

THE NEW TESTAMENT VIEW OF WEALTH ACCUMULATION

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This short study attempts to bring together some of the prominent NT teachings on the subject of the Christian's relation to wealth. The organization of the study betrays the author's conviction that the very person and work of Christ are at the root of a proper Christian attitude toward material wealth and that only by recognizing this Christological foundation may one fully appreciate the subtle dangers of wealth accumulation, the uncompromising responsibilities of the Christian regarding wealth, and the attempts of the early Church to place its resources under the rule of Christ.

I. THE CHRISTOLOGICAL FOUNDATIONS

Discussion of the Christological basis of a proper Christian attitude toward material wealth might best begin with a caution. One must recognize that the NT picture of Jesus as a man of limited means does not suggest that some form of asceticism is the only way to do the will of God in regard to the handling of one's earthly goods. Jesus was not a rigorous ascetic, and, as Fred Craddock puts it, "the gospel can no more be equated with the financial poverty of Jesus than it can be equated with the pain he endured on the cross. Regardless of the immediate effectiveness of such a tug at human emotions, this misplaced accent is a cheapening of the Christ-event and a misunderstanding of Paul."¹ To direct one's efforts toward legalistically "copying" Jesus' lifestyle is to miss the point of why such a lifestyle is possible.

Though this idea of Jesus as a superficial example is of minimal value theologically speaking, there is a powerful analogical relationship between the work of Christ and the life of the Christian. In the incarnation Christ became identified with man in order that man might be like Christ. One's personal acceptance of this identification means that he now shares the experiences of human life with Christ himself. As evidenced by the temptation, suffering and death of Christ (Heb 2:7-18), God has identified with the human situation and this identification has serious implications for the Christian's material possessions. In 2 Cor 8:1-15, the liberal giving of one's resources to those in need is seen as an essential part of the Christian life because Christ himself gave up riches to become poor for the benefit of those in need. In 8:1-7, liberal giving to the needy (the Jerusalem saints) is seen as an exhibition of divine grace in which it is an honor to participate. The initiative for such giving comes first through giving oneself to the Lord. Paul draws a connection between excellence in faith, utterance, knowledge, earnestness and love on the one hand and excellence in the matter of gracious and tangible relief to the needy saints on the other. In 8:8-9 the apostle makes it clear that the previous section (vv 1-7) is to be understood in an indicative rather than an imperative sense. In the earnestness of the Corinthians' concern for this task is

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¹F. B. Craddock, "The Poverty of Christ," *Int* 22 (April 1968) 162.

to be found the measure of their love. Verse 9 indicates why Paul can view financial concern for others as a measure of the genuineness of love. The apostle establishes a direct Christological connection between the sacrifice of one's own resources for others and the sacrifice of Christ's "riches" so that he might be poor for our benefit. As Christ's poverty contributed to men becoming rich, so our relinquishing of financial resources to those in need should provide these needy ones with the material necessities of life. This act of Christ was an act of grace (*charis*)—that is, an act that was undeserved by those receiving its benefits. The same *charis* that characterized the work of Christ is to characterize the work of the believers (cf. the *chariti* of v 7 and the *charin* of v 9). In vv 10-15, Paul is clearly emphasizing the principle of redistribution of personal resources. The goal is not for an ascetic, self-righteous "burdening" of oneself through self-sacrifice, but rather for the establishment of an equality (*isotētos*) based on need.² Those with abundant material wealth must supply the needs of those without material possessions, and the goal is equality. The applicable principle of equality based on need is further supported by Paul's reference to the gathering of manna (Exod 16:18); the amount "gathered" should not detract from the distributive equality. The point here is simply that the Christian's willingness to sacrifice his earthly riches for the good of others is a natural outgrowth of his association with Christ, who sacrificed so much more. "The surrender of one's privileged place in a materialistic and unjust society in order to share fellowship with the oppressed may best proclaim the significance of the incarnation."³

In a more general sense, Phil 2:4-11 establishes the Christological foundation for the priority of concern for others. The general idea of v 4 is that one is to look out for the interests of others rather than for one's own interests. The use of *kai* in v 4 is important and involves two possible understandings. First, one might view it adjunctively, the implication being that one's concern should be both for oneself and for others. But a second possibility involves taking *kai* in an emphatic sense, and the previous use of the strong adversative *alla* would seem to support this use of *kai*. This would imply in a more radical way that self-concern is, in a sense, to be rejected in favor of concern shown for others. Such a rejection of self-concern is clearly the Christological pattern or example set forth in vv 5-11.

The identification of Christ with man further indicates that the spiritual and the material do not constitute an ethical separation in the Christian life. God's love as revealed on the cross provided salvation for man and for his participation in the new kingdom. One's material resources are to be used in loving service to others. The giving of aid to the distressed saints was for Paul just as much a spiritual exercise as any other practice of Christian worship and service. One can say from a Christological standpoint that Christ provided people with the power to love in the radical way of sacrificing the self and the self's resources for the good of others. As Otto Piper indicates, Christ has done for mankind what no amount

²This understanding of *isotēs* is also carried over into secular Greek, where the sense of "fairness" and "fair dealing" is implied. The term does, however, in secular Greek also carry the literal meaning of "leveling" (J. H. Moulton and G. Milligan, *The Vocabulary of the Greek Testament* [Grand Rapids: Eerdmans, 1950] 307).

³R. Batey, *Jesus and the Poor* (New York: Harper, 1972) 80.

of money could ever do, "enabling us to live a new and true life."⁴ The one in whom "all the fulness of God was pleased to dwell" (Col 1:19) provides (in true harmony with the gospel message) the power with which one who continues in the faith is able to give liberally to those in need.

II. THE DANGERS

The coming of Christ was clearly indicative of a new and present dimension of the kingdom of God, and the radical nature of this new dimension carried with it strong warnings concerning the dangers of accumulating material wealth. In the teachings of Jesus, the concept of money and the acquisitive spirit of man together seem to take on an other-worldly character. Piper suggests that in Matt 6:24 "Jesus makes plain that money is a cosmic power from which man is unable to escape."⁵ Though the NT does not see money per se as evil, Piper has touched on an important point. In Matt 6:24, God and money are clearly placed in contradistinction to each other. People lack the ability to serve two masters, for they will inevitably polarize their attitudes toward each. Either Christ or wealth may be "master" (*kyrios*), but not both. The point here relates specifically to the question of accumulating wealth, as indicated by the context of Matt 6:19-33. Jesus distinctly, if implicitly, indicates that there is a close association between the possession of wealth (laying up of earthly treasure) and actual service to that wealth. Service to money categorically rules out the possibility of service to God, and the accumulation of money is indicative of service to it. It is the accumulation of money in concert with man's moral disposition that provides the ground for corruption by the cosmic forces of evil. In a somewhat dated but nonetheless useful work, Orello Cone properly concludes that on the basis of Matt 16:24-26 "the fearful implication is unmistakable that the gaining of vast possessions imperils the soul or the life pertaining to the kingdom."⁶ This point is even more clear in the case of the rich man, whose entrance into the kingdom was obstructed by the possession of excessive amounts of property, wealth, means (*chrēmata*). Sacrifice of possessions was necessary for his entrance into the kingdom. Though the indication here is not that such sacrifice is sufficient for entrance into the kingdom, the sacrifice does appear to be necessary. (The principle here derived may not be limited exegetically to this one account, for Jesus follows with a similar statement concerning the rich in general.) The acquisitive spirit of man bars him from entrance into the kingdom. "The crisis of property also proves to be the crisis of man, his selfish desire to assert himself, his struggle for power and his mercilessness."⁷

Bruce Morgan's excellent discussion of the ambiguity of economic motivation serves indirectly, in a secular sense, as support for Jesus' invectives against wealth. Morgan does not deny that motivations are important, for they certainly

⁴O. A. Piper, *The Christian Meaning of Money* (Englewood Cliffs: Prentice-Hall, 1965) 38.

⁵*Ibid.*, p. 36.

⁶O. Cone, *Rich and Poor in the New Testament* (New York: Macmillan, 1902) 106.

⁷M. Hengel, *Property and Riches in the Early Church* (Philadelphia: Fortress, 1974) 86.

are determinative of much human activity. "But there is a way in which our concentration upon the goodness or badness of our own motivations, as individuals, is self-defeating, supremely self-concerned and narcissistic."⁸ The crucial issue is rather the social consequences of one's motivations; "their serviceability to other persons and society as a whole, not their precise niceness, will be the crucial consideration."⁹ Morgan calls for a "realism about the human condition"¹⁰ that will prevent this kind of an introspective preoccupation with personal evaluation. Such a danger was perhaps recognized by Jesus in his recommendations regarding wealth. To avoid a self-searching analysis by each wealthy person to determine whether or not his motives are pure and acceptable, riches are to be forsaken *a priori* in order to help prevent this motivational introspection.

Other NT passages speak specifically of the invidious personal consequences of accumulating wealth. From Luke 8:14 one learns of the potential inherent within the possession of many material goods for inhibiting or preventing the maturation of the Word of God in one's life. Just as weeds shut off or choke (*sympni-gō*) plants from proper nourishment, so riches (*ploutos*) prevent nourishment of the Word of God in one's life. In 1 Timothy 6, Paul speaks of material versus spiritual gain in a manner reminiscent of Christ's understanding of these polarities. Some in the Church had used their faith as a means of gain (probably material gain, cf. v 9), and the apostle opposes such conduct. He turns the factor of gain around and states that gain comes through godliness with contentment (*autarkeia*).¹¹ In short, one is sufficient in godliness. Food and clothing should satisfy us, for that is all we need. The invidious consequences of desiring to accumulate wealth are stressed in vv 9-10 and include falling into temptation (*peirasmos*), a trap (*pagis*), and senseless and hurtful desires leading to ruin and destruction. In v 10, the love of money (*philargyria*) is seen as specifically deleterious to following the faith in addition to being, in a broader sense, the root (*rhiza*) of all evils.¹² The task of the rich is laid out here quite clearly (vv 17-19). Those possessing wealth are to put their faith in God rather than riches and to set their concerns on doing good deeds rather than on riches. In this way their hope will not be placed in tenuous earthly possessions. By giving liberally it is possible for one to take hold of the real life (*tēs ontōs zōēs*) and thereby lay a good foundation for the future.

Jas 5:1-6 offers an explicit warning in regard to dependence upon riches and, in a sense, this passage is a fulfillment of Matt 6:19-20. Earthly possessions have, as predicted by Christ, deteriorated. Those rich in material possessions (*plousioi*)

⁸B. Morgan, *Christians, the Church, and Property* (Philadelphia: Westminster, 1963) 42.

⁹Ibid.

¹⁰Ibid.

¹¹There are obviously two different senses of "gain" (*porismos*) expressed in vv 5-6. In the first case (v 5) material gain would most properly fit the pejorative sense of the statement. In the second case (v 6) Paul is referring to the spiritual gain inherent within godliness, a truly positive gain.

¹²Though the literal sense of *rhiza* is simply "root," as the root of a plant, the meaning here is best seen in a more figurative sense. In secular Greek as well the word may be understood metaphorically as "origin" or "ancestry" (J. H. Moulton and G. Milligan, *Vocabulary*, p. 564).

have "laid up" or "accumulated" (*ethēsaurisate*) material treasure. Misery has followed this accumulation because of the social injustices connected with it.

One rather prominent view of Jesus' attitude toward wealth deserves mention here. Many have taken the position that Jesus did not really oppose wealth per se but rather one's attitude toward it, or (even more elusively) one's use of it. E. K. Hunt states that in the gospels "there are warnings that wealth may be a stumbling block in getting to heaven, but *there is no condemnation of wealth as such.*"¹³ The crucial issue relates to whether one can have wealth without the accumulation of it. The Biblical record appears to answer the question by its invectives against the "laying up" (accumulation) of earthly treasure. The rich or the wealthy *are* those who "lay up" these earthly possessions. Material wealth seems by definitive assumption to be ethically in opposition to the teachings of the NT writers. The proper use of money, in fact, should prevent its accumulation to the point at which it is considered "wealth." Wealth can hardly be wealth apart from an accumulation of one's resources, and it is just this accumulation that Jesus attacks in the Sermon on the Mount. The radical nature of the kingdom of God does not permit Christians to accumulate wealth.

III. THE DEMANDS OF GRACE

In the interest of opposing the concept of salvation by works, much theology has emphasized salvation through faith almost to the exclusion of seeing works as a necessary part of salvation. But defining the relationship between salvation and moral actions is, admittedly, no easy task. The explanation based on Jas 2:18 that moral actions prove faith is indeed true as far as it goes, but it does not tell the whole story of the marvelous relation between works and salvation. The problem is that by viewing works only as the proof of salvation one leaves open the logical possibility for assuming that salvation is possible even if works do not follow. Such a dichotomy between salvation and works is nowhere apparent in Scripture. One might better say that salvation and the moral life are two parts of the same conversion. Salvation that does not manifest itself in works is no salvation at all. In his exposition of the Zacchaeus account, Arnold Brooks points with significant insight to the relationship between salvation and day-to-day living. Brooks explains that Zacchaeus' "lost" condition included his social rejection, lack of self-respect, dishonest business practices and callousness toward the poor, as well as his lack of fear for God.¹⁴ Zacchaeus heard from Jesus the call to "repentance, open confession, and restitution. Hatred and bitterness and the long cherished love of money were cast out from his soul." These elements Zacchaeus replaced with "the fear of God, the love of justice, [and] the spirit of kindness."¹⁵ Brooks concludes that "salvation, then, to Jesus meant what it did to an older prophet, 'to do justice, and to love mercy, and to walk humbly with thy God.'"¹⁶ Zac-

¹³E. K. Hunt, *Property and Prophets* (New York: Harper, 1972) 7 (emphasis mine).

¹⁴A. Brooks, "Salvation and Loss in the Story of Zacchaeus," *ExpTim* 33 (October 1921-September 1922) 287.

¹⁵*Ibid.*, p. 288.

¹⁶*Ibid.*

chaeus' salvation appears in no mean way to be related to his new commitment to financial integrity and his merciful regard for the poor. Though this hardly suggests salvation by works, it is perhaps one of the clearest examples of the inseparability of faith and works.

Just as God's grace demands man's response in faith for salvation, divine grace beyond the level of salvation demands that the life of faith be one of good works. In regard to material goods, God has seen fit to supply the needs of men in abundance. Piper maintains that "the phenomenon of prosperity, wherever it is found, is an indication of God's overflowing love for mankind. He provides more than is required for the satisfaction of the needs of all men, and thus some may live in abundance."¹⁷ One can agree with Piper that God's provision is sufficient for all men, but in no way should this be construed as a justification for wealth accumulation when the needs of others have not been satisfied. God's gracious material provision is not to be stored (Matt 6:19) but dispensed to those who have need. God has put money at man's disposal and, as Piper explains, economic goods have the potential for providing for those who are not directly able to work for them or who do not have them. "The parallelism of economic and divine wisdom finds its explanation in the fact that God has blessed the things he created by giving them the ability to multiply."¹⁸

But the ethical value of money is determined by its use in social life. Man must use "his" money for his neighbor as well as for himself. "Money has no creative function; no life is engendered by money."¹⁹ The Biblical view of the unity of mankind implies, according to Piper, that "money must be put in the service of the community, notwithstanding the fact that we have a tendency to use it for our own profit only at the expense of other members of the social group."²⁰ Batey agrees in that "the task of the church is to incarnate the reality of love and compassion in the hearts of men so that possessions will be freely used for the common good."²¹ Such a concern for the common good is a direct manifestation of the working of God's grace in man through salvation.

If one agrees with Jesus that the "laying up" of earthly treasure is to be avoided, the personal quest for accumulated profits must be viewed as ethically improper. This hardly means that the economic system is to be completely discarded. Piper suggests with some insight that

the Christians' attitude is not a compromise between the alleged necessities of economic life, on the one hand, and the will of God on the other, but rather one that accepts the techniques of the modern money institution on the basis of proved usefulness but refuses to consider the making of *profits* the ultimate goal of man.²²

¹⁷O. Piper, *Money* p. 45. Piper does recognize, however, that some wealth is gained illegitimately and that wealth is not the reward for faith or obedience. His point is that God's grace is shown, to a certain extent, in prosperity.

¹⁸*Ibid.*, p. 39.

¹⁹*Ibid.*, p. 44.

²⁰*Ibid.*

²¹R. Batey, *Jesus*, p. 81.

²²O. Piper, *Money*, p. 115 (emphasis mine).

The radical position of Scripture, however, goes one step further and demands that any excess resources (profits) be dispensed to those in need. Material goods do have a place in the kingdom, but the radical demands of the kingdom call for each person to view his resources from a spiritual perspective (Matt 19:16-30). One's spiritual service involves commitment of one's material possessions.

The picture given by the NT regarding the Christian's use of financial resources is one of faithful stewardship. God has chosen men as his agents for distributing the wealth of his gracious provision to other men. In this light one might gain the proper perspective on the legitimacy of private ownership of property. Piper suggests that property ownership is not ultimately an inherent right of man. It is rather a privilege given to man by God, to be used for purposes according to the divine will. Property ownership does not carry with it the right of arbitrary use of that property, for the good of others is the controlling concern.²³ The possession of private property may or may not best serve the purposes of the people of God. The important thing is that the stewardship of one's God-given resources be in line with God's purposes for meeting the needs of others.

The demands made on the lives of those who have been (or would be) saved by grace must not be underestimated. In the area of material possessions the demands are quite explicit. To inherit eternal life the rich man needed to sell his possessions, giving the proceeds to the poor. This was Jesus' formula for being perfect (*teleios*) and having treasure in heaven. One is to be "perfect," not in the sense that certain holiness sects have suggested, but in that one is "aiming by the grace of God to be fully furnished and firmly established in the knowledge and practice of the things of God (Jam. iii.2; Col. iv.12 . . .)." ²⁴ Here is a direct link between the eschatological and the ethical—caring for the poor is necessary for the one who has great possessions if he is to inherit eternal life. Similarly, in Luke 12:32-34 selling of goods and giving to the poor in a sense trades earthly treasure for heavenly treasure. The transitoriness and fallibility of earthly treasure is strongly contrasted with the permanence of heavenly treasure. In a very practical sense, one's heart will always be found in the same place as one's treasure. Where we continually establish our treasure, there our hearts will continuously reside. James Luther Adams expresses the same idea poetically in the following excerpt from "Curiously Enough":

Where a man's treasure is,
there will his heart be also.
And where his heart is,
there will be his reason
and his premises.²⁵

In Luke 6:27-36 a series of rhetorical questions by Jesus proclaims the radical nature of the true Christian. Christ's *agapē* is different, for it is shown toward enemies. Similarly, doing good is to be directed toward those who do not do good to us, and we are to lend (*dan[e]fizō*) to those from whom we do not expect to re-

²³Ibid., p. 48.

²⁴R. C. Trench, *Synonyms of the New Testament* (London: James Clarke, 1961) 72.

²⁵As quoted in D. D. Williams, *The Spirit and the Forms of Love* (New York: Harper, 1968) 285.

ceive. Even in the area of lending money to enemies the Christian must be willing to divest himself of his resources or possessions. Acting in such a compassionate manner emulates God's mercy (*oiktirmones*). The command is clear that in these instances Christians are to pattern their actions after those of a merciful God.

1 John 3:17-18 is of crucial theological significance, for it explicitly establishes love as the foundation on which the disposition of wealth to the poor is to be carried out (cf. also 1 Cor 13:3). John here explains the proper outward manifestation of the love of God as it abides in one person. To have the world's goods—literally, "the life of the world" (*ton bion tou kosmou*)—and not to give them up when observing a brother in need is to indicate that, in fact, the love of God does not abide in one's person. The very picturesque phrase *kleisē ta splangchna autou ap autou* indicates that the withholding of financial or material aid is far more than just a financial matter. The very seat or source of one's emotions and person is involved in shutting oneself off from a person in need. Verse 18 points to the necessity for loving in truth and in actions; tangible manifestations of love are essential.

IV. PRACTICAL IMPLEMENTATION IN THE EARLY CHURCH

The early Christians made a sincere effort to obey Christ's commands regarding material possessions. It is no doubt true that they did not reject the right to own property privately, but in Acts 2:45 the imperfect tense of *pipraskō* denotes a continuous selling of private possessions, hardly suggesting that wealth was accumulated. Acts 2:44-45 indicates that even the value of private ownership lay in the potential for liquidating these privately owned possessions for distribution to areas of need. Hengel best captures the spirit of the situation when he points out that "the early church in Jerusalem was simply continuing Jesus' carefree attitude to the goods of this world."²⁶ The early believers were well aware of their responsibility for the material welfare of each other, and their efforts in this regard constituted a powerful testimony to the close alliance between salvation and good works. In the early Church as described in Acts "the unity of faith found its natural expression in the sharing of possessions."²⁷ The care of widows spoken of in 1 Tim 5:3-16 also bore witness to this intense sense of communal responsibility among Christians. A good deal of organization went into caring for this somewhat large group of needy people, and the result was an organized effort of caring for the needy that was far superior to the social welfare efforts of the Roman government. As Batey points out, the Roman programs suffered from various problems of administration and dehumanization, but the assistance of the Church was the product of "the Christian's morality [which] was grounded in the experience of grace, where forgiveness and acceptance were expressions of divine love."²⁸

In 1 Cor 16:1-4 Paul demands that the poor members of the church be cared for by those Christians who have sufficient resources, and the use of the aorist imperative (*poiēsate*) indicates that for Paul there is no other option for those who are able to give. The apostle further demands that the amount of giving equal

²⁶M. Hengel, *Property*, p. 33.

²⁷R. Batey, *Jesus*, p. 30.

²⁸*Ibid.*, p. 44.

whatever one has "gained." The offering demonstrates that sharing in spiritual blessings demands a concomitant sharing of material blessings.

The importance of giving liberally to the poor is stressed in 2 Cor 9:6-15, where it is associated with enduring righteousness and the receipt of great reward. In vv 13-15 the apostle places such giving on a Christological foundation in that through this service of obedience the gospel of Christ is acknowledged. The size of the contribution is important, for even this glorifies God. It is the surpassing (*hyperballousan*) grace of God in the Christians that is evidenced here. A concluding attempt by Paul to establish a Christological basis for giving is made by his reference to Christ as God's inexpressible gift.

Hengel sees the eschatological factor as highly determinative of the early Church's attitude toward possessions, and he is correct in saying that "concern for property and possessions had become a quite secondary matter."²⁹ But to maintain that "the first Christians simply were not aware of the question which concerns us so much today: 'How can we make a better future for our threatened world?'"³⁰ is to miss a crucial point. Unless one denies that the gospel has a social as well as a theological dimension, the emphasis on carrying the gospel to other lands (most explicitly stated in the great commission—Matt 28:19-20) hardly indicates a social ethic on the decline. Though they certainly believed in a *parousia*, the early Christians also saw the kingdom as arriving with Jesus, and these early believers had not forgotten the promises of the Sermon on the Mount regarding God's provision of necessities. Possessions could and should be shared, because God would supply all needs. The expectation of the *parousia* certainly would not diminish such an attitude, but to say that the eschatological view determined the view toward possessions is virtually to ignore the more highly determinative and concrete promises and commands of Jesus himself.

CONCLUDING REMARKS

The NT admonitions regarding wealth constitute a stinging indictment of professing Christians who have given in to the lure of financial security through wealth accumulation. The accumulation of material resources may make good sense from the standpoint of one's personal finances, but it cannot be reconciled with the relevant NT teaching. Such accumulation is destructive to one's individual spiritual life and additionally hinders the equitable distribution of God's gracious blessing to needy Christians and non-Christians around the world. The amassing of personal wealth indicates that one's service is to money and not to God (Matt 6:24).

In terms germane to present-day economic life, one might say that the NT distinguishes significantly between (1) the consumption of material goods and (2) the accumulation of savings/investments that serve in themselves to increase one's personal financial worth. Consumption of material goods (without, of course, an idolatrous devotion to it) is quite proper and certainly to be enjoyed. But the NT soundly denounces the suggestion that one may live in the kingdom and accumulate wealth at the same time. From the NT perspective, Christians may serve only as conduits by which God's gracious material provision is equit-

²⁹M. Hengel, *Property*, p. 41.

³⁰*Ibid.*

ably distributed to the world. The financial security provided by wealth accumulation must be sacrificed if there is to be any credibility to the professed desire of American evangelicals to take Christ to the world. Individual accumulation of wealth must be viewed as disobedience to Christ's commands and distrust of God's promise to supply the needs of those who have faith in him.