

Money: Master or servant?

J. R. Burkholder

No servant can be slave to two masters; for either he will hate the first and love the second, or he will be devoted to the first and think nothing of the second. You cannot serve God and money. That's the way Matthew 6:24 reads in The New English Bible.

But generations of Bible readers had to go through a translation smokescreen in order to get the full impact of that basic statement. Translators of the King James Bible and the RSV carried along the original Aramaic word *mammon* (“money” or “wealth”). They seem to have been reluctant to come right out

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and say we face such a stark choice—God or money. That untranslated Aramaic word enabled us for a time to create in our imaginations an image of a false god, Mammon—another name for the devil, as some readers thought. It was just too blunt to call money God's enemy. Yet that is the way Jesus puts it.

A second thing we should notice is this text's form as a simple descriptive statement.

Jesus doesn't tell people that you should not serve two masters, that it's not a good idea. No, it is simply a straightforward declarative statement: you cannot! In Jesus' perception of reality, such divided loyalty is an outright impossibility.

What then is this master called money, this personification of wealth and riches? What does Jesus mean by putting it on a par with God? If we begin by asking what the word *god* means—god with a small “g,” not the Lord God of the Hebrew and Christian traditions—there is a sense in which we can say that anything that people view as worthy and powerful can be called a god. From this we get the symbolic meaning of money. Money represents a superhuman force; it's a symbol for great power. Let's not underes-

timate the power of symbols. People live for them; they die for them—words, slogans, a flag.

There definitely is a theology of money in the Bible, and if we take time to check out all the references to money, to wealth, and to riches, we make some sobering discoveries. Jesus and his apostles take a pessimistic view of the money game. Almost without exception, the rich ones are condemned. It is generally assumed that the rich are oppressors. I could find only two places in the New Testament that mention riches in a possibly favorable light. One describes Joseph of Arimathea as a rich man who came forward to claim the body of Jesus for burial. We don't really know what final judgment is made of him, but in this instance the Gospel portrays him sympathetically. Then, in 1 Timothy 6, after an admonition against seeking to become rich, Paul the apostle recognizes that there may be some rich people in the church. But what are they instructed to do? To give away, to share what they have.

What's wrong with money?

Why is money such a problem? What's wrong, in the New Testament view, with being rich in the goods of this world? The first reason we've considered already—the fact that money can become a god, symbolically and actually. Because it represents power, money tempts us to abuse that power, and to seize power is to become a direct rival to God. Wanting to take the place of God is the primordial sin, the temptation that came way back there in the garden: “You shall be like gods.” But the attempt to take God's place only lands one on the devil's team.

Second, and closely related, money is not just a symbol of power but actually *is* power. Even in the simple setting of the New Testament, we see concern about the control over others that money makes possible. James warns against the inclination to give special attention to the well-dressed rich man as he comes into the assembly. That would contradict the spirit and example of Jesus. And yet, how well we know that money talks. Those with a fortune can buy out their competitors; they can invest here, and they can withdraw there. They can manipulate corporations, control virtual empires. Money talks; money votes. How seldom is it an expression of compassion and community.

Third is the problem of what one needs to do to become rich. In a world of finite resources, it is mathematically obvious that if some have too much, others have too little. Both the Hebrew prophets and the New Testament apostles seem to take it for granted that the rich get that way by oppressing the poor. Isaiah the prophet said: “Woe to those who join house to house, who add field to field,” until there is no room for the poor (Isa. 5:8, RSV). James says flatly, “Is it not the rich who oppress you?” (James 2:6). He thunders out, “The wages of the laborers who mowed your fields, which you kept back by fraud, cry out, and the cries of the harvesters have reached the ears of the Lord of hosts. You have lived on the earth in luxury and in pleasure; you have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous one, who does not resist you” (James 5:4–6). Hard sayings! This analysis seems simplistic—good guys and bad guys. And some will say that it is not good economics, and surely most of us are not conscious of exploiting anyone. But there is no easy way to duck the issue. If the system makes some rich at the expense of others, the Bible does not like it.

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The fourth point is that being rich makes us insensitive to the poor. That problem was the focus of Jesus’ parable of the rich man and Lazarus. The poor beggar was there every day, but apparently the rich man did not see him until his eyes were opened—too late, on the other side of death. When poverty was “discovered” in America in the 1960s, a prominent newspaper editor, faced with statistics claiming that 17 million desperately poor people were living in America, said flatly, “I don’t believe it. I don’t know any poor people.” He had insulated himself from the poor. That was his problem. It may be ours also. We may recite, “Blessed are the poor,” yet it is awfully hard to identify with them. But remember, God does.

And a fifth point: riches can cause us to forget God completely. The more earthly security we have, the more we depend on ourselves, the less we think about God. That’s the situation of the rich fool in Jesus’ parable in Luke 12. “I’ve got the goods. I’ve got it made.” Comfort, money, security, property. And then the voice in the night: “You poor fool!”

In short, the New Testament is bad news for the rich. And who are these rich? There's really no way to avoid the answer. *We are the rich*—by whatever standard of measurement one might want to use. If we begin with the situation of Jesus and his apostles back in Palestine, where most people existed in a subsistence economy, the rich were just those who had a bit more land than they needed for themselves, a few extra cattle, a strong box for their savings. By that standard we are rich.

Wait, you say, that's not our world. Of course it isn't. But let's take our contemporary situation. Most of us are numbed by the statistics reminding us of the huge disparity between the wealth of North America and the poverty of the two-thirds world. We turn away from the guilt-inducing reality, from the fact that our pets receive better food and medical care than most of the world's children, that we are 6 percent of the world's population using 40 percent of the world's resources, and so on. Still—most of us don't feel rich. We worry about rising prices, unpaid bills, by the struggle to balance the budget. We want to reserve the label *rich* for the conspicuously wealthy. The telling point is that *we*—just about all of us—have more wealth than most of those rich men and women in Bible times could have imagined. But the situation of the poor has not changed much in twenty centuries—except that there are an awful lot more of them!

The whole theological and ethical problem is sharply focused in Mark's account of the rich ruler (Mark 10:17–30). We all know the story, so we no longer share the surprise of the disciples when they heard Jesus exclaim: "How hard it will be for those who have wealth to enter the kingdom of God!" The disciples were amazed. "Then who can be saved?"

We are not amazed anymore, perhaps because we make our peace by setting up a logical formula. Premise: the rich cannot enter the kingdom. Fact: I can enter the kingdom. Therefore, I must not be rich. But suppose you turn the argument around. Use the same premise: the rich cannot enter the kingdom, but begin with another fact: I am rich. Therefore, I cannot enter the kingdom. That seems to be arguing from facts, and where does it leave us? Lost?

Well, not quite, because if you have watched closely, you know that I set up the logic too rigorously. I did not quote Jesus

altogether correctly. He did not say categorically, “The rich cannot enter heaven.” But he did say, “How hard!” And the disciples responded in amazement, “Then who can be saved?” “For mortals it is impossible, but not for God.” But be careful! Our temptation is to shout so quickly, “Hallelujah! Rich and poor are saved only by the grace of God!”—and forget the whole point of the parable. Jesus was talking about the kingdom—God’s kingdom. How hard it is for those who have riches to enter that kingdom, because the values of the kingdom and the values of the person whose god is money just don’t come together. In the sphere of God’s rule, there is no place for those whose master is money.

We are back where we started: You cannot serve two masters. We shy away from that truth, because just about all the forces and influences in our culture tell us that money is success, power, glory. The Bible points in a different direction. It sees the accumu-

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lation of personal wealth as the biggest obstacle to faith, to salvation. The love of money is the root of all evil. It’s that simple, and that devastating to our usual assumptions.

Is *money* the problem?

We have been talking about money, but let’s be sure we understand that the problem is *not* money in itself. The Bible isn’t against money as such; it’s against money as a god. The Bible isn’t against business but against personal

riches. In talking about money and riches, we so often fail to make a fundamental distinction. We must distinguish between the accumulation of capital for one’s personal benefit—those are the riches that the Bible unequivocally condemns—and the accumulation of capital as an economic resource, as a productive capacity that may indeed be a tool in the work of God’s kingdom—or at least in the enhancement of human welfare.

This is part of the magic of money, its fascinating potential. As Lutheran scholar Otto Piper put it, “Money completely changes its character when it is used for the benefit of others rather than for the multiplication of our own capital.”

Taking that as a starting point, we have a whole new orientation on the money and riches problem. With the whole scope of biblical teaching as our framework, we can begin to construct an economics of the kingdom. Our foundation is the Hebrew scriptures' teaching that the earth is the Lord's, that resources are to be distributed equitably (that's the meaning of the Jubilee year in Leviticus 25), and that property must serve the common welfare through human stewardship. The pattern is completed by the emphasis on radical sharing demonstrated in the New Testament community of faith.

The Bible does offer an answer to the money problem, and that answer has two parts, a *what* and a *how*, an end and a means. The what, the goal, is the kingdom of God: seek first God's kingdom and God's justice (Matt. 6:33). In these words Jesus sums up that whole section of teaching on money. How then do we put first God's kingdom and God's justice? By completely turning around the problem we began with: to making money a *servant* instead of a master.

Making money a servant

Money can indeed be a servant. The marvelous powers and properties that give it such a potential for evil, for usurping the place of God, can also be turned completely around, if money is kept in place as a servant rather than a master. To accomplish this we must understand the instrumental character of money.

Money as an instrument is a fascinating subject. It is a tool adaptable to all kinds of purposes. We know its use as a measuring rod, a scorecard, a valuing mechanism. We scarcely give a second thought to its power of flexibility and transferability, turning time, talent, and energy into a medium that transcends the ordinary limits of time and space and personality. It can be projected into the future, transformed into something completely new and different.

Money operates in a context of trust. It can only function in an atmosphere of confidence, where society is relatively healthy and stable. When a society is chaotic, money becomes worthless, and people are forced to return to a barter system. In today's international money economy, despite its imperfections, amazing transactions can be carried out. Think of the network of trustwor-

thy relationships that are involved when you use a credit card in Tokyo and pay the bill weeks later back home. This network

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stretches over cultural, linguistic, and political boundaries. Money can indeed be a symbol of the universal community.

Whether or not we admit it, money talks, money votes, money controls. But precisely because of its power, money can also *liberate*. In human economic terms, nothing has quite the freedom potential that money does. Give a poor peasant some tools, or even a mule or a tractor, and you may have expanded her life a bit. Although she may have only limited possibilities for the use of those tools, when

you give her money, you also transfer to her the power to make choices.

This glimpse of the marvelous power of money suggests the reason for the biblical warnings. Any instrument with such tremendous power represents a serious temptation, a false god. To set the priorities in order, Jesus brings his discussion on money and property in Matthew 6 to a fitting climax, with these words: "Set your mind on God's kingdom and [God's] justice before everything else, and all the rest will come to you as well" (NEB).

A dangerous servant

Money can indeed be a servant, but it is a dangerous servant. It has such amazing potentialities that it requires a master big enough to control it—or else the servant may overthrow the master and reverse their roles. Here is the real heart of the problem of personal riches, the reason the whole New Testament speaks against accumulation of personal riches. Something about money resists the servant role. Unless the master is truly great enough to be a master, the demonic power takes over.

I believe that it is next to impossible for one person alone to be master of money in a Christian way. My isolated and selfish ego is not adequate for the task. If I attempt to master money on my own, those superhuman demonic qualities will assert themselves and again money will become the master. Only God's kingdom and God's justice can be a big enough purpose, a worthy enough

cause for the final mastering of money. If we are to escape the demonic captivity to money and riches, we must recover the biblical perspective that property must serve the common welfare, and that sharing is the Christian lifestyle.

What might it mean, concretely, to place *all* our money—not just the portion we give to the church—in the role of servant to God’s kingdom and God’s justice? That’s a large topic for another occasion. Here I can only drop some hints.

For example, what can we do to reverse our societal tendency to indulge private greed at the expense of public need? Analysis of the facts shows us that our real problems are largely in the public realm—pollution, mass transport, delivery of adequate health care, conservation of resources—but how few of us look beyond our own interests!

How can we use money so that our business, our capital, whatever resources we have, are actually serving the kingdom of God rather than promoting the accumulation of private wealth? How can we go further with some of the models we have, such as Koinonia Partners or other economic-sharing schemes? What about agencies such as Mennonite Economic Development Associates, for development in the two-thirds world?

These are tasks for hardheaded economists; they are challenges for technologically sophisticated people who care about the issues. I have argued that the only answer to our problem of material riches—a problem that leads to spiritual poverty—is to redirect those riches so that they in turn become the answer to the world’s problem, the problem of material poverty and spiritual darkness. Our money—all of it—must be totally devoted to God’s kingdom and God’s justice, for only in that way can money become a blessed servant instead of a demonic master.

About the author

As an ethicist, J. R. Burkholder (Goshen, Indiana) has always been concerned with how money was collected, distributed, and spent, at both the personal and the national level. “Money: Master or Servant?” was published in *Gospel Herald* in October 1974 and later in *Sojourners*. Burkholder was a professor of religion at Goshen College at the time. The article is abridged from *Prophetic Peacemaking: Selected Writings of J. R. Burkholder*, edited by Keith Graber Miller. Copyright © 2010 by Herald Press, Scottsdale, PA 15683. Used by permission.