

Chapter Eight

Summary, conclusions and applications

This chapter will briefly rehearse the major findings of this study, draw some additional conclusions about commonalities among the biblical corpora and introduce various possibilities for contemporary application in a 'post-Christian' world on the threshold of a new millennium.

Summary

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 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 spiritualized. 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.

Additional conclusions

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 (for both method and content, cf. Stackhouse 1987).

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 of 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; 1 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 jubilar 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.

Applications

A number of applications to contemporary Christian living have been scattered throughout previous chapters already. Space prohibits all but a cursory treatment of these and additional themes here. One area of application that lies almost entirely outside of our scope is the appropriate role of Christian involvement in the state or in international systems of economics. We have already commented on the fact that the New Testament does not for the most part directly encourage structural change to remedy structural evil (see above, p. 159).¹ So here I want to focus primarily on the levels of individual and ecclesiastical action. We may begin by reviewing and applying the five summarizing themes of the previous section.

First, if wealth is an inherent good, Christians should try to gain it. If some of us succeed more than the majority, our understanding of it as God's gift for all will lead us to want to share with the needy, particularly those who are largely victims of circumstances outside their control. Second, if wealth is seductive, giving away some of our surplus is a good strategy for resisting the temptation to overvalue it. Third, if stewardship is a sign of a redeemed life, then Christians will, by their new natures, want to give. Over time, compassionate and generous use of their resources will become an integral part of their Christian lives. Fourth, if certain extremes of wealth and poverty are inherently intolerable, those of us with excess income (*i.e.*, most readers of this book!) will work hard to help at least a few of the desperately needy in our world. Fifth, if holistic salvation represents the ultimate good God wants all to receive, then our charitable giving should be directed to individuals, churches or organizations who minister holistically, caring for people's bodies as well as their souls, addressing their physical as well as their spiritual circumstances.²

There is a danger of speaking too autobiographically in a context such as this, but lest my own motives be misinterpreted, or lest people simply wonder what kind of lifestyle I myself lead, I think it is important to

¹ In this respect, Schneider (1994) seems more on target than R. Sider (1997).

² Cf. Murchie (1978: 343): 'From the NT perspective, Christians may serve only as conduits by which God's gracious material provision is equitably distributed to the world.'

share at least a few of my personal circumstances. In a culture that has been taught not to speak much, particularly in church, about personal finances, we need leaders who humbly but forthrightly explain and model biblical values.

I was challenged early in my adult life by two different pastors, one in the US and one in the UK, who each gave 25% of their total income back to the Lord's work and let that fact be known, not in any arrogant way, but simply to encourage others that it could be done. While I have never followed Sider's actual charts or tables, I have become convinced that the concept of a graduated tithe is both biblical and foundational for contemporary Christian stewardship (R. Sider 1997: 193–196). When we were first married more than eighteen years ago, my wife and I committed to begin with a tithe, based on the very modest income we had while I was a graduate student, and then to increase that percentage if God increased his annual provisions for us. Over the years God has blessed us richly and the percentage of our giving has grown. On our last income-tax returns, we reported in the spring of 1998 our highest combined family income ever (a combination of my salary as a seminary professor, income from my wife's half-time church position, and miscellaneous royalties, interests and dividends). Our overall total put us \$4,000 below the average household income for our affluent suburban community. Nevertheless, we were able to give over 30% of our income to our church and to para-church organizations and individuals involved in Christian ministry. This was our fifth consecutive year of topping 30% percent, following the principle of the graduated tithe.

At the same time, I must quickly confess that we live in a large, comfortable, suburban home. It is true that our neighbours, for the most part, are working class or retired, rather than professional, and that our suburb is surrounded by considerably more affluent ones, to which most of my once professional neighbours have moved. Still, our neighbourhood has an excellent safety record and our town has a good school district. And there are many personal priorities that I believe it is completely appropriate to spend money on, including (but not limited to) health care, higher education, and travel—especially when combined with further education and/or ministry. We are happy to give nice gifts to our children so as to make them feel not too different from their peers socio-economically, and to enjoy recreational activities, cultural and sporting events, a meal out from time to time, and so on, although compared to most of our suburban friends we do these latter things considerably less frequently. Nor is anything I have written meant to suggest that I believe savings, investments, insurance or

pension schemes are wrong. I have all of these and hope their earnings continue to grow. While I know of others who, for a variety of ministry-related reasons, have adopted a much more radically simple lifestyle, and while I admire and approve of their approaches (see esp. R. Sider 1994), God has not yet led me to follow them, even after considerable discussion, prayer and soul-searching. In short, I feel I have a very rewarding life, materially speaking, and am not a particularly exemplary model of sacrificial giving.

I must also quickly admit that there are some unique features of the American tax structure that particularly benefit ordained ministers and that I have received some generous gifts from my family at birthdays, anniversaries and Christmas, which have enabled us to give as much as we have as easily as we have. I do not assume that others making the same amount as our family would in general be able to give as much away. But when the American Christian average of total giving per family is below 3% of per capita income, surely we can do considerably better! I am convinced that a substantial majority of American Christians, and probably most in other parts of the First World, could at least tithe if they made it a priority. And I am confident that many of my suburban friends could do even better than that. One may debate the appropriateness of doing more than giving to charity, to address structural evil, but one dare not do less (*cf.* esp. Graham 1990).

So how does one do it? Obviously, by not spending money on the things so many Westerners do. We must remind ourselves and our children regularly of the lies, half-truths and pagan values on which is based the advertising that bombards us daily. With relatively minor hardships, our family has freed up considerable funds by doing with less of many items most Westerners routinely take for granted. We have refused to go into debt for anything except property and education, bought cars only that we could afford to pay cash for, bought other goods in bulk, at discounts, at garage sales and at thrift shops. We have not assumed that we needed the size or quality of lavish 'entertainment centre' items (television, video, stereo, CD player ...) that most of our friends have. We have not heated or cooled our home quite to the extent that most North Americans do, or amassed the number or nature of clothes most Westerners seem compelled to accumulate. Even as simple a decision as not to eat out with the astonishing frequency of so many of our acquaintances has freed up enormous amounts of money.³ Various

³ On four different occasions in well-to-do suburban Denver churches, I have invited large, adult, Sunday-school classes to answer anonymously on note cards the following question: 'If you knew you would have 20% less income next year, what area of your

works which appeared nearly twenty years ago contain numerous additional suggestions for simplifying one's lifestyle that remain timely today (see esp. Longacre 1980; R. Sider 1980).

In addition to freeing up money for giving, Christians need to consider to whom they should give. We try to contribute generously to our local church and to make sure we belong to a church that shares at least some of the values articulated here. But no church in our area that we know of gives enough of its budget towards meeting the needs of the poor at home and abroad for us to stop with merely church giving. We also support a variety of missionaries and para-church organizations which explicitly target the poor; for example, we sponsor three young girls in the Two-Thirds World through a monthly child-support scheme and give additional monies to promote development in their communities. We support friends who pastor churches or teach in theological colleges overseas but who also help by dealing with community development. We support various ministries in Denver, including our own seminary, which address the spiritual and material needs of the inner city, and at times we have given gifts outright to friends in crisis, even when they could not be tax deductible.

What is true for individuals should be true for churches. We have belonged in the past to congregations which have given up to 50% of their annual budgets for holistic missions. Our current congregation gives slightly less than half that amount but is committed to a series of annual increases in the future and is part of a cooperative venture of suburban and inner-city churches having a significant impact on the needy in Denver. It also manages an active 'deacons' fund⁴ and home and health ministries for an increasing number of suburban needy. The possibilities for church budget realignments could be radical but are seldom explored. One mountain community congregation not far from us employs no paid clergy but utilizes two seminary-trained laymen as their primary preacher-teachers, organizes itself as a collection of house churches, and has at times given up to 90% of its annual offerings to missions. Tom Sine tells the story of a church in Seattle that decided to raise funds so that young first-time home buyers could pay cash outright for their property. These Christians then contracted to pay back to the church what their mortgage payments would have been to fund further ministry and create more home-buying opportunities for other church

current budget would be most affected?' The most common answer each time was 'Money for eating out'. I then raise the question, 'Why not voluntarily cut back, without being forced to, for the sake of Christian giving?'

members (Sine 1991: 274-276). When one considers that the average Westerner spends more on repaying a home mortgage (principal plus interest) than on any other single lifetime expenditure, it is tragic that more Christians are not seeking to replicate this model.

When we do give money to missions, we need to calculate the cost of sending short-term or long-term Westerners with what generally approximates to a Western lifestyle versus supporting and training indigenous leadership in areas that already have some kind of Christian work. Choosing the latter option would also help us to channel more missionary effort toward completely or largely unreached people groups. When we do travel abroad, we must ask what kind of lifestyle we will adopt and what messages we will send as we go, oblivious as we may be to the hegemonic cultural signals that we often communicate (cf. esp. Bonk 1989). North American Christian colleges and seminaries must ask if they are helping to exacerbate the 'brain drain' as they try to attract the best international students and scholars to come to their institutions. Or are we truly becoming globalized and helping to fund and be a partner to the already numerous Two-Thirds World schools whose material resources and libraries are extremely meagre in comparison?⁵

The danger of reflections as autobiographical as these, of course, is that some will be intimidated by an ideal they do not think they could possibly reach, while others will be outraged at how poorly we have done ourselves. And any who succeeded in exactly imitating us might think they had done what was right when in fact God was calling them to a quite different pattern of stewardship. Further, we have barely even scratched the surface of possible applications in a more public or secular arena. For example, are we prepared to be involved in our workplaces, challenging the enormous amounts of waste of recyclable products, or in our communities to challenge the enormous amounts of waste of food, especially in restaurants?⁵ As we become involved in the public arena, will we do so in a balanced way? If the Disney Corporation is worthy of being boycotted because of its policies on homosexuality (as the Southern Baptist Convention has championed), is not Nike even more worthy of such a boycott, given the fact that it has paid Michael Jordan as much money in one year for advertising its products as it has paid its entire 18,000-member Indonesian workforce

⁴ As, e.g., in one of the few truly partnering ventures of this kind of which I know, between Denver Seminary and Donetsk Christian University, Ukraine.

⁵ R. Sider (1997: 89) notes that 'the dollar value of the food North Americans throw in the garbage each year equals about one-fifth of the total annual income of all the Christians in Africa'.

(R. Sider 1997: 144)? For the Christian, public policies at home and abroad can never be based primarily on what is in one's 'national interest', as the rhetoric of most politicians regularly alleges. Rather, we must ask what is in the interest of *all* humanity, materially and spiritually? For those of us who work for national or multi-national corporations, are we prepared to work within the system positively to promote limitations on profit-taking for the sake of more humane policies for the workforce, for trade partners and for a better earth? Still, there are limits to how much we can expect Christian values to take root in non-Christian structures. We should be spending the largest amount of our efforts on remoulding the church into a counter-cultural community. We may debate the best way to help the poor through economic and governmental policies, but the needy and marginalized in our world should have no doubts as to *our* compassion and concern.

The bottom line is surely one of attitude. Does a discussion of issues like these threaten us, leading to counter-charges about guilt manipulation or to rationalizing our greeds as if they were our needs? Or are we convicted in a healthy way that leads us to ask what more we can do to divest ourselves of our unused or unnecessary possessions, to make budgets to see where our money is really going, to exercise self-control and delayed gratification out of thanksgiving for all that God has blessed us with that we never deserved? Are we eager to help others, especially fellow Christians, however undeserving they seem to be?⁶ Are we concerned to expose ourselves widely to news of the world, including news from a distinctively Christian perspective, to have the plight of the impoverished millions not paralyse us but periodically reanimate our commitment to do better and to do more? We may disagree on models of involvement, on to whom to give and on how much to give, but will we agree to continue to explore possibilities compatible with our economic philosophies and try to determine what really will do the most short-term and long-term good for the most needy?

Ronsvalle and Ronsvalle (1992: 45) have demonstrated that the amounts of money theoretically needed to eradicate world poverty could be amassed simply if all American Christians would tithe: every other existing Christian ministry could still continue to be funded at its current level. Obviously this does not take into account corrupt politicians, broken-down infrastructures and international obstacles to getting the money into the hands of the most needy in ways that will help them over the long haul. But it does remind us that there is so

much more that we could do without ever coming close to reversing positions with the poor.⁷

God may call a few to radical abandonment. He may not call most of us to do more than to give from our surplus. But how little we do even that, and then it often does not go to the best outlet! Ours is the age that has lost the long-standing Western and Christian tradition of stewardship.⁸ If the plight of others is insufficient to motivate us, perhaps a more self-serving scenario is this: unless 'baby boomers' and younger generations reverse the currently deteriorating trends, many churches and Christian organizations that we are part of will close their doors in the years to come. And as anti-welfare and anti-state-interventionist trends increasingly diminish public spending, churches and Christians will be asked to bear an enormously larger burden of helping the needy in their own communities, one few seem currently prepared to accept. The greatest transfer of wealth in human history has begun, from the post-war generation of the West to its heirs, and it will continue in the next decade or two. Will the heirs' newly acquired money go merely to fuel the greatest round of consumer spending ever or simply to pay off the massive indebtedness that has already been accrued, or will we recover a biblical perspective on stewardship of material possessions?⁹ 'Give me neither poverty nor riches,' prayed the writer of the proverb; but, since most of us already have riches, we need to be praying more often, 'and help me to be generous and wise in giving more of those riches away.'¹⁰

⁷ Cf. also Hay (1989).

⁸ For a dramatic up-to-date survey of attitudes among the richest 1% of Americans, see Todd (1997).

⁹ Cf. Meuss (1989, 158). 'These are days in which it is urgent that Christians function as a community of *economic memory*. We must keep alive the older perspectives whereby people had a clear understanding – the understanding that is rapidly becoming a scarce resource in our time – of their mandate from God to serve as stewards in the human household. This could be one of the most important services that we can perform in the contemporary economic milieu: to remind our fellow humans about whose creatures they really are and about what best contributes to our true profit.'

¹⁰ Cf. Santa Ana (1977: 66), quoting Ambrose. 'In a word, the priest's generosity must lie exactly half way between thoughtless prodigality and meanness.' For Protestants, who believe that all Christians are priests, this is wise counsel for believers across the board.

⁶ On the difficulty of labelling any as truly 'worthy poor', see Lupton (1989: 60–61).