

Mastering Mammon

BY CRAIG L. BLOMBERG

“What would Jesus do?” is a question many Christians are asking these days, but rarely do we apply it to the consumer lifestyle. An even more important question is “What did Jesus teach?” Just what did he mean in the Sermon on the Mount when he declared, “You cannot faithfully serve both God and Money”?

Do you suffer from “affluenza”? “Affluenza is the contagious, addictive virus that makes us believe that too much is not enough. That transforms us from ‘citizens’ into ‘consumers.’ That prompts political leaders of all persuasions to beg, ‘Buy something, buy anything.’”¹ John de Graaf, David Wann, and Thomas Naylor’s *Affluenza: The All-Consuming Epidemic*, offers a self-examination to determine how sick with the illness we are! Questions include, “Do you get bored unless you have something to consume (goods, food, media)?” “Do you ever use shopping as ‘therapy?’” “Do you personally fill more than one large trash bag in a single week?” “Does each person in your house or apartment occupy more than 500 square feet of personal space?” “Are any of your credit cards maxed out?” along with many others.²

WHAT DID JESUS TEACH?

“What would Jesus do?” is a question that many Christians are asking these days, but rarely do they apply it to the consumer lifestyle. An even more important question is “What did Jesus teach?” What is already clear from Scripture about his views on material possessions, or “mammon”? Just what did he mean in the Sermon on the Mount when he declared, “You cannot faithfully serve both God and Money” (Matthew 6:24)?³

In his great sermon, Jesus already had stressed that his followers should not store up treasures for themselves on earth but in heaven (6:19-

21) and explained that they should not worry about the basic necessities of life. God, after all, knows exactly what we need (6:25-34). Tucked into this discussion, however, is an often misunderstood verse: "But seek first his kingdom and his righteousness, and all these things will be given to you as well" (6:33). Is this merely a guarantee of material prosperity in a life to come? Mark 10:29-30 suggests not. There Jesus promises those who have abandoned family or property for discipleship "a hundred times as much *in this present age*: homes, brothers, sisters, mothers, children and fields." Clearly the way believers receive back a hundred (or more) times as many family members is through their new, large Christian family. The way we have our material needs met must therefore be the same—as fellow Christians share with those who are in need. It is significant, back in Matthew 6:33, that the commands and pronouns are plural—"y'all seek...and these things will be given to y'all" (as our Southern friends would say). Precisely when the church as a whole strives to implement the justice on earth that matches God's will, then they will help the most materially needy in their midst. Matthew 6:33 must be understood corporately, not individually; otherwise countless faithful Christians who have starved to death over the centuries have massively disproved Jesus' words!

Several parables of Jesus speak directly to our theme as well. The three most important are the rich fool, the rich man and Lazarus, and the unjust steward, all distinctive to Luke's Gospel. At first glance it appears that the rich fool (Luke 12:16-20) is condemned simply for being rich. This is the man who discovered, to his surprise, a bumper crop of grain at harvest time and had to build bigger barns in order to store it all. But that night he died in an act of judgment from God. On closer examination, it is interesting to see that the story reflects an entirely self-centered perspective: "I will do this" and "I will do that." In first-century Israel, 70-80% of the people eked out a marginal existence with little surplus for the future; anyone experiencing such a wonderful harvest would have been expected to share with the "neighborhood." The larger context of the parable confirms our suspicion. Verses 13-15 show that Jesus is warning against "greed" (or "covetousness"), not the mere accumulation of possessions, while verse 21 shows that this man was not "rich toward God"—he had no relationship with the Lord of the universe. But it remains a telling point that the way his spiritual condition is disclosed is through his uncaring hoarding of riches.

The rich man and Lazarus (Luke 16:19-31) reinforces this point even more provocatively. Here there is nothing explicitly in the text or its context to prove that the rich man is not being condemned simply for his great wealth or that Lazarus is not being rewarded in the afterlife simply for being poor. Verse 25 comes very close to affirming precisely those two claims. Yet it remains interesting that Lazarus is the only character in any

of Jesus' forty-or-so parables to be named, and the meaning of the Hebrew *Eleazar* (from which the Greek *Lazarus* is derived) is "God helps." The most famous Eleazar in Bible times was, tellingly, Abraham's pious servant. So Lazarus is probably meant to represent the pious poor, the faithful Jews who turned to God as their only hope. The same concept lies behind the beatitude, "Blessed are you who are poor" (Luke 6:20). The rich man, on the other hand, pleads that someone would return from the land of the dead to warn his brothers so that they will repent (16:30). This strongly suggests that this rich man in Hades knew he had never truly repented and cultivated a relationship with God. But it remains striking that this is demonstrated through his utter neglect of a poor beggar on his very doorstep whom he was in a position to help on a daily basis.

The account of the unjust steward (Luke 16:1-9) may be the strangest of Jesus' parables. The master praises his corrupt servant not for his injustice but for his shrewdness (16:8a). Ironically, unbelievers are often more clever in their use of money to serve their own ends than believers are in Christian arenas (16:8b). Jesus, therefore, commands his followers to use "worldly wealth" (a stock expression like our "filthy lucre" that does not mean strictly ill-gotten gain but the wealth of this world of any origin) for kingdom interests—to gain and nurture more disciples so that those who precede us into heaven can warmly welcome us when we arrive there as well (16:9). Verses 10-12 then reiterate in three different ways that, as one demonstrates faithfulness with the material possessions of this life, one can be entrusted with true, spiritual riches as well. As in the Sermon on the Mount, Jesus concludes by reminding people, in a world familiar with slavery, that one can ultimately serve only one full-time master. And if that master is "mammon," it cannot also be God!

Many readers of the Gospels have stumbled over Jesus' famous encounter with the rich young ruler. In what seems to be his most extreme teaching on divesting oneself of possessions, Jesus commands that "seeker" to "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me" (Mark 10:21). We naturally

In the parable of the rich fool, Jesus is warning against "greed," not the mere accumulation of possessions. This man was not "rich toward God"—he had no relationship with the Lord of the universe. But it remains a telling point that the way his spiritual condition is disclosed is through his uncar- ing hoarding of riches.

wonder if Jesus is commanding us to do something equally extreme. It is Luke again who points us in the direction of an answer. Luke not only includes an account of the dialogue between Jesus and the ruler (Luke 18:18-30) but then, after a short interval, adds the story of Zacchaeus (19:1-10) and the parable of the pounds (19:11-27). Zacchaeus repented by voluntarily giving up a little over half of his wealth, while the good servants

The question for Jesus' followers is never how many possessions they own but how they are using them; if not in God's service, then their "mammon" remains in Satan's domain. How one ultimately deals with "affluenza" will reveal if one's profession of Christian faith is genuine or not.

in the parable are praised because they invested their master's money and made more! It is as if Luke wanted deliberately to juxtapose diverse models for being a good steward. Neither Jesus nor any other New Testament writer ever commands believers to give a fixed percentage of their income to "the Lord's work," as we would call it today.⁴ In fact, the rich young ruler is the only person in all of Scripture who is ever com-

manded to sell all that he has! At the same time, Robert Gundry overstates himself only a little when he proclaims, "That Jesus did not command all his followers to sell all their possessions gives comfort only to the kind of people to whom he *would* issue that command!"⁵

Jesus himself looked material temptation squarely in the eye when the devil offered him all the kingdoms of the world in return for serving him (Matthew 4:8-9; Luke 4:5-7). The question for Jesus' followers is never how much personal property or possessions they own but how they are using them; if not in God's service, then their "mammon" remains at least implicitly in Satan's domain. Jesus' parable of the sower likens one of the unfruitful seeds to those who "hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word" (Mark 4:18b-19a). How one ultimately deals with "affluenza" will reveal if one's profession of Christian faith is genuine or not. The twin parables of the hidden treasure and pearl of great price (Matthew 13:44-46) teach that the kingdom is so valuable that one must sacrifice whatever God may require in order to obtain it. Compare the teaching of Jesus after two other little parables on counting the cost, the tower builder and warring king (Luke 14:28-32): "those of you who do not give up everything you have cannot be my disciples" (14:33). Here the verb "give up" could also be translated "renounce." Jesus is not necessarily teaching that we divest

ourselves of all of our property, but that we renounce our spiritual claim to possessing it. When we recognize that all that we “own” is really on loan from God and commit to using all of it in his service, consistent with his kingdom priorities, then we may truly be said to have renounced our possessions.

JESUS’ CONCERN FOR THE POOR

Jesus was very concerned for the materially poor of this world. We have already noted how Jesus’ Great Sermon in Luke begins with his blessing the poor. Matthew’s version, “Blessed are the poor in Spirit” (Matthew 5:3), does not contradict this, because the underlying Hebrew term common in the poetry and prophets of the Old Testament (the *anawim*) means those who are *both* materially impoverished *and* spiritually dependent on God. To those with surplus possessions, Christ goes on to command, “Give to the one who asks you, and do not turn away from the one who wants to borrow from you” (Matthew 5:42). Augustine astutely observed, as long ago as the fifth century, that the text says “give to everyone that asks,” not “give everything to him that asks” (*De Sermone Domine en Monte*, 67). When we have reason to believe that a handout will allow certain beggars to feed various addictions, we do better to point them to a rehab facility. But, whatever the precise meaning, Jesus assumes his followers will continue to “give alms,” or donate significant sums of money to mechanisms for truly helping the poor, and that in doing so, they will not be motivated by the desire for human acclaim but will be content with God’s praise (Matthew 6:1-4).

In his famous Nazareth “manifesto” (Luke 4:16-21), Jesus summed up a large portion of his ministry with the text from Isaiah 61:1-2, including the fact that good news was being preached to the poor (4:18). This comes in the context of his proclaiming freedom for the prisoners, sight for the blind, and release for the oppressed. Throughout his ministry, Jesus did all of these things for people suffering these literal afflictions, so it will not do to “spiritualize” the poor and assume Jesus is referring only to those who recognize their spiritual poverty. He expects his followers to do something about their material needs as well. Indeed, at the end of his public teaching ministry, he returns to this theme in equally pointed fashion. Those who will be allowed to enter his presence for eternity are those who have helped the materially needy, especially fellow Christian brothers and sisters, with their acute physical needs, thereby demonstrating true discipleship (Matthew 25:31-46).

WHAT SHOULD WE DO?

As Jesus began to predict his upcoming arrest, torture, and crucifixion, he summarized the two options given to all people. To all his present and would-be followers, he explained, “Those who would be my disciples must deny themselves and take up their cross and follow me. For those who

want to save their life will lose it, but those who lose their life for me and for the gospel will save it. What good is it for you to gain the whole world, yet forfeit your soul?" (Mark 8:34b-36). Clearly Jesus is playing on the word "life" — one may have to abandon one's physical life in order to gain eternal, spiritual, resurrection life.

Yet Jesus is not a consistent ascetic; his message is not strictly one of self-denial. Indeed, some who were more ascetic than Jesus caricatured him as "a glutton and a drunkard" because of his regular partying with the

The moneychanging was in the one place that non-Jewish worshipers could pray, and the commotion made their worship impossible. The application of Jesus' temple-clearing is not to mandate what can or can't be sold in a church building but the more difficult issue of when we allow church to be turned into a business in ways that compromise worship.

outcasts of his society. On one specific occasion, he lavished praise on a close friend, Mary of Bethany, even though she spent a year's worth of her income on a jar of perfume which she used to "anoint" Jesus in preparation for his burial (John 12:1-8; compare Matthew 26:6-13 and Mark 14:3-9). Part of Jesus' reply to those who criticized Mary's behavior, unfortunately, has often been misconstrued. "You will always have the poor among you, but you will not always have me" (12:8). Tak-

en out of context, this has sounded to many throughout church history as if caring for the poor was *not* one of Jesus' priorities. But we have already seen enough other texts that make this conclusion impossible. Rather, Jesus is alluding to Deuteronomy 15:11, which promises there will always be poor people in the land, but then immediately goes on to conclude, "Therefore I command you to be open-handed towards those of your people who are poor and needy in your land." Yet when our consistent approach to life is to be generous in giving to help meet the needs of the poor, we can in good conscience occasionally "splash out" in celebrations, especially when they too have important ministry components—the special, costly church program or a nice vacation that incorporates ministry as well as tourism, to give two contemporary examples.

One final set of passages from the Gospels that addresses our theme of "mastering mammon" comes from Jesus' ministry in the temple during the last week of his life. Jesus' famous "temple cleansing" (Mark 11:15-19; Matthew 21:12-13; Luke 19:45-48; and John 2:13-17) is better described as his

“temple clearing”! Later rabbinic sources would describe how the high priest, Caiaphas, had only recently moved the site of buying and selling sacrificial animals and moneychanging from the Kidron Valley outside the temple precincts to the Court of Gentiles within those precincts. But that was exactly the one place that Gentile God-fearers, the non-Jewish worshippers of the God of Israel, could pray and meditate, and now the ruckus and commotion there made their worship impossible. The application of this incident for today is not to mandate what can or can’t be sold in a church building but the much broader and more difficult issue of when we allow church to be turned into a business in ways that compromise the centrality of worship. Appropriately, one of Jesus’ final teachings before leaving the temple for the last time was to contrast the ostentatious donations to its treasury by the local aristocrats (some of whom had acquired their wealth by exploiting the poor—Mark 12:40) with the poor widow, whose “two very small copper” coins represented “all she had to live on” (12:41-44).

This last passage is one of several biblical texts that have suggested to thoughtful Christians that perhaps the “New Testament model” for Christian giving today is not the “flat tax” of a tithe, or ten-percent, for everyone. (Even in Jesus’ day, the triple tax of the Old Testament was interpreted in such a way that Jews gave 23 1/3% annually for the temple treasury, not to mention additional Roman taxes that varied widely but could easily have raised the entire responsibility of a faithful Jew to pay well over 30% of his total income to either Jerusalem or Rome.) Instead, Jesus and the apostles appear to have endorsed the principle not of equal amounts or equal percentages of giving but of equal sacrifice. In most circumstances this principle suggests what has been called the “graduated tithe”—the more one makes, the higher percentage one gives to the Lord’s work.⁶ As Linda Belleville explains in the context of commenting on 2 Corinthians 8:11-15, another key text on our topic, “Whereas a fixed 10 percent would most likely be negligible for someone with an income of \$100,000, it could well cripple a person with an income of \$10,000.” This also accords with Jesus’ teaching in Luke 12:48 that “we are responsible in direct proportion to how God has blessed us.”⁷

Once we decide how much we are willing to give, we must then direct our funds wisely. Hopefully, we choose our churches at least in part on the fact that they apply biblical concepts of stewardship thoughtfully. But even the most generous American churches still spend a considerable majority of the money they take in on themselves—their staff, facilities, and programs. So-called “missions budgets,” in especially generous congregations, may range between ten and twenty percent, but seldom more than half of that ever leaves the United States and an even smaller percentage goes to the “holistic” gospel of Jesus—meeting people’s most desperate physical as

well as spiritual needs—in the most impoverished and/or unevangelized parts of the world.⁸ Obedient Christians will therefore give generously to their local congregation *and* donate perhaps an even larger sum to Christians and Christian organizations more directly involved in addressing the most acute needs of our global village. Then we may be able to claim that we have taken a few small steps along the road toward mastering mammon and curing affluenza.

NOTES

1 David Wann, "Test tells us whether you have affluenza symptoms," *Denver Post* (Dec. 30, 2001), L-6.

2 John de Graaf, David Wann, and Thomas Naylor, *Affluenza: The All-Consuming Epidemic* (San Francisco: Berrett-Koehler, 2001).

3 All New Testament quotations in this article are from THE HOLY BIBLE: TODAY'S NEW INTERNATIONAL VERSION ®. Copyright © 2002 by International Bible Society. The Old Testament quotation comes from the NEW INTERNATIONAL VERSION: INCLUSIVE LANGUAGE EDITION ®. Copyright © 1996 by International Bible Society. For full exegetical support of the positions taken in this article, see my *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Leicester: InterVarsity Press, 1999; Downers Grove: InterVarsity Press, 2001), 111-46. For a radically abbreviated version in a handbook for personal or group Bible study, see my *Heart, Soul, and Money: A Christian View of Possessions* (Joplin, MO: College Press, 2000), 45-57.

4 Matthew 23:23 (like its parallel in Luke 11:42) does not contradict this, because there Jesus is telling *Jewish* leaders to continue obeying the Old Testament law of tithing. But after Jesus' death and resurrection, the civil and ceremonial laws of the Old Testament need no longer be literally obeyed.

5 Robert H. Gundry, *Matthew: A Commentary on His Handbook for a Mixed Church under Persecution*, 2nd edition (Grand Rapids: Wm. B. Eerdmans, 1994), 388.

6 See especially Ronald J. Sider, *Rich Christians in An Age of Hunger*, 4th edition (Dallas: Word, 1997), 193-96.

7 Linda L. Belleville, *2 Corinthians* (Downers Grove: InterVarsity Press, 1997), 220.

8 The most up-to-date statistics on American Christian giving are found in the annual publications of John L. and Sylvia Ronsvalle of empty tomb, inc., in Champaign, IL. Most recently, see their *The State of Church Giving through 2000*, released in October 2002 and available on their website, www.emptytomb.org.



CRAIG L. BLOMBERG

is Distinguished Professor of New Testament at Denver Seminary in Denver, Colorado.