with your wealth and he may bless you materially (Prov.3:9-10)
7. 10 % of our income is the suggested minimum to give to others (see Chapter 5, Section 8). Tithing is God's way of providing for those who earn their living by serving him.
8. Extravagant and luxurious living can pose obstacles to discipleship (pride, compacency, godlessness etc), can deprive the needy of help and can take away our dependence on God.
9. Money is not the only thing we should give to others. Sometimes giving time or loans are a better way of giving than straight gifts of money (Ps.37:26).
10. Motives matter: Do not give just to those who you know will return the favour or to those who will thank you for it (see Chapter 4).
11. Money brings responsibilities : Look after your own family, the family of God, the alien, fatherless and widow.
12. Good business sense means we should be wise with our giving, and take advantage of laws which encourage giving, eg gleaning.
13. Only bring gifts to God which are honestly gained and which don't take advantage of others.

Questions:

- Is giving 10 % of our income still our target today?
- If so, should we give 10 % of our gross or net income?
- How should we allocate our giving?
- Should we give to the most needy first, where the opportunities lie, to our families or to those we know?
- How much of our tithe should go to Christian workers and how much to others?

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