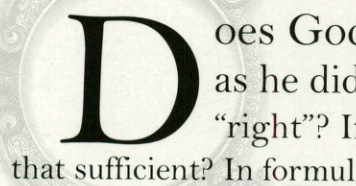


Freedom from Anxiety: A Theology of Wealth

By Ann Gibson



Does God bless us individually and collectively with wealth, as he did Abraham and Job? Can Christians expect wealth as a “right”? If so, is our only concern the responsible use of our wealth? Is that sufficient? In formulating an adequate theology of wealth, we begin with certain concepts about money. Money is neither respectable nor contemptible. Money is useful, but it is not inherently good. It can be evil whether or not one has wealth because, either way, money can possess us and spoil our relationships with people. Each of us, then, must examine how we relate to our wealth and our belongings.

Perhaps our wealth is, in fact, a product of true Christianity. We have John Wesley’s warning in his sermon *Causes of the Inefficacy of Christianity* (1789):

Wherever true Christianity spreads, it must cause diligence and frugality, which, in the natural course of things, must beget riches! And riches naturally beget pride, love of the world, and every temper that is destructive of Christianity. Now, if there be no way to prevent this, Christianity is inconsistent with itself and, of consequence, cannot stand, cannot continue long among any people; since, wherever it generally prevails, it saps its own foundations.

Jacques Ellul, in his book *Money and Power* argues that the problem is much deeper. It is in fact a problem of who controls us, who possesses us, rather than merely a matter of choosing what to get, save, use, control, and give.¹ I am persuaded by Ellul’s view that the problem is actually a spiritual one and that it is linked to the question of who controls us.



The Old Testament

The Old Testament, in contrast to the New Testament, appears to support the argument that wealth and riches are results of God's blessing. Certainly, some honored men in the Old Testament (for example, Abraham and Job) were wealthy. Ellul argues that wealth in the Old Testament was a sign, a symbol from God, tangible evidence, a down payment so to speak, of his grace and spiritual blessing to those who chose to follow him and embrace righteousness. It was the righteousness of these men that gave meaning to their wealth, not the other way around.

Abraham and Job were well aware that their wealth came from God and not from their own success (Deut. 8:18).² For example, Abraham demonstrated great detachment from his wealth by giving Lot, the younger man, first choice over the land of Canaan to prevent strife. Abraham refused to take wealth from the King of Sodom after freeing the people of Sodom from captivity. "I have raised my hand to the Lord, God Most High, Creator of heaven and earth, and have taken an oath that I will accept nothing belonging to you, not even a thread or the thong of a sandal, so that you will never be able to say, 'I have made Abram rich'" (Gen. 14: 22, 23).

Satan argued to God that if Job lost his wealth, he would stop being righteous. Job's response, even while expressing great grief, was to say "Naked I came from my mother's womb, and naked I will depart. The Lord gave and the Lord has taken away; may the name of the Lord be praised" (Job 1:21). These men recognized that wealth belongs to God, and that God is the one who makes the choice as to whom it will be given.

Although the Old Testament gives examples of wealthy men who exhibit righteousness, it also contains warnings against those who do not tie righteousness to wealth, but seek wealth without acknowledging God. Ezekiel speaks directly against the King of Tyre because "by your wisdom and understanding you have gained wealth for yourself and amassed gold and silver in your treasuries. By your great skill in trading you have increased your wealth, and because of your wealth your heart has

grown proud" (Ezek. 28). Israel, too, falls under condemnation because in its plenty it forgot God (Hos. 13:4-9). The warnings of Moses (Deut. 30:15-20) are unfortunately fulfilled.

Perhaps Jeremiah best sums up the Old Testament position on wealth. "This is what the Lord says: 'Let not the wise man boast of his wisdom, or the strong man boast of his strength, or the rich man boast of his riches, but let him who boasts boast about this: that he understands and knows me, that I am the Lord, who exercises kindness, justice and righteousness on earth, for in these I delight,' declares the Lord" (Jer. 9:23-24).

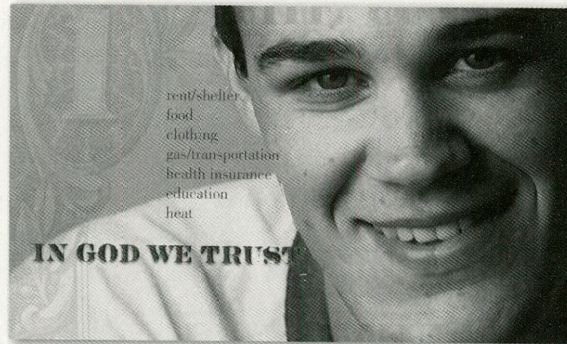
The New Testament

With the coming of Christ, God's blessings reached their fulfillment. In Christ, God has given the world all of heaven's riches. Wealth is no longer a sign of God's blessing, for the Ultimate Blessing has arrived. The symbol of blessing used in the Old Testament passes away. As a result, we see in the New Testament many warnings against wealth; we do not see examples of individuals who were wealthy because of God's blessings. Rather, we hear a call to disavow wealth and, in fact, in one instance, to give it all away.

The New Testament is quite clear about the impossibility of holding allegiance to, or serving, both God and Mammon (Matt. 6:24; Luke 16:13). Although the New International Version translates "Mammon" as money, William Manson adds a deeper meaning by noting that Mammon is "an Aramaic expression, literally signifying 'entrusted thing' and used in a semi-personified sense to indicate money or wealth."³

Ellul builds on this concept of an "entrusted thing" by identifying money as Satan's symbol of control over us—the opposite of love—which is the symbol of God's control over us. In Ellul's view, these symbols of control are not passive; rather they possess us totally. If we are possessed by one, we cannot be possessed by the other.

These symbols are also powerful, spiritual, and personal. If we are possessed by the love of God, we seek our security and our control over the future by resting in that love and thus give evidence of who controls us. On the other hand, if we seek our security and our control over the future by amassing money and wealth, we give evidence that we are possessed by Mammon and have given our allegiance to Satan through the adoption of his symbol as our god. We cannot do either halfway. Hence Christ's admonition: "You cannot serve both God and Mammon" (Luke 16:13).



Hence, also, Christ's strong comment to the Pharisees in the next two verses in Luke 16: "The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, 'You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight'" (14-16).

Detestable! Strong, harsh words! The New Testament continues the warnings. In the parable of the sower, Jesus states that among those who did not bear fruit was the "man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making the field unfruitful (Matt. 13:22). James 5:1-6 has strong condemnation for the wealthy who have hoarded wealth in the last days and failed to pay proper wages to their employees. Specific instructions are given several times that leaders in the church must not be greedy for money (1 Pet. 5:2; 1 Tim. 3:3; Titus 1:7). One of the descriptors of individuals who should be avoided in the last days are the "lovers of money" (2 Tim. 3:2). Paul warns Timothy that "the love of money is a root of all kinds of evil" (1 Tim. 6:10).

Perhaps the strongest statement about riches is made by Christ to the Rich Young Man (Matt. 19:16-26), who told Jesus that he had kept the commandments since his youth, and wondered what he still lacked to inherit eternal life. Jesus told him to sell his possessions and give to the poor and then come and follow him. The young man declined, and went away sad. Then Jesus said to the disciples: "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." The disciples were shocked! They asked: "Who then can be saved?" Jesus responded: "With man this is impossible, but with God all things are possible."

As is true in any area of our lives, we cannot save ourselves from our fascination with Mammon,

nor can we, of ourselves, escape its power, for we are sinful beings. We live after the fall. We need a savior to break its grip of our minds and hearts as much as we need a savior in every other area of our lives. Unless we recognize this fact, we will believe that by "doing good" with our wealth, we somehow have it under control.

However, "doing good" can be a trap in which pride in our accomplishments begs the question of who controls our life. We can be as proud of our "works" with our wealth as we can with our "works" in any other area. We must recognize that no matter what WE do, Mammon holds control unless God has set us free. That is the message of the Rich Young Man. Jesus passes judgment on the power of money over our lives. Unless we submit to that judgment, we will not be free.

What Then Shall We Do?

We may have submitted to the judgment of Christ, recognized his call to "seek first the kingdom of God" (Matt. 6:33), and believe that God cares about our material needs. However, we live in a world of Mammon and we are already increased with goods, particularly if we live in the Western world. Our society demands that we use money every day.

Is it wrong to be wealthy? If Mammon is a symbol that represents Satan, how do we demonstrate that we have chosen God's symbol rather than Satan's? Must we sell all that we have and give it to the poor? How can we act in a way that demonstrates we have chosen to be possessed by God rather than Mammon?



Ellul categorizes three areas for an appropriate response. Many other writers support these broad categories, and their ideas are incorporated under his basic outline.

1. In all dealings, put the person and personal relationships ahead of money.

The Bible gives us many commands that flesh out what this concept means in everyday life. In the Old Testament, instructions are explicit about lending money (without interest) and not using daily necessities or livelihood as pledges (return the cloak by sunset so the individual has a covering for the night; do not take even one of the millstones) (Exod. 22:25-26; Deut. 24:6, 10-13). The Old and New Testaments both caution employers about paying fair and timely wages (Deut. 24:15; James 5:4). Ellul states: "In our money dealings with others, money pushes us to put its interests (which we assimilate as our own interests) before those of the person with whom we are doing business. Scripture tell us how we must choose: we must decide in favor of the person and against money."⁴

In his discussion of the permission granted to Israel to charge interest to the stranger but not the brother Israelite (Deut. 23:19-20), Ellul expands on the concept of close relationship, or being a neighbor. His book is written particularly to business people, and he maintains that "we must abandon the impersonal attitude which treats all business contacts as strangers. We must instead make the money relationship secondary in order to establish proximity. When we see someone as our neighbor, he is once again fully human, an individual, a person to whom we are responsible."⁵

2. Choose not to love money.

Knowing that the love of money is a root of all kinds of evil (1 Tim. 6:10) leaves us little choice about how we must feel about money. However, we can love money whether or not we have it, and thus how we choose not to love it must relate to our particular financial circumstances.

In Luke 12:13-21, Jesus tells the story of a rich man who was concerned that he had insufficient storage facilities for his excellent crop. He decided to tear down his barns and build bigger ones and then relax and enjoy life. Specifically, he said "I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'" But God said: "You fool! This very night your life will be demanded from you."

If we have money, it is easy to assume that money

will buy us security and control over the future. We place our trust in our money. We forget that our souls may literally be demanded at any moment regardless of the size of our bank account. Instead of hoarding our wealth (for example, building bigger barns for our excellent crop), we must choose to accept the God-given grace of simplicity.

Richard Foster notes that the grace of simplicity "allows us to see material things for what they are—goods to enhance life, not to oppress life. People once again become more important than possessions. Simplicity enables us to live lives of integrity in the face of the terrible realities of our global village."⁶ Simplicity also forces us to place our trust in God; to believe that he is interested in our material happiness and understands our material needs and that it is unimportant for us to create our own security through hoarding our wealth.

When a young man, John Wesley determined that he could live on 28 pounds a year (about 65 dollars at that time). When he first made that decision, his income was about 30 pounds a year. There was little inflation during his lifetime, but his income increased substantially because of his book sales. Some years he earned as much as 1,400 pounds. But no matter what his income, he lived on 28 pounds a year and gave the rest away.

Wesley was single most of his life and did not have children, so his example is unrealistic for those whose needs change as their family situation changes. However, the principle remains: Is it necessary to change our "needs" solely because of changes in our income? Ellen White states that "the means over and above the actual necessities of life are entrusted to man to do good, to bless humanity."⁷ Foster suggests that if both the husband and wife work, they should discipline themselves to live on one salary and give the other away, or alternatively, simplify their lifestyles so they can live on half of what they make, and give the other half away.⁸

If we do not have money, we are tempted with worry and discontent. The Sermon on the Mount (Matt. 6:25-34) speaks specifically to this temptation. Again, the question is whether we believe that God cares about our material needs, but since we do not possess the money to solve the question ourselves, we worry our way through life. Worse, we may be tempted to act in evil ways.

The writer of Proverbs records a prayer that speaks specifically to this issue: "Two things I ask of you, O Lord; do not refuse me before I die; Keep

falsehood and lies far from me; 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 dishonor the name of my God" (Prov. 30:7-9). Jesus also taught us to pray for our daily bread, and we have the Old Testament lesson of the manna falling daily as an example of God's concern over our daily needs. The writer of Hebrews reminds us that contentment with what we have is based on God's assurance that he will always be with us and grant us his care (13:5-6).

rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way, they will lay up treasure for themselves as firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Tim. 6:17-19). Paul even went so far as to suggest that we will be made rich in every way so that we can be generous on every occasion (2 Cor. 9:6-11).

This text speaks directly to me as an American.

“‘Doing Good’ can be a trap in which pride in our accomplishments begs the question of who controls our life.”

3. Take away money's power by returning it to a role of a simple exchange medium.

Ellul characterizes Satan's world as a world of buying and selling, whereas God's world is a world of giving. He notes that God loves to give. His gracious invitation to those who are thirsty and who have no money (Isa. 55:1) is given in the Old Testament. His gift of his only Son (John 3:16) so that all who believe might have the gift of eternal life is the theme of the New Testament. This grace must "invade the power of money, for when Mammon is destroyed by grace, it is no longer a formidable power.⁹ We can grant this grace to the world around us through the act of giving. Mary's gift of the ointment to Jesus, which Judas criticized sharply, immediately comes to mind when we think of "wasteful giving." Yet how effectively this gift epitomizes the gift of Jesus to the world, which largely ignores his love. Do we ever choose to give to God in ways that almost appear wasteful?

Our gifts to others are without doubt more justifiable in today's society. However, such gifts often come with strings that ultimately control receivers, or at least put them in our debt. Such gifts have the potential to dehumanize receivers, and certainly do not destroy the power of money over mankind. Gifts given through charities or organizations are easy ways to allow us to "give" without being personally involved, but they rob us of understanding and empathizing with the needs of our neighbor, and again allow us to depersonalize the needs of those around us. Through this means we never make a gift of ourselves.

Paul told Timothy to "Command those who are

Perhaps in an incredibly rich society like America, gifts of time are actually more costly to us individually than gifts of money. It is relatively easy to write a check to a charity; it is difficult to find the time to spend an afternoon at the local soup kitchen. For many, even a check of a few thousand dollars to Habitat for Humanity is less costly than spending time building a house for one's neighbors. Time requires a gift of ourselves; we can avoid individual involvement with our neighbor when we only write a check.

As Seventh-day Adventists, we ought to be particularly ready to return money to its normal role as a medium of exchange in recognition of God's love as the controlling power in our lives. We have discussed how, through wealth, we seek in the fullest sense to control future time. However, through the Sabbath, Seventh-day Adventists already recognize God as the controller of time.

We often cite the giving of the manna to Israel as an example of sabbath keeping. Those who went out to gather the manna on the Sabbath day were disappointed, whereas those who had gathered the day before found no spoilage of their food over the Sabbath. The attempt to work every day to sustain material needs was rebuked by the miracle of the manna. The people were taught that God is the giver of material goods—even food—and their work is useless when used to store up for the future. Rather, the people were to rest (Exod. 16:13-30).



David Neff defines wealth as "stored-up work."¹⁰ He notes:

Wealth is an attempt to build a bridge across time, to store up the potential of labor to exercise control over the future. The Sabbath is a disciplined attempt to release control over time and to depend on grace. Wealth is an attempt to gain independence from the community and from spiritual reality: He who has the gold makes the rules. But the jubilee and the sabbatical year teach that in reality interdependence and trust in God reflect the true character of existence.¹¹

God seeks to give us freedom. He granted the Israelites freedom from physical slavery, but most of us today need freedom from the slavery of worry over the future, and freedom from seeking to control the future by ourselves. We are tempted to use our money to buy our freedom, but God wishes to give us that freedom without money and without price. He has already given us a gift in time, the Sabbath, which we often mistakenly see as a command to keep rather than a freedom to enjoy. How much easier our lives would be if we would see the Sabbath as a sign that we are free to exit anxiety and enter into grace and trust in every area of our lives. The Lord of time, whom we

already recognize, is also the Lord of our specific futures, and we can live freely and generously in all areas of our lives, even with our money, because he recognizes our needs and seeks to bestow true freedom in all areas to his children.

Notes and References

1. Trans. LaVonne Neff (Downer's Grove, Ill.: Inter-Varsity Press, 1984).
2. All biblical references come from the New International Version
3. Quoted in W. Taylor Stevenson, *Soul and Money* (New York: Episcopal Church Center), 12.
4. Ellul, *Money and Power*, 99-100.
5. *Ibid.*, 101.
6. Foster, *Freedom of Simplicity* (San Francisco: Harper and Row, 1981), 3.
7. White, *Christ's Object Lessons* (Washington, D.C.: Review and Herald, 1900), 370.
8. Foster, *Freedom of Simplicity*, 131.
9. Ellul, *Money and Power*, 97.
10. Neff, "Fallow Time: An Exploration of the Sabbath and Wealth," in *The Midas Trap*, edited by J. Isamu Yamamoto (Wheaton, Ill.: Victor Publications, 1990), 52.
11. *Ibid.*, 52.

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