

# STEWARDSHIP 101-7

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## The purposes and dangers of wealth

### Naves Topical Bible: "Riches"

Deuteronomy 6:10-12; 8:10-18; 31:20; 32:15; 1 Samuel 2:7; Psalms 37:16; Proverbs 10:2,22; 11:4,28; 13:7,8; 14:24; 15:6,16,17; 16:8; 19:4; 21:6; 23:4,5; 27:23,24; 28:8,20,22; 30:8,9; Ecclesiastes 5:9-20; 6:1,2; 7:11,12; 10:19; Isaiah 5:8; Jeremiah 48:36; Hosea 12:8; Matthew 6:19-21; 13:22; 19:16-29; Mark 4:19; 10:17-25; Luke 12:15; 18:18-25; 1 Timothy 6:4-11,17-19; James 2:6,7; 5:1-5; 1 John 3:17

#### OT Themes:

Wealth as an occasion for idolatry →

As the fruit of injustice →

Blessing on the faithful →

The reward of labor

#### NT Themes:

Wealth as a stumbling block  
As a competing object of devotion

A symptom of economic injustice

A resource for human needs

(Wheeler, Wealth as Peril and Obligation: The NT on Possessions (1995), Ch 8,9)

Proverbs 30:8-9 Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the Lord?" or lest I be poor and steal and profane the name of my God.

1. **Material possessions are a good gift from God meant for His people to enjoy**
2. **Material possessions are simultaneously one of the primary means of turning human hearts away from God**
3. **A necessary sign of a life in the process of being redeemed is a transformation in the area of stewardship**
4. **There are certain extremes of wealth and poverty which are in and of themselves intolerable**
5. **Above all, the Bible's teaching about material possessions is inextricably intertwined with more spiritual matters.**

Galatians 6:9-10 And let us not grow weary of doing good, for in due season we will reap, if we do not give up. So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith.

## International Standard Bible Encyclopedia on "Wealth" and "Riches"

welth, wel'-thi (*hon, chayil, nekhacim; euporia*, "to possess riches," "to be in a position of ease" ([Jeremiah 49:31](#))):

The possession of wealth is not regarded as sinful, but, on the contrary, was looked upon as a sign of the blessing of God ([Ecclesiastes 5:19; 6:2](#)). The doctrine of "blessed are the poor, and cursed are the rich" finds no countenance in the Scriptures, for [Luke 6:20,24](#) refers to concrete conditions (disciples and persecutors; note the "ye"). God is the maker of rich and poor alike ([Proverbs 22:2](#)). But while it is not sinful to be rich it is very dangerous, and certainly perilous to one's salvation ([Matthew 19:23](#)). Of this fact the rich young ruler is a striking example ([Luke 18:22,23](#)). It is because of the danger of losing the soul through the possession of wealth that so many exhortations are found in the Scriptures aimed especially at those who have an abundance of this world's goods ([1 Timothy 6:17](#); [James 1:10,11; 5:1](#), etc.). Certain parables are especially worthy of note in this same connection, e.g. the Rich Fool ([Luke 12:16-21](#)), the Rich Man and Lazarus--if such can be called a parable--([Luke 16:19-31](#)). That it is not impossible for men of wealth to be saved, however, is apparent from the narratives, in the Gospels, of such rich men as Nicodemus, and Joseph of Arimathea ([John 19:38,39](#); [Matthew 27:57-60](#)), and Zaccheus ([Luke 19:1-10](#)). It may fairly be inferred from the Gospel records that James and John, who were disciples of our Lord, were men of considerable means ([Mark 1:19,20](#); [John 19:27](#)).

Wealth may be the result of industry ([Proverbs 10:4](#)), or the result of the special blessing of God ([2 Chronicles 1:11,12](#)). We are warned to be careful lest at any time we should say "My power and the might of my hand hath gotten me this wealth. But thou shalt remember Yahweh thy God, for it is he that giveth thee power to get wealth" ([Deuteronomy 8:17,18](#)).

Those possessing wealth are liable to certain kinds of sins against which they are frequently warned, e.g., highmindedness ([1 Timothy 6:17](#)); oppression of the poor ([James 2:6](#)); selfishness ([Lu 12 and 16](#)); dishonesty ([Luke 19:1-10](#)); self-conceit ([Proverbs 28:11](#)); self-trust ([Proverbs 18:11](#)).

It is of interest to note that in the five places in the New Testament in which the word "lucre"--as applying to wealth--is used, it is prefaced by the word "filthy" ([1 Timothy 3:3](#) (the King James Version),8; [Titus 1:7,11](#); [1 Peter 5:2](#)), and that in four of these five places it refers to the income of ministers of the gospel, as though they were particularly susceptible of being led away by the influences and power of money, and so needed special warning.

The Scriptures are not without instruction as to how we may use our wealth wisely and as well-pleasing to God. The parable of the Unjust Steward ([Luke 16](#)) exhorts us to "make .... friends by means of the mammon of unrighteousness," by which is meant that we should use the wealth which God has committed to us as stewards in order that we may win friends (souls) with it for Him and His kingdom, just as the unfaithful steward used the goods with which his master had entrusted him to make friends for himself. The parable of Dives and Lazarus gives us the sad picture of a selfish rich man who had abused his trust, who had failed to make friends with his money, and who, in the other world, would have given anything just for such a friend ([Luke 16:19-31](#)).

rich'-ez, rich'-iz:

Used to render the following Hebrew and Greek words:

(1) *Osher*, which should, perhaps, be considered the most general word, as it is the most often used ([Genesis 31:16](#); [Ecclesiastes 4:8](#); [Jeremiah 9:23](#)). It looks at riches simply as riches, without regard to any particular feature. Alongside this would go the Greek *ploutos* ([Matthew 13:22](#); [Ephesians 2:7](#)).

(2) *Chocen* ([Proverbs 27:24](#); [Jeremiah 20:5](#)), *nekhacim* and *rekhush* ([Genesis 36:7](#); [Daniel 11:13,14](#) the King James Version) look at riches as things accumulated, collected, amassed.

(3) *Hon* looks upon riches as earnings, the fruit of toil ([Psalms 119:14](#); [Proverbs 8:18](#); [Ezekiel 27:27](#)).

(4) *Hamon* regards riches in the aspect of being much, this coming from the original idea of noise, through the idea of a multitude as making the noise, the idea of many, or much, being in multitude ([Psalms 37:16](#) the King James Version).

(5) *Chayil* regards riches as power ([Psalms 62:1](#); [Isaiah 8:4](#); [10:14](#)).

(6) *Yithrah* means "running over," and so presents riches as abundance ([Jeremiah 48:36](#) the King James Version). Along with this may be placed *shua*, which has the idea of breadth, and so of abundance ([Job 36:19](#) the King James Version).

(7) *Qinyan* regards riches as a creation, something made ([Psalms 104:24](#); compare margin);

(8) (*chrema*) looks at riches as useful ([Mark 10:23](#) parallel). Like the New Testament, the Apoc uses only *ploutos* and *chrema*.

Material riches are regarded by the Scriptures as neither good nor bad in themselves, but only according as they are properly or improperly used. They are transitory ([Proverbs 27:24](#)); they are not to be trusted in ([Mark 10:23](#); [Luke 18:24](#); [1 Timothy 6:17](#)); they are not to be gloried in ([Jeremiah 9:23](#)); the heart is not to be set on them ([Psalms 62:10](#)); but they are made by God ([Psalms 104:24](#)), and come from God ([1 Chronicles 29:12](#)); and they are the crown of the wise ([Proverbs 14:24](#)). Material riches are used to body forth for us the most precious and glorious realities of the spiritual realm. See, e.g., [Romans 9:23](#); [11:33](#); [Ephesians 2:7](#); [Philippians 4:19](#); [Colossians 1:27](#).

Selections from Neither Poverty nor Riches: A biblical theology of possessions  
by Craig L. Blomberg, pp. 82-85; 241-247

Any attempt to summarize the dominant emphases in any large swathe of biblical material inevitably oversimplifies. So, too, our comments here do not adequately encompass the wealth of detail discussed above. Still it is useful to note some pervasive impressions that remain. In the historical portions of the Pentateuch, the major contribution to our theme was the goodness of wealth and God's desire to bless his people with material possessions, especially the land of Canaan and its bounty, through which they could in turn bless all the peoples of the earth. The legal portions of these same books prepared the Israelites so that they could obey God and thereby enjoy his blessings. But the major features of the Law with respect to material resources were the restrictions it placed on the use and accumulation of property, precisely so that people would remember that God owns it all and wants all people to be able to enjoy some of it. The remaining historical books of the Old Testament narrate the fluctuating cycles of Israelite obedience and disobedience to God's laws and the consequences that followed from their behaviour.

With the rise of the monarchy, whatever measure of 'freedom and justice for all' that may have been achieved in previous generations was increasingly eroded. The gaps between the 'haves' and 'have-nots' grew, and fewer and fewer people fell into the former category. Wealth was increasingly concentrated in the hands of royalty and their clientele, including a handful of rich landowners who gobbled up larger portions of the countryside. It is difficult to determine exactly to what extent this spread within Old Testament times, but intertestamental developments would greatly exacerbate the inequities of property ownership. Not surprisingly, such economic injustice is a major theme of the Prophets and a significant part of the rationale for exile and lack of full post exilic restoration or prolonged independence. Israel's economic sins were never unrelated, however, to their idolatry; worshipping false gods led to selfish attitudes with respect to money.

The wisdom and poetry of the Old Testament held in a certain tension two contrasting themes: wealth as a reward for faithfulness and industry, along with warnings against the wicked rich and ill-gotten gain. Job and Ecclesiastes, in particular, protested against human claims to have achieved any consistent justice in this life. These two books, along with the Psalms and Daniel, would sow the seeds for a doctrine that would become

clearer in the intertestamental period – judgment day and a life to come are the only true and equitable solutions to this world's injustice. Jewish, Greek and Roman perspectives in the centuries immediately preceding the New Testament era would otherwise exhibit an almost bewildering diversity of views. Yet overall, Jewish thought valued the poor and stressed God's care for their plight more than did any Greco-Roman ideologies. Of the Apocrypha and Pseudepigrapha, only Sirach would make material possessions a dominant theme, and it would reflect the same diversity of perspectives as its canonical predecessor of the same genre, the book of Proverbs. The Essenes at Qumran cultivated a monastic and communal ideal, while maintaining a certain amount of private property.

The Hebrew Bible does not automatically support one economic or Liberation analysis of poverty. Neither the amassing of riches nor their lack is seen as a necessary good (or evil). The industriousness promoted by capitalism finds parallels, but the poor are by no means seen as generally lazy. The relative equality promoted by socialism appears, too, but via individual and familial titles to property, not via state ownership. The prophetic denunciation of social injustice central to liberation theology permeates the Old Testament, but not once is there a call for violent resistance to Israel's oppressors on these grounds.

Instead, the Old Testament cuts right across all modern systems and ideologies. It clearly presupposes both the right and the responsibility of those who are able to work to provide for their own well-being. But God does not promise that hard work automatically leads to material blessing. In the framework of the unique covenant he arranged with Israel, he commands obedience to the Torah, and it is within this covenantal framework that the vast majority of Old Testament promises of prosperity must be viewed. They are consistently tied to the Promised Land and to the temple cult and its sacrificial form of worship. Land and worship in the New Testament are both clearly 'spiritualised', at least during the church age. However one resolves the debates about a possible, literal future for Jews in Israel during a millennium, the material blessings of the covenantal arrangement between God and Israel are consistently 'christified' in the present age. . . . Wealth as a sign of God's blessing and as the reward for one's labour, then are the two major strands of Old Testament teaching that for the

most part do not carry over into the New Testament

Even within the Old Testament economy, however, material blessing was never viewed as an end in itself. An abundance of resources was to be shared with the nations and particularly with the need. The emphasis on property rights clearly cuts in two different directions. Since all, in theory, should have the opportunity to own at least a modest plot of ground, none should be permitted to have too much. The 'haves' and the 'have-nots' are interdependent. The key words here are 'respect' and 'restraint'. Numerous commands enjoin voluntary generosity, while mandatory taxes and tithes are instituted to prevent extremes of riches and poverty from remaining. The institutional norms of the Jubilee create a halfway house between creation and kingdom ethics based on the value of interpersonal relationships and local communities. They are concerned with the depersonalisation of both market forces and state run societies Proverbs 30:7-9 offers an unusually worded expression of this 'golden mean'. We must seek neither poverty nor riches. Those who have already been blessed with wealth must be generous and compassionate in using it. Interestingly, this mediating perspective will recur even more in the New Testament than it does in the Old.

The key to evaluating any individual church or nation in terms of its use of material possessions (personally, collectively or institutionally) is how well it takes care of the poor and powerless in its midst, that its cultural equivalents to the fatherless, widow and alien. This theme pervades the Law, the historical books, wisdom and poetry, and the prophetic literature. People always take priority over prosperity. Those in positions of power have no increased privilege, only increased responsibility. The New Testament suggests that governments should promote justice, but it primarily emphasizes the responsibilities of the individual and the church.

H. G. M. Williamson in his book on the subject sums up the teaching of the Old Testament on the material world under three headings that closely resemble the points we have just made. First the land and its produce are good. Dangers arise only when they are used for personal ends than for protection of those in trouble. Next only in importance to the promises to Abram in Genesis 12:1-3 is the Jubilee principle of Leviticus 25:23. Land may not be sold in perpetuity; it belongs to God, but he shares it with us and wants as many of us as possible to benefit from it. Second the widow, orphan and immigrant are paradigms of the powerless. There is a partial alignment of poverty and piety but never any direct equation. Any

system can and should be judged by what happens to the marginalized. Third, material blessings in the Old Testament confirm God's covenant to build a mighty nation out of Israel, who would share its Law and its wealth with the world. This principle of generosity and compassion with one's material blessings pervades the Hebrew Scriptures and applies to everyone -from the grass-roots, rural-community level all the way up the social ladder to the king.

With the exception of the promise of material blessings for covenant obedience or diligent industry, all of the major themes of the Old Testament teaching on material possessions reappear in one form or another in the New Testament. Many are applied even within the Old Testament to individuals (e.g. Job) or to nations (esp. the enemies of Israel surrounding her) in ways that make it clear that they are not limited to Israel. Christians should therefore take them very seriously and look for applications even in the change cultures of modern society that permit those principles to be implemented.

The New Testament carried forward the major principles of the Old Testament and intertestamental Judaism with one conspicuous omission: never was material wealth promised as a guaranteed reward for either spiritual obedience or simple hard work. This omission flows directly from the fact that the people of God are no longer defined as one ethnic group living in one divinely granted piece of geography. This does not mean that Old Testament promises are entirely spiritualised. God's people from both Old and New Testament ages will one day enjoy all the literal blessings of the land, extended to encompass the entire earth and eventually a redeemed cosmos. But in this age, before the coming of Christ, no predictions can be made as to the level of material prosperity God will grant any individual believer, All Christians, however, should have access to houses and fields 'one hundred times as much in this present age', thanks to the generosity of Christians who share with each other (recall Mark 10:29-30).

Thus, the Bible never views material poverty as good. God wills his people, the church, to distribute their wealth more equitably. Jesus identifies God and mammon as rival masters; ultimately a person can serve only one of them. The kingdom of God contains a noticeable financial component, centred around almsgiving. Jesus and his disciples voluntarily limited their incomes for the sake of ministry, and the early church in Acts took their principle of a common purse and created the temporary mechanism of communal sharing in Jerusalem that modelled more timeless principles of concern for the

poor. Within the book of Acts itself these principles would later lead to the more ongoing institutions of a 'deacons' fund' for the local poor and to collections for needy believers outside of one's immediate community.

At first glance, James and Paul seem as different as night and day, not least with respect to 'poverty and riches'. The terms themselves are rare in Paul, while denunciation of the sins of the unjust rich occupies a major portion of James' teaching. But a more careful survey of Paul's epistles discloses that money matters form an important part of his concerns as well. Paul is particularly eager to undermine conventional Hellenistic expectations of reciprocity and standard patron—client relationships. Instead, all Christians should become benefactors, however modestly. The collection for the poor in Jerusalem gives Paul the opportunity to enunciate these and related principles in considerable detail (esp. in 2 Cor. 8-9).

The writings of Paul and Luke are the best places to turn to see a growing middle-class and even upper-class minority of Christians in the emerging church. Neither writer calls upon well-off believers to change places with the poor; they are merely to give from their surplus, but also to be honest in acknowledging how much *is* surplus. The remaining New Testament epistles and the Gospel of John add no distinctively new motifs, but repeat previously noted ones, largely in passing. The book of Revelation, however, closes the canon by pointing out extreme instances in which the fallen world-order may be so corrupt that faithful discipleship will require a sectarian kind of separation from the rest of humanity's economic systems and practices.

It is important for biblical theology to capture both the diversity and the unity of the scriptural witness on any given theme. The previous section has highlighted some of the distinctives of the various biblical corpora with respect to material possessions; now we must note some unifying motifs.

*1. Material possessions are a good gift from God meant for his, people to enjoy.* This is made plain from God's creation of the material world as good, from his desire that all have access to at least a modicum of property, and from the fact that material possessions within God's covenant with Israel are a blessing for their obedience. Throughout the Old Testament, Job, Abraham, David, Solomon and a variety of other figures demonstrate that riches and godliness can coexist, at least for a time. The proverbial literature offers riches as a reward for wholesome work. The New Testament likewise recognizes an increasing number of well-to-do Christians throughout

the early history of Christianity who host churches in their homes, make business trips and fund itinerant ministers (including Jesus and his original troupe). The community of disciples shares its material resources with one another, not so that all will be equally impoverished, but so that there will be 'no needy persons among them' (Acts 4:34). Even in the harshest of scenarios, the very luxuries that can lead to the demonic (Rev. 17-18) will be available for all of God's redeemed people in a very material age to come (Rev.21-22).

*2. Material possessions are simultaneously one of the primary means of turning human hearts away from God.* Adam and Eve coveted the attractive but forbidden fruit of the garden, and everything was corrupted or cursed quickly thereafter. Possession of, or desire for, too many material goods leads to rejection of God, interpersonal hostility and exploitation or neglect of the poor. Thus most of the property laws of the Torah set limits on the amounts to be accumulated. The enormous wealth of the monarchy fuelled social injustice and prophetic critique. And the Prophets and Poets alike warned repeatedly of the many wicked rich. For Jesus, mammon was God's rival. In the undisputed Pauline epistles, it came with strings attached and often hindered ministry. The Pastorals declared, 'The love of money is the root of all kinds of evil' (1 Tim. 6:10). In James's community rich unbelievers judicially murdered the poor Christians, while in Revelation global economics became so skewed as to reflect the direct activity of the demonic. Throughout the New Testament the wealthy included the Jewish and Roman leaders who crucified Jesus, and early Christian leaders who divided the church, wanted to abolish gender roles, and engaged in sexual immorality and spiritual apostasy.

*3. A necessary sign of a life in the process of being redeemed is that transformation in the area of stewardship.* Ultimately, one's entire life should be dedicated to God, but a particularly telling area for determining one's religious commitment involves one's finances. The wealthy but godly patriarchs and kings of the Old Testament are, without exception, said to have shared generously with the poor and -needy. Old Testament laws mandated tithes and taxes to support 'full-time religious workers' as well as to aid the otherwise destitute. One of the most frequent refrains of Torah, Psalms and Prophets is God's concern for the 'widow, fatherless, alien and poor', a concern which should lead his people ruthlessly to avoid every form of exploitation and to seek ways to meet the genuine needs of the marginalized and to address the causes of their

misery. In the New Testament, Luke and Paul enjoin generous almsgiving, while Jesus simply presupposes the practice, most notably in the Sermon on the Mount (Matt. 6: 1-4). James and John agree that someone who is aware of his Christian brothers' or sisters' material needs, is in a position to help, and fails utterly to do anything, cannot be saved (Jas. 2:14-17; I John 3:17-18). Peter and Paul are particularly consistent in their challenges to the Greco-Roman system of tit-for-tat reciprocity in the giving and receiving of gifts. Both build on Jesus' own command- rooted in Old Testament jubilarly theology to lend (or give), 'without expecting to get anything back' (Luke 6:35).

4. *There are certain extremes of wealth and poverty which are in and of themselves intolerable.* These extremes cannot be quantified, and they will vary widely under different economic systems and depend on personal attitudes. But sooner or later every economic system leads to certain people accumulating material possessions above and beyond what they can possibly need or even use just for themselves. It is one thing to generate income which is then channelled into kingdom purposes (Luke 16:9; 19: 11-27); it is quite another to accumulate and hoard resources which are likely to be destroyed or disappear before being put to good use (Luke 16:19-31; Jas. 5:1-6). In the latter case, by definition, such a surplus prevents others from having a better opportunity for a reasonably decent standard of living. Such hoarding or accumulation is sin, and if left unchecked proves damning (Luke 12:13-21; 16:19-31). A particularly clear example of the principle of moderation comes with God's provision of manna for the Israelites in the wilderness (Exod. 16:18), an episode cited by Paul as he encouraged the Corinthians to greater generosity in their giving (2 Cor. 8:15). The principle of moderation lies behind the redistribution of property in sabbatical and Jubilee years and behind the prophetic critique of life under the monarchy and aristocracy of Israel. Its reduction of disparity between 'haves' and 'have-nots' variously inspired Qumran, early Christian communalism in Acts, and ongoing collections for the poor throughout the New Testament. The principle of moderation explains Jesus' and Paul's concerns to live simply, particularly while engaged in ministry, so as to afford no unnecessary cause for bringing the gospel into disrepute. And it summarizes a large swathe of wisdom literature, particularly as epitomized in Proverbs 30:8: 'Give me neither poverty nor riches.'

5. Above all, *the Bible's teaching about material possessions is inextricably intertwined with more 'spiritual' matters.* No ungodly poor people are ever exalted as models for emulation. No godly rich people, who are generous and compassionate in the use of their wealth, are ever condemned. But in a remarkable number of instances throughout history, poverty and piety have been found hand in hand, as have wealth and godlessness. There is no inherent connection between the items in either pair, just recurring trends. The rich are not necessarily wicked, but frequently surplus goods have led people to imagine that their material resources can secure their futures so that they ignore God, from whom alone comes any true security. That was certainly a recurring trend in ancient Israel. Conversely, when the Jews found themselves in desperate circumstances, they more often than not turned back to God. It has not always been so in the history of humanity, but it frequently has been.

None of these observations is intended to idealize poverty; if the poor turn to God, the church is responsible to help them improve their material lot. Christians ought to care in some way for all the needy of the world, but they have a particular obligation to care for their own. The substantial majority of the passages we have surveyed deal with the Israelites' relationships with fellow Israelites or with Christians ministering to the needs of brothers or sisters in the Lord. Still, the recurring obligation of Israel to the alien in the Old Testament, God's judgment against the 'nations' for their mistreatment of the poor, and the distinctively Christian commands to the church in the New Testament to love its enemies all remind us that our obligation does not stop with those who are our spiritual kin. In short, we dare not elevate a theology of material possessions to as central a role in Scripture as salvation itself. God's foremost desire for his fallen world is reconciliation: humans reconciled first of all to God, then to each other and ultimately to the entire cosmos. Thus God is in the process of fashioning what the Bible regularly calls a new creation. But biblical salvation is always holistic -involving body and soul, material and spiritual dimensions. And a major component of the material dimension is transformation in the way God's people utilize 'mammon' -material possessions. To the extent that the kingdom has been inaugurated from the cross of Christ onward, Christians individually and corporately are called to model that transformation, however imperfectly, as a foretaste of the perfect redemption that must ultimately await the age to come.