

A close-up photograph of a man in a dark suit, white shirt, and patterned tie. He is holding a globe of the Earth with both hands, positioned in front of his chest. The lighting is dramatic, highlighting the texture of the suit and the globe. The background is dark and out of focus.

Beyond **Greed**

BRIAN ROSNER

*plus bonus chapters by Phillip Jensen, John Dickson,
Broughton Knox, Tony Payne and others*

Beyond Greed

'Greed' is not the most fashionable concept these days. It ranks with 'guilt' and 'sin' as words that many modern people have virtually stopped using.

According to Brian Rosner, greed is also a massive blind spot for Christians, which is surprising given how much the Bible has to say about it. He writes:

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.

Beyond Greed helps open our eyes to the problems, and then proposes a liberating lifestyle that trades in greed and materialism for something of far greater worth and satisfaction.



BRIAN ROSNER teaches New Testament and ethics at Moore Theological College. Though born and raised in Sydney, he has spent many years studying and working overseas, including an eight-year stint as a lecturer in the Faculty of Divinity at the University of Aberdeen in Scotland. Among his other publications is the *New Dictionary of Biblical Theology* (co-editor, 2000).

When he is not exploring how the grace of God teaches us to live, Brian enjoys bushwalking and golf (sometimes simultaneously).



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PLUS BONUS CHAPTERS BY PHILLIP JENSEN, JOHN DICKSON,
BROUGHTON KNOX, TONY PAYNE AND OTHERS



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(St Matthias Press Ltd ACN 067 558 365)

PO Box 225

Kingsford NSW 2032

Australia

Telephone: (02) 9663 1478; international: +61-2-9663-1478

Facsimile: (02) 9663 3265; international: +61-2-9663-3265

Email: info@matthiasmedia.com.au

Internet: www.matthiasmedia.com.au

Matthias Media (USA)

Telephone: 724 964 8152; international: +1-724-964-8152

Facsimile: 724 964 8166; international: +1-724-964-8166

Email: sales@matthiasmedia.com

Internet: www.matthiasmedia.com

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Contents

	Foreword	page 7
	Preface	page 9
	Preface to the second edition	page 13
PART I:	UNMASKING GREED	
	Chapter 1: The six deadly sins	page 17
	<i>More to the matter</i>	page 27
	<i>Chasing fantasies</i>	page 29
	Chapter 2 The prosperity gospel	page 33
PART II:	GREED IS IDOLATRY	
	Chapter 3: Secret idolatry	page 45
	Chapter 4: Inordinate love	page 55
	Chapter 5: Misplaced trust	page 67
	Chapter 6: Forbidden service	page 77
PART III:	LEARNING CONTENTMENT	
	Chapter 7: Contentment and the knowledge of God ..	page 89
	<i>The secret of contentment</i>	page 101
	<i>This present age: our struggle not to covet</i>	page 107
PART IV:	SHARING POSSESSIONS	
	Chapter 8: The significance of giving in the early church	page 117
	<i>How to have a financial meltdown</i>	page 130
	<i>Faith and works; rich and poor</i>	page 135
PART V:	A CHRISTIAN LIFESTYLE	
	<i>The Christian and money</i>	page 147
	<i>Not keeping up with the Joneses</i>	page 153
PART VI:	TRUE RICHES	
	Chapter 9: True riches	page 163

TO LIL, EM AND WILL

FOREWORD

THERE ARE MANY SIGNS in our society that greed has got out of hand. Incomes are double today what they were a generation ago, and technology has eased the burden of many routine tasks. So why do we need to work even harder, and for even longer hours? Is it really out of economic necessity, or simply to afford more toys for the children?

Why is there still such competition between political parties to reduce taxes, even when this leads to industry-crippling interest rates and loss of jobs? The result is that the rich just get richer and the poor poorer. And where will the government find the money to pay for essential improvements in education and health-care provision?

The Bible tells us to look after the poor, especially the 'fatherless and widows'. Our cities are now full of fatherless teenagers and abandoned wives. And we, in our greed, have abandoned them too.

Then there's the time-bomb of pensions. A generation which puts off having children because they spoil its enjoyment of the good things of life is going against the wisdom of the ages. We need children to look after us when we can no longer look after ourselves. The falling birth rate has created a huge gap in the income needed to provide the pensions of this high-spending generation.

No government, of any political persuasion, can afford to ignore the opinion of voters. If Brian Rosner's well-reasoned appeal to the conscience can influence individuals, it may succeed in making an impact on government policies which

F O R E W O R D

promote greed.

The sin of covetousness, laid bare by this excellent book, shows that Christians must be part of the counter-culture, resistant to the TV ads and to the skewed priorities of our consumer culture. Giving is the antidote to selfishness, but is also a command for Christians. If we take that command seriously, maybe the world will take us seriously.

Sir Fred Catherwood

PREFACE

THIS BOOK CONSISTS OF Christian reflections on greed, contentment and giving in the modern world. Needless to say, the original title, *How to Be Really Rich*, was thought preferable to this rather dull, if accurate, description of the book's contents. It is not a balanced and irenic survey of the Bible's teaching on possessions.¹ Nor is it a book of practical advice on how we should deal with our money. It would be less than honest, however, to say that I am not interested in changing behaviour, both mine and yours. The book is an attempt to disturb our pockets, not with practical tips and specific appeals, but rather by warming our hearts and clearing our heads. I am convinced that such change best comes about by changing the way we think about ourselves, the world and God. This is the strategy Paul recommends in Romans 12:2: "... be transformed by the renewal of your mind".

Our look at greed is 'sharp' in the sense of forceful and satirical, in that when reflecting on the teaching relevant to our topic in the Bible, the dominant notes struck are those of irony and ridicule. Money is one of those areas where the Bible stands against us and offers us an alternative vision. The satire, however, stops short of outright scorn, since I make no claim to being anything but complicit in the follies the book attempts to expose. On the contrary, if the book affords any insight, it is usually due to first-hand experience of the sins it condemns. Whether the book is sharp in the sense of incisive is for the reader to decide.

Following the Bible's lead, greed is analysed as a *religion*,

as nothing less than a sophisticated form of idolatry. The book sets out to deliver both a challenge and comfort to people who feel dissatisfied with the materialism of our age.

Greed has been glamorized, and is a forgotten sin. A major goal of this book is to reveal its true hideousness, and to restore its hard-won, well-deserved reputation. 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. Whether or not the reader is a Christian, my goal is to show that God offers in his word, the Bible, not only a penetrating diagnosis of greed, but also, and more importantly, the ultimate cure for greed.

Writing a book against greed could be said to be doomed to failure from the start. "Deploring money and its effects is a treasured occupation for those people who like to feel virtuous", writes psychologist Dorothy Rowe. "Doing so is as useful as deploring the fact that we need air to breathe".² Indeed, many have observed that greed (of one sort or another) is inevitable for the human species. Rowe puts the matter simply: "I think that the only way to give up being greedy is to die".³ The philosopher Immanuel Kant likewise observed that "insatiability belongs to the basic makeup of human beings".⁴ And the theologian Eberhard Jüngel concurs: "Striving for more is human".⁵

Thus in one sense the only hope in the fight against greed is not to fight those insatiable urges for more, but to redirect them. This, as we shall see, is what the Bible recommends. There is nothing wrong with wanting to get really rich, as long as riches are properly defined.

In 1996–7 I spent a sabbatical at the University of Tübingen in Germany as a Humboldt Fellow doing research for an academic monograph on the subject of greed and idolatry in the ancient world. The obvious relevance of this material to the modern world slowly dawned on me, at which point the idea for this book was conceived. A number of people have helped in various ways with its delivery. Thanks are due to Anke and Matthias Kumpf, Sheana and Peter Brown, Tracy and Graham Robertson, Kevin Reid, Alan Storkey, Audrey Dawson, my parents, and IVP editor Stephanie Heald. I am particularly grateful to Richard Firmin for giving me the final push to finish. The book is dedicated to three of my treasures, the priceless Elizabeth and Emily and that wee gem William.

ENDNOTES

1. For this, see Craig Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Leicester: Apollos, 1999).
2. Dorothy Rowe, *The Real Meaning of Money* (London: HarperCollins, 1997), p. ix.
3. Rowe, *The Real Meaning of Money*, p. 184.
4. Cited in Miroslav Volf, '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.
5. Jüngel, 'Gewinn in Himmel und auf Erden: Theologische Bemerkungen zum Streben und Gewinn', *Zeitschrift für Theologie und Kirche* 94.4 (1997), p. 547.

PREFACE TO THE SECOND EDITION

THIS BOOK WAS ORIGINALLY, in effect, an exposition of two short biblical texts: Colossians 3:5, “Greed ... is idolatry”, and 1 Timothy 6:6, “There is great gain in godliness with contentment”.

The second edition includes all of the original text, but has been expanded in several ways. In each section, articles from *The Briefing* have been selected which reflect further upon the issues raised in my text, and give very practical advice about putting the principles we learn into practice.* I have also written a new chapter, ‘The prosperity gospel’, which is in section I.

* For more information about *The Briefing*, see page 176.

Greed ... is idolatry.

COLOSSIANS 3:5

There is great gain in godliness with contentment.

I TIMOTHY 6:6

*For what will it profit a man if he gains
the whole world and forfeits his life?*

MATTHEW 16:26

I

UNMASKING GREED

CHAPTER 1

THE SIX DEADLY SINS

NOTHING BEATS THE exhilaration of trading on the floor at a major stock exchange, so I'm told. All of us have seen pictures of the frenzied buying and selling in which a fortune can be won or lost depending on whether the deal is made at precisely the right moment. Three of the slogans on Wall Street sum up the sentiments of most of those involved: "Buy or die" and "Lunch is for wimps" proclaim the urgency of the activity; and "Greed is good" captures its driving motivation.

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 Imelda Marcos, whose collection of shoes outnumbered most people's stamp collections, or at the self-destructive avarice of 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.

Money is in fact the last great social taboo. Whereas once

it was thought rude or at least tactless to speak about sex or politics in polite conversation, these days it seems that only the subject of money is unmentionable. In most Western societies at least, one is not permitted to ask individuals how much they earn or what they do with their money. When it comes to money, most of us are very secretive.

Why is this the case? Dorothy Rowe puts it down to shame, humiliation and envy.¹ Money is a measure of success. There is shame in being hard up and pride in being well-heeled. An amusing example concerns the unfavourable publicity the British Chancellor of the Exchequer received when it was disclosed that the limit on his credit card was surprisingly low. For many people, to know someone else's net worth would evoke one of two responses: either envy or disdain. Money is the simplest measure of whether you are winning at the game of life.

Most people, it is true, would not say that greed is good. If the phenomenon of national lotteries is anything to go by, however, 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.²

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".³ 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.⁴

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.

In politics, and even in music and sport, ‘the bottom line’ is apparently all that counts these days. Political campaigns are regularly fought by appealing without shame or qualms to the greed of voters. Which party is promising the biggest tax cut? Other values are swept aside compared to the party’s ability to manage the economy to the end of enriching its citizens. Ex-Beatle George Harrison once lamented the modern recording industry’s raw commercialism: “Whatever you