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With many Western economies showing strong and continued signs of growth, the outlook has never been better for our standard of living. Christmas retail sales are at record highs, the property market is strong, Wall St marches on in triumph. What do we have to worry about? Plenty, says Brian Rosner.

On Wall Street, three slogans sum up the sentiments of most of those involved: 'Buy or die', 'Lunch is for wimps' and 'Greed is good'.

Most of us would stop short of affirming that greed is good. That is to state the matter rather too strongly. We have a more nuanced attitude towards money. If asked what is more important to us, we would not hesitate to put family and friends ahead of material things. We are also quite prepared to condemn the massive pay rises which company directors grant themselves as nothing less than obscene. And we shake our heads in disgust at the wanton acquisitiveness of an Imelda Marcos, whose collection of shoes outnumbered most people's stamp collections, or at the self-destructive avarice of a Nick Leeson, whose lust for money brought down Barings Bank.

Yet our attitude to money can be quite contradictory. Although, when speaking generally about the human condition, we say that everyone loves money, we are usually not willing to say the same in reference to ourselves.

However, if the phenomenon of national lotteries is anything to go by, the vast majority of us are rather keen on the idea of getting really rich. Christians are, it seems, no different. A survey of regular churchgoers in the USA found that almost 90% say greed is a sin; fewer than 20% say they were ever taught that wanting a lot of money is wrong, and almost 80% say that they wish they had more money than they do.¹

Insatiability is of course not unique to modern western civilization. Greed has always been with us. As Miroslav Volf has observed, however, "cultural acceptance, even encouragement, of insatiability is unique to modernity... The inactive virus of insatiability broke out with capitalism in a general epidemic."² It is probably fair to say that even though greed remains a vice in most people's minds, it has been devalued.

One preacher suggested four reasons why Christians do not often hold greed to be as grave as, for instance, sexual immorality:

Because, (1) it is so common; (2) because it is found among those who make pretensions to refinement and even religion; (3) because it is not so easy to define what is covetousness, as it is to define impurity of life; and (4) because the public conscience is seared, and the mind blinded to the low and grovelling character of the sin.³

Greed today is, by comparison with times past, a trivial sin. "Don't be greedy" is most commonly heard when someone wants a second piece of chocolate cake. Greed may even be said to be a public good, the engine which drives economic progress. The condemnation of greed is the last

thing in the mind of the media when interviewing or reporting a story about some fabulously wealthy celebrity. And even though, if you stop to think about it, greed makes many people's lives a misery, modern psychology generally does not take greed to be a problem worth treating. Try asking the relatives of a workaholic or a compulsive gambler if they agree. A retired priest recounted that in his long years of service all kinds of sins and concerns were confessed to him in the confessional, but never once the sin of greed.

Greedy behaviour is taken for granted in our society, as can be seen from the way we respond to the exceptions. Aaron Feuerstein owned a textile mill in Massachusetts. Two weeks before Christmas the plant was burned to the ground. Everyone assumed that he would take the insurance money and run, to the financial detriment of the employees. After all, what else would a businessman with any sense do? Instead, Feuerstein told his staff that they would be kept on full pay over the holiday period and given a Christmas bonus. In other words, he did the decent thing. Apparently, decency is abnormal. President Clinton invited Mr Feuerstein to his State of the Union address and there proclaimed him an American hero.⁴

Christian Attitudes to Greed

Christians have not always regarded greed so lightly. In fact, according to the New Testament, greed qualifies as one of the most serious of sins. The earliest Christians were told not just to avoid greed, but to watch out for it (Lk 12:15), to flee from it (1 Tim 6:11) or to kill it (Col 3:5). Greed is described in most unflattering terms. It is "a root of all kinds of evil" (1 Tim 6:10), one of the twelve things which come out of individuals and defile them (Mk 7:20-22), evidence of a darkened understanding or a depraved mind (Eph 4:18-19; Rom 1:28-29). Worst of all, greed is said to be a form of idolatry. Jesus went as far as to tell a parable which is directed specifically against greed, in which God chastises the protagonist with the words, "You fool!" (Lk 12:16-20). Furthermore, greed is thought to lead to other sins including theft, pride and sexual immorality.

Indeed, there is a wealth of evidence from the Old Testament and early Jewish moral teaching which supports a link between greed and injustice. Most of the hostility to wealth which can be found in the Old Testament is linked to the failure of the rich to act justly towards the stranger, the widow, the orphan and the poor. The wealthy man is equated with the wicked (Ps 10:3), the violent (Prov 11:6) and the proud (Prov 15:25; 16:19; Isa 2:7, 11; 13:11, 17; Jer 51:13). The rich are those who "carry out wicked schemes" (Ps 37:7) and offer bribes (Prov 17:18). Furthermore, wealth is often linked with wickedness (Prov 10:12; 11:28; 22:1; cf. Ps 37:16; Prov 15:16; 16:8; 17:1; 28:6). The first ethical concern to be mentioned in Proverbs is the band of outlaws whose goal it is to "get all sorts of valuable things" and to "fill [their] houses with plunder" (1:13); wisdom warns that such people "rush into sin" and are "swift to shed blood" (1:16). In Proverbs 19:22 it is taken for granted that the greedy are liars. In Micah 2:2, "They covet fields and seize them".

Similarly, Philo observes that "injustice is bred by anxious thought for the means of life and for moneymaking".⁵ Riches and injustice are associated in one of the Dead Sea Scrolls: "men of injustice...who are zealous after wealth".⁶ And an early Jewish rabbinic commentary states that "if you desire you will covet; and if you covet you will tyrannize and rob".⁷

In Revelation 18, where the fall of Babylon is announced, her sumptuous wealth and extravagance are tainted when the merchants' list of cargo, which opens with "gold, silver, jewels and pearls,"

closes emphatically with “slaves, that is, human souls” (vv. 12-13, RSV), suggesting that the city’s prosperity and luxury rely on brutality and contempt for human life. This impression is confirmed in 18:21, where Babylon is condemned as a blood-shedding city of violence, produced and maintained by military force. Babylon epitomizes the ruthlessness of greed.

If you were to ask the apostle Paul or someone else in the early church to construct a profile of your average pagan, someone who does not know the true and living God, you would probably have got a three-point sermon in response. Early Jews and Christians alike condemned the Gentiles first of all for their idolatry, then for their sexual immorality and finally for their greed. In Luke 12:22-30, for example, the Gentiles are described as those whose lifestyle is characterized by a relentless seeking after material things. In the letter of Polycarp, written soon after the close of the New Testament, greed is specifically distinguished as being a mark of the heathen (11:2).

To put the matter the other way around, greed not only suits a pagan’s lifestyle, it is also not a fitting behaviour for someone who knows God. In Colossians 3 Paul encourages the church not to be greedy because such behaviour is incompatible with a genuinely Christian lifestyle. Likewise, according to 1 Corinthians 5:11, people who claim to be Christians and are nevertheless greedy do not belong in the church and should be excluded.

Christendom before the modern period took greed just as seriously. In the fourth century, Zeno of Verona declared simply: “God is right to hate greed”.⁸ The greedy are as insatiable as hell, according to Basil the Great: “Hell never says enough is enough; neither does greed ever say enough”.⁹ Ambrose thought greed so central that he spoke of the primal sin, that of Adam in the garden, not as original sin, but as “original greed”.

In the Middle Ages, an important vehicle for moral teaching was the list of so-called seven deadly sins: pride, lust, gluttony, sloth, anger, envy and greed. Although Gregory the Great placed pride ahead of greed at the top of the list, in the numerous expositions in the centuries following him greed usually took pride of place. Medical metaphors were often used to describe the effects greed can have on people. Greed was not only a deadly sin but a deadly disease. Greed was commonly thought to be the spiritual equivalent of dropsy, which involves an insatiable thirst for water even though the body is already filled with fluid. The more the afflicted person tries to satisfy the thirst, the more it is stimulated. So it was thought to be the case with greed.¹⁰

In the Protestant Reformation greed maintained its bad reputation. According to Martin Luther, for instance, greed causes unbelief, and unbelief causes greed. Luther took the fourth request of the Lord’s Prayer, “Give us today our daily bread”, as a call to shun greed. He also urged every Christian to undertake regular and earnest prayer against this dangerous vice.

Although greed can be profitably analysed in terms of sociological, psychological and economic factors, its root cause can be understood only with the help of theology. Greed is a theological problem. To leave the question of God out of our attempts to understand greed is to treat the problem superficially, not least because, according to the Bible, greed is fundamentally idolatry.

The Secret Idolatry

There is no more serious charge in the Bible than that of idolatry. Idolatry called for the strictest punishment, elicited the most disdainful polemic and prompted the most extreme measures of

avoidance. The theological grounds for the judgment of idolatry is the jealousy of God, which inevitably leads him to stern action: “Do not follow other gods...for the LORD your God...is a jealous God and his anger will burn against you, and he will destroy you from the face of the land” (Deut 6:14-15; cf Josh 24:19-20; Ps 78:58-64; Zeph 1:18).

In the Old Testament, disgust and contempt for idolatry are communicated by several derogatory terms used to describe the idols. Idols are “unclean things”, “weak” or “worthless things”, “that which is insubstantial”, and a “vanity” or “emptiness”. The Israelites were not simply to avoid idolatry; the language of prohibition could hardly be more emotive and urgent; they are “utterly [to] abhor and detest” the heathen gods (Deut 7:25-26). For both Jews and Christians in the ancient world, the charge of idolatry evoked horror and alarm. The Church Father Tertullian (c.AD 200) did not exaggerate when he described idolatry as the “principal crime of the human race, the highest guilt charged upon the world, [and] the whole procuring cause of judgment”.¹¹

For this reason it is surprising to learn that the New Testament equates greed with idolatry on no fewer than four occasions. Colossians 3:5 states that “greed...is idolatry”, and Ephesians 5:5 that the “greedy person...is an idolater”. And according to Matthew 6:24 and Luke 16:13, Jesus portrayed wealth and possessions as a master that rivals God: “No-one can serve two masters. Either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and Money [literally, Mammon].”

Can greed really be that bad? Does the love of money really pose such a serious threat to God? What are we to make of these verses? Surely they are simply ill-considered exaggerations, or at best religious rhetoric designed to arrest our attention but not to engage our minds?

Greed and idolatry in the ancient world in fact had a lot in common. First, both focused attention on items made of gold and silver. In biblical and Jewish tradition these two metals are frequently associated with both the greedy, who can be called literally ‘lovers of silver’, and the idols of pagan worship, beginning with the golden calf. Secondly, both the greedy and the idolater visited pagan temples, the latter for obvious reasons, and the former since in antiquity the temples operated not only as places of worship but as banks. And thirdly, both greed and idolatry, according to moral exhortation found in the New Testament, were considered to be of such gravity that they ought to be “fled”; greed in 1 Timothy 6:11 and idolatry in 1 Corinthians 10:14.

In our day, whatever we make of the words of Jesus and Paul, it is worth noting that people with no religious commitment have observed the almost religious function money performs for many people. The Oxford English Dictionary, for instance, defines materialism in religious terms, as “devotion to material needs or desires, to the neglect of spiritual matters”. Two articles in The Times went even further. Alexander Frean wrote on 5 September 1997: “Bereft of employment security and increasingly detached from traditional faith in religion, people appear to have elevated material objects... virtually to objects of faith” (p. 11). Dorothy Rowe suggested on 1 September 1997 that such devotion to material things is bound to fail: “Even if we achieve what the world is pleased to acknowledge as success, we discover that the seizing of it fails to satisfy the hunger of our spiritual expectation” (p. 34).

As it turns out, the judgment that greed is idolatry is both an incisive social critique of modern society and a profound insight into Christian theology and ethics.

There has never been a time in the history of the world when Jesus' and Paul's condemnations of greed as idolatry seemed more apt and made more sense than now. If people in the ancient world worshipped stocks and stones (Jer 2:27; Hos 4:12, Authorized Version), today is everywhere to be found the worship of stocks and shares. Sociologist John Boli is not exaggerating when he warns: "We must come to terms with the depth of the problem [of materialism]: We are dealing with a highly institutionalised economic religion that must be confronted on its own terms, and many of the cultural underpinnings of that religion are, I believe, truly sacred to us all."¹²

In western society in general the economy has achieved what can only be described as a status equal to that of the sacred. Like God, the economy, it is thought, is capable of supplying people's needs without limit. Also like God, the economy is mysterious, unknowable and intransigent. It has both great power and, despite the best managerial efforts of its associated clergy, great danger. It is an inexhaustible well of good(s) and is credited with prolonging life, giving health and enriching our lives. Money, in which we put our faith, and advertising, which we adore, are among its rituals. The economy also has its sacred symbols, which evoke undying loyalty, including company logos, product names and credit cards.

People today conduct their lives primarily in terms of economic religiosity. The economy is the ultimate source of value and, as a religion, confers value on those who participate in it. Not to participate in the economy is to lack any social worth, as many of those without paid employment have come to learn.

As a religion, the economy supplies solutions to the basic puzzles of life and help in negotiating them. The meaning of a person's life is found in full participation in the economy, as both a producer and a consumer. The purpose of life involves the full development of the individual's economic potential and the pursuit of material progress for the good of all. Scores of books and courses are available at every level to assist the faithful to realize their potential. Whereas once the most vivid and intense experiences of life were to be found in traditional religion, today they involve money rituals, whether at work, on holidays or shopping. The religion of money even has its creeds and dogmas, such as "Money makes the world go round".

The modern-day equivalent of the city cathedral is the major shopping mall. The centre of the community in every sense, such complexes are admired for their huge, costly edifices and their awe-inspiring architecture, which often includes an aesthetically pleasing internal space made of glass and stone. They are visited by 'pilgrims' from across the country and sometimes even from overseas. Visitors spend hours in such places (not to mention loads of money), drinking in the experience of being overwhelmed by the variety and beauty of the goods on offer before returning to their local shopping centres and their everyday lives the better for it.

Traditional religions saw the home as the place where instruction could be carried out most effectively. The religion of money is no different, with both television and computers inculcating the good news for every age group. The average American watches about eighty-five television advertisements each and every day, all of which relentlessly and unequivocally advocate an ideology of consumption and materialism.

Traditional religion does not stand a chance against this new religion. It has been pushed to the sidelines. Boli explains: "Religion may help us save our souls or understand the agony of life and

death, but it cannot help us to obtain the vast array of goodnesses, meanings and purposes that are preferred in the economic realm”.¹³ Alan Storkey sounds a similar note of despair: “Christianity, despite all the warnings in the Gospels, has not even seen the challenge, the temptation, the lies, the enemy. We must consider sometime how completely the Christian community is unable to discern what is seeking to be the god of this age.”¹⁴

Some forms of Christianity have followed a time-honoured course in response to this newly ascendant religion: namely, syncretism, an attempt to cash in on the attraction of its beliefs and practices. The gospel of health, wealth and prosperity is the response of those who consider resistance to be of no avail. “If you can’t beat ‘em, join ‘em.” When such preachers proclaim that it is God’s will for you to be healthy and wealthy, and that not to be so is evidence of your lack of faith, they fail to reveal only one thing: which god they are talking about.

Conversely, the much lamented but seldom resisted commercialization of the traditional religious festivals, such as Christmas, is a clear example of the takeover strategy of the religion of greed.

The most disturbing thing about the fact that greed is idolatry is that hardly anybody owns up to being a worshipper. Imagine the response of disbelief in the local church if it were revealed that the vast majority of its members were secretly worshipping other gods. Yet if our analysis of the religion of money is right, the unthinkable may not be so far from the truth.

The most convincing evidence that greed is idolatry concerns the answer to a simple question: what do idolaters do with their idols which believers are meant to do with God? The answer is that they offer their idols love, trust and obedience. In each case, that is exactly what the greedy do with their money. There are various ways to define greed. Greed is wanting more money and possessions. Greed is the opposite of contentment. Greed is a refusal to share your possessions. And so on. One approach is to consider greed in terms of its driving motivations. What causes people to be insatiable and mean with respect to material things? Greed is driven by inordinate love, misplaced trust and forbidden service; as such greed is rightly condemned as idolatry.

Adapted, with the author’s permission, from *How to get really rich – a sharp look at the religion of greed* by Brian Rosner (Leicester, IVP, 1999). Look out for a review of Brian’s book in our next Briefing.

End Notes

1 Reported in Robert Wuthnow, *God and Mammon in America*, (London, HarperCollins, 1997), pp. 148-151.

2 Miroslav Wolf, ‘In the Cage of Vanities: Christian Faith and the Dynamics of Economic Progress’, in Robert Wuthnow (ed.), *Rethinking Materialism: Perspectives on the Spiritual Dimension of Economic Behaviour* (Grand Rapids: Eerdmans, 1995), p. 172.

3 Albert Barnes, *Notes Explanatory and Practical on the Epistles of Paul* (New York: Harper Brothers, 1845), p. 317.

4 *The Guardian*, 25 March 1996.

5 Philo, *On the Contemplative Life*, p. 17.

6 1QS 11:1-2.

7 Mekilta Exodus 20:17.

8 Zeno of Verona, *On Greed* 1.11.

9 Basil the Great, *Sermon to the Rich* 5.

10 Solomon Schimmel, *The Seven Deadly Sins*, (New York: The Free Press, 1992), p. 18.

11 David W. Bercot, *A Dictionary of Early Christian Beliefs* (Peabody, MA: Hendrickson, 1998), p. 350.

12 John Boli, 'The Economic Absorption of the Sacred', in Robert Wuthnow (ed.), *Rethinking Materialism: Perspectives on the Spiritual Dimension of Economic Behaviour* (Grand Rapids: Eerdmans, 1995), p. 95. My analysis of the religion of money builds upon that of Boli and Miroslav Volf (in the same volume).

13 Boli, 'The Economic Absorption of the Sacred', p. 113.

14 Alan Storkey, 'Postmodernism and Consumption', in *Christ and Consumption*, edited by Craig Bartholomew and Thorsten Moritz (Carlisle: Paternoster, forthcoming).