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WORKING FOR THE GLORY OF GOD: THE DISTINCTION
BETWEEN GREED AND SELF-INTEREST IN THE
LIFE AND LETTERS OF THE APOSTLE PAUL

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WORKING FOR THE GLORY OF GOD: THE DISTINCTION
BETWEEN GREED AND SELF-INTEREST IN THE
LIFE AND LETTERS OF THE APOSTLE PAUL

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To Ana, whom God knew was the perfect helper for me (Gen 2:18), and
Joshua, Caleb, and Lydia; I have no greater joy
than to hear that our children are walking in the truth (3 John 1:4)

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PREFACE

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Lakewood, Colorado

May 2015

CHAPTER 1
THE CHALLENGE OF DISTINGUISHING
GREED FROM SELF-INTEREST

Introduction

Testifying under oath before the Senate Banking Committee, Federal Reserve chairman Alan Greenspan starkly explained the root cause of economic malaise: “An infectious greed seemed to grip much of our business community.”¹ He added ominously, “It is not that humans have become any more greedy than in generations past. It is that the avenues to express greed have grown so enormously.”² Similarly, Christians for generations have agreed that avarice is a deadly sin, yet the church has struggled throughout its history to precisely define the sin of greed under changing economic circumstances.³

Thesis

The apostle Paul encouraged all Christians to work in the marketplace, in the local church, and at home, yet admonished believers not to love money and not be greedy

¹Alan Greenspan, *Federal Reserve Board’s Semiannual Monetary Policy Report to the Congress*, Before the Committee on Banking, Housing, and Urban Affairs, US Senate, July 16, 2002.

²Ibid.

³Recent works which show the challenge of defining greed include Brian S. Rosner, *Greed As Idolatry: The Origin and Meaning of a Pauline Metaphor* (Grand Rapids: Eerdmans, 2007); Richard Newhauser, *The Early History of Greed: The Sin of Avarice in Early Medieval Thought and Literature* (Cambridge: Cambridge University Press, 2000); Richard Newhauser, *The Seven Deadly Sins* (Leiden, The Netherlands: Brill, 2007); Sarah Drakopoulou Dodd and George Gotsis, “Labour Is Holy but Business Is Dangerous: Enterprise Values from the Church Fathers to the Reformation,” *Journal of Enterprising Culture* 15, no. 2 (2007): 133–63, doi:10.1142/S0218495807000083. For an alternative treatment which emphasized greed as owning too many possessions in light of the needs of others, see Craig L. Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Downers Grove, IL: IVP, 2000).

for gain.⁴ Paul expected believers to maintain a delicate balance between earning enough money to be self-sufficient while not trusting the uncertainty of riches.⁵ Since Paul was asking believers to continually engage in activities that could easily fall into a sin more difficult to discern than murder or adultery, one would expect that he provided some guidelines to protect the early believers. Therefore, it is reasonable to look through Paul's writings and personal example.⁶

This dissertation argues that first-century Christians would have been able to distinguish between acceptable self-interest at work and sinful greed in the marketplace from an examination of the life and letters of the apostle Paul. Second, this dissertation demonstrates that this Pauline distinction exhibited similarities to teachings in Second Temple Judaism, yet stood in stark contrast to the Greco-Roman philosophical schools of the time. A further outcome of this study is to discern specific principles for believers to avoid greed across cultures and changing economic conditions while living out Paul's vision of working heartily as unto the Lord (Col 3:22-23).

The Nature of Greed

Greed has particular characteristics that make it a challenge to define with precision, especially across cultures and at different points in history. In contrast, murder and adultery, for example, are sins which are much easier to describe. A comparison in this section of the sin of avarice to anger, murder, lust, and adultery shows the difficulties

⁴See especially 1 Tim 6:10 and 1 Cor 5:9-11; 6:9-11. Unless otherwise indicated, all Scripture references are from the English Standard Version.

⁵For example, Paul encouraged the Thessalonians to imitate his example of self-sufficiency and avoid being a burden to the church in 2 Thess 3:6-9 (see also Eph 4:28). Nevertheless, Paul urged Timothy to admonish the believers not to set their hopes on the uncertainty of riches (1 Tim 6:17-19).

⁶Indeed, Paul assured the believers in Corinth: "No temptation has overtaken you that is not common to man. God is faithful, and he will not let you be tempted beyond your ability, but with the temptation he will also provide the way of escape, that you may be able to endure it" (1 Cor 10:13). In other words, Paul must have understood a way to navigate the narrow path between unacceptable idleness and sinful greed through the guidance of the Holy Spirit.

of describing greed with exactness.

First, though murder and adultery usually begin with the internal heart condition of anger and lust, both are expressed in an external action that is objectively observable through obvious consequences. Determining empirically whether someone is a murderer or adulterer generally is straightforward, yet external evidence of greed and covetousness can be ambiguous. Remarkably, a monetary transaction for a specific amount, say \$50, could be evidence of greed for one Christian who might be poor, but not necessarily for another for whom this represents a trivial sum. Greed is a condition of the heart that may or may not result in an observable external action. For this reason, people are especially prone to self-deception with regard to avarice and often accuse others of being greedy while personally overlooking this sin of the heart.⁷

Second, the heart attitudes of anger leading to murder or lust inciting adultery are both inherently sinful.⁸ However, self-interest is fundamentally good and only becomes sinful greed when it reaches a point of excess along the continuum of potential economic transactions. Indeed, this dissertation demonstrates that the sin of idleness is discouraged and sanctified self-interest toward useful work in the marketplace is encouraged, so defining the crossover point into avarice is especially important.

Third, a believer is exhorted to flee sexual immorality and to turn from anger that leads to murder.⁹ While one can stay far from the perfumed bedroom of the

⁷Paul specifically admonished the believers in Corinth and Ephesus not to be deceived because of the nature of greed and similar sins (1 Cor 6:9-11; Eph 5:3-6).

⁸This line of argumentation follows the general guidelines provided by Jesus in the Sermon on the Mount (see Matt 5:21-28) with respect to anger, murder, lust, and adultery. Certainly cases of righteous anger are possible (see Eph 4:26), and God himself expresses wrath at sin (see Rom 1:18, 5:5,6). Even so, it is generally true that murder is the result of unrighteous anger.

⁹Paul instructed believers to flee from sexual immorality (1 Cor 6:18). He also encouraged believers to flee from idolatry, which is a form of greed (1 Cor 10:14; Col 3:5; cf. Eph 5:5) as well as the love of money (1 Tim 6:9-11). No additional instructions are provided, however, for how best to avoid using money without loving money.

proverbial adulteress, believers often are required to handle money every day to earn money, manage possessions, and make purchases in the marketplace. In other words, believers must work for money without being lovers of money, and this fine distinction necessarily requires wisdom in changing economic circumstances. Unlike murder and adultery, it is impossible to remove one's self for the sake of purity far from the temptation toward greed.¹⁰

Fourth, murder and adultery usually require active steps to be taken by someone committing the sin. Refraining from taking action in most cases serves to resist the temptation to these sins.¹¹ In contrast, failing to take a specific action can be evidence of avarice. Not giving away possessions to those in need was recognized as an outcome of greed by the early church.¹² So avoiding greed often requires positive effort, in contrast to some sins which only require refraining from certain thoughts or actions.

Finally, to conclude the comparison showing the unique characteristics of greed, murder and adultery are both deeds which have remained essentially the same from generation to generation. In contrast, changes in economic development and in values across cultures mean that the understanding of greed actually has changed over the centuries in the history of the church. Though this idea is developed in later chapters, a simple illustration will suffice to make the point here. John the Baptist admonished, "Whoever has two tunics is to share with him who has none, and whoever has food is to do likewise" (Luke 3:11). By 2015, however, few believers in economically developed

¹⁰Cassian the monk observed those who opted to take vows of poverty and divest themselves of all material goods as a protection from the sin of greed and despaired "It will do no good not to have money if there is a desire in us for possessing." Newhauser, *The Early History of Greed*, xi. In this way, greed is similar to gluttony in that it is impossible to avoid completely eating food or utilizing money.

¹¹Granted, failing to intervene in a lethal situation might result in murder, or failing to leave a theater showing a surprisingly sexualized movie could be the result of lust. In general, however, adultery requires some form of premeditation as assumed in this discussion.

¹²For example, James famously cites the failure to give to a brother in need as the definitive proof that faith is dead (Jas 2:14-16).

countries would understand having even three or four shirts as being inherently sinful. Further, fewer and fewer people around the world in 2015 are so impoverished as to have only a single tunic or shirt.¹³

As a result of these unique characteristics of greed, the church has universally excoriated avarice as a deadly sin without providing a clear definition of what constitutes this external act or internal heart inclination, or what is necessary to commit or fail to perform a certain deed. Utilizing universal biblical categories to develop principles unbounded by a certain culture and level of economic development with respect to greed and self-interest has proven to be an elusive task.

Though murder and adultery are wrong at every occurrence, an honest profit becomes greedy gain only when the desire for money becomes excessive for a certain person in a specific culture at a particular level of economic development. In light of the challenges associated with understanding the idolatry of greed, John Calvin observed, “Indeed this matter is well worth dealing with at greater length.”¹⁴

The Tension between Greed and Self-Interest in the Letters of Paul

Even Paul recognized that covetous greed was a sin difficult to define with precision. In the midst of a weightier discussion of the law, he wrote, “I would not have known what it is to covet if the law had not said, ‘You shall not covet’” (Rom 7:7).

In his instructions to the early churches, Paul expected believers to walk a narrow path between working heartily for a profit while not falling into the sin of covetous greed. Paul both encouraged and commanded believers to “do their work quietly and to

¹³For additional details on this economic progress in the textile industry, see David Kotter, “Why I Am Opposed to Fair Trade Coffee, Girl Scout Cookies, and Donating Clothes to Goodwill” (presentation at the Commonweal Conference on The Hard Work of Human Flourishing, August 26-27, 2014).

¹⁴Jean Calvin, *Commentaries on the Epistles of Paul to the Galatians and Ephesians*, trans. William Pringle (Grand Rapids: Baker, 2003), 503.

earn their own living” (2 Thess 3:12). To underscore the seriousness of this issue, Paul commanded, “If anyone is not willing to work, let him not eat” (2 Thess 3:10). Christians were not only to work heartily as for the Lord (Col 3:23) but also to watch over the work habits of others in the church. Paul instructed them to “admonish the idle” in the congregations (1 Thess 5:14) and even to “keep away from any brother who is walking in idleness” (2 Thess 3:6).

While increasing effort was fundamentally good up to a certain point, working too much for money or accumulating too many possessions was a grievous sin in Paul’s eyes. He consistently grouped greed in vice lists with such severe sins such as sexual immorality, crude joking, evil desire, adultery, theft, and drunkenness (1 Cor 5: 9-11, 6:9-11; Eph 5:3-5; Col 3:5). Paul saw covetousness as an idolatry that brought the wrath of God (Col 3:5-6) and considered people who coveted as idolaters who had no inheritance in the kingdom of God (Eph 5:5).

For the sake of the purity of the church, Paul gave a clear admonition regarding covetous and greedy people: “Purge the evil person from among you” (1 Cor 5:13). Accordingly, Paul disqualified from leadership in the church any man who was “greedy for dishonest gain” (1 Tim 3:8). A man could not serve as an elder if he was “greedy for gain” or “a lover of money” (Titus 1:7; 1 Tim 3:3).

Indeed, Paul considered it a sign of the last days that unbelievers would be “lovers of money, proud, arrogant, abusive” (2 Tim 3:1-5). Consequently, Paul gave a sobering exhortation to some who were tempted to be a lover of money:

Those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (1 Tim 6:9)

In between the two extremes of idleness and greed, Paul apparently understood how to desire profitable gain and work in the marketplace in a way that was fundamentally good and pleasing to God. Paul pursued his trade vigorously with the intention of earning a profit, yet he could also confidently testify to the Ephesian church

elders: “I coveted no one’s silver or gold or apparel” (Acts 20:33-35). While he recognized that working hard brought temptations to excess, Paul evidently understood how to work for money without loving money.

In summary, Paul expected believers to maintain a delicate balance between the sin of idleness and the sin of covetous greed. Paul expected self-sufficient believers to earn money, save money, and donate money regularly, so handling money was not in itself a problem. However, an inordinate desire for money or an excessive accumulation of money was sinful. Nevertheless, Paul proved through his life that a middle ground was possible and encouraged believers to imitate his example.¹⁵

The Tension between Self-Interest and Greed in the History of the Church

Because of the unique characteristics of greed described earlier in this chapter, the church has generally struggled for a precise distinction that identifies this balance between self-interest and greed. Richard Neuhauser aptly describes the attempts to define avarice by the early church fathers: “If avarice was the desire for more material wealth, the question still remains where ‘more’ began.”¹⁶ Many opted to take vows of poverty and divest themselves of all material goods without success as a protection from the sin of greed. Also, Clement of Alexandria questioned how the church could actually feed the hungry and give clothes to the homeless if every believer divested everything to the point of becoming indigent.¹⁷

¹⁵Paul encouraged the new believers to imitate his example both in the spiritual context of the local church (1 Cor 4:15-16, 11:1; Phil 3:17) and also in the work ethic of the marketplace (2 Thess 3:7-9).

¹⁶Newhauser, *The Early History of Greed*, 7.

¹⁷In his sermon “The Rich Man’s Salvation,” Clement of Alexandria said, “For what sharing would be left among men if nobody had anything? . . . How could we feed the hungry and give drink to the thirsty, cover the naked and entertain the homeless, with regard to which deeds He threatens fire and the outer darkness to those who have not done them, if each of us were himself already in want of all these things?” Clement et al., *Clement of Alexandria* (London: W. Heinemann, 1919), 295–97.

On the other end of the spectrum, Irenaeus despaired that since Christians would always be buying and selling, some degree of avarice would always be found among Christians. His remedy was to recommend that such unavoidable evils could be offset by almsgiving.¹⁸ Nor was he alone in this understanding, as Second Temple literature explicitly understood almsgiving as a means of atoning for sin.¹⁹ Significant changes in cultures and unprecedented economic improvements have only made the church's task of defining excessive desire for money even more difficult.²⁰

More recent authors seem to operate with an "I know it when I see it" understanding of the sin of greed in a specific culture or economic era, but they do not provide a clear definition of the heart attitudes and specific actions associated with this sin. For instance, Young defined greed with the clever phrase, "The desire to acquire gone haywire," which communicates the perversity of avarice but does not provide a norm for proper behavior.²¹

Contemporary definitions of greed often rely on such terms as "excessive," "inordinate," "too much," and "more than enough" without addressing the practical question of exactly how much is too much in earning money or retaining possessions.²²

¹⁸Irenaeus, *Adversus Haereses*, 3.8.1, ed. A. Rousseau and L. Doutreleau, SC 211 [Paris: Cerf, 1974], quoted in Newhauser, *The Early History of Greed*, 9.

¹⁹For example, "Almsgiving delivers from death and keeps you from going into the Darkness" (Tobit 4:7-16) or "It is better to give alms than to lay up gold. For almsgiving saves from death and purges away every sin. Those who give alms will enjoy a full life" (Tobit 12:8-9). Michael D. Coogan et al., eds., *The New Oxford Annotated Apocrypha: New Revised Standard Version*, 4th ed. (New York: Oxford University Press, 2010).

²⁰For an exhaustive description of the exponential improvements in human life expectancy, well-being, and wealth, see Gregory Clark, *A Farewell to Alms: A Brief Economic History of the World* (Princeton, NJ: Princeton University Press, 2007); Julian Lincoln Simon, *The Ultimate Resource 2* (Princeton, NJ: Princeton University Press, 1996).

²¹Young seems to see greed as the motivation of a wide variety of sins, such as Eve's desire to acquire forbidden fruit, Lot's desire to take the plain of Jordan, or Esau to sell his birthright and blessing to Jacob. Ed Young, *Fatal Distractions: Overcoming Obstacles That Mess up Our Lives* (Nashville: T. Nelson, 2000), 166.

²²Craig L. Blomberg, "Neither Capitalism nor Socialism: A Biblical Theology of Economics,"

DeYoung argued, “The condition of the heart is what gives rise to greed’s outer manifestations, which are typically categorized as *excessive* acquisition and *excessive* retaining of money or possessions.”²³ Walters and Link contended that greed is “wanting *more than enough*.”²⁴ Wells similarly argued, “Greed is an *inordinate* desire, and Paul states that greed is idolatry.”²⁵ Lyman used a similar term of “*inordinate* desire” and “*excessive* eagerness to accumulate wealth and obtain money.”²⁶

Other authors have attempted to define a framework to understand greed. Baird coined the term “Greed Syndrome” and argued that self-interest devolved into greed when it became “ethically pathological” and produced “symptoms of social illness.”²⁷ Campolo drastically defined mere subsistence as the upper level of possessions that defined greed: “In shalom there is enough for everyone, but surplus for no one. That which is surplus rots.”²⁸ Tickle attempted to communicate a definition of greed with a

Journal of Markets & Morality 15, no. 1 (2012): 215. For a representative sample, the following authors use “more” or “a disproportionate share” with the expectation that the reader can readily understand the distinction between self-interest and greed. Anthony C Thiselton, *The First Epistle to the Corinthians: A Commentary on the Greek Text*, The New International Greek Testament Commentary (Grand Rapids: W. B. Eerdmans, 2000); R. C. H. Lenski, *The Interpretation of St. Paul’s First and Second Epistles to the Corinthians* (Minneapolis: Augsburg, 1961).

²³Rebecca Konyndyk DeYoung, *Glittering Vices: A New Look at the Seven Deadly Sins and Their Remedies* (Grand Rapids: Brazos, 2009), 100, emphasis added.

²⁴Walters approached a Pauline definition of greed when he suggested that “grasping” “implies selfishness and often suggests unfair or ruthless means of acquisition.” Richard P. Walters and Julie Ackerman Link, *Jealousy, Envy, Lust: The Weeds of Greed* (Grand Rapids: Pyranee, 1985), 22, emphasis added.

²⁵William W. Wells, *The Agony of Affluence* (Grand Rapids: Cantilever, 1989), 62, emphasis added.

²⁶Stanford M. Lyman, *The Seven Deadly Sins: Society and Evil* (New York: Rowman & Littlefield, 1989), 233, emphasis added.

²⁷J. Arthur Baird, *The Greed Syndrome: An Ethical Sickness in American Capitalism* (Akron, OH: Hampshire, 1989), 10.

²⁸Unfortunately, Campolo seems to confuse the issue of what is surplus with his comment, “There is nothing wrong with spending a dollar or two on a roller coaster ride (our God enjoy sharing a good time with us) as long as we keep our spending on pleasure under control.” With this comment, he seemed to make self-control the measure of greed. Anthony Campolo, *Seven Deadly Sins* (Wheaton, IL:

plethora of terms, such as prolixity, acquisitiveness, covetousness, avidity, cupidity, avarice, miserliness, and simony.²⁹

In addition to ambiguity in terminology, descriptions of greed are often limited to a specific culture or particular level of economic development, making decisions about how to avoid this sin difficult to generalize for believers in the worldwide church over time.

Other scholars have attempted to reach a biblical understanding of greed and these efforts are detailed in the following sections. Unfortunately, these show that economists and philosophers recognize the value of both self-interest and greed for fueling economic growth, but these analyses are completely unmoored from significant biblical influence. The next sections survey some key authors in this area and show the paucity of research on Paul's understanding of work and economics for the average working believer. In summary, there seems to be a need for an examination of Paul's distinction between self-interest and greed.

Craig L. Blomberg

Blomberg has prepared a biblical theology of material possessions and devotes an extensive chapter to the life and teaching of Paul.³⁰ This helpful chapter comments on every Pauline passage that touches on generosity and material possessions. Blomberg also interacts with first-century cultural practices that serve as a backdrop for Paul's travels and exhortations. The chapter stresses generosity leading to redistribution from the rich to the poor, but Blomberg does not dwell on Paul's emphasis on hard work, leading to the creation of wealth that makes generosity possible.

In his final chapter Blomberg declared, "There are certain extremes of wealth

Victor, 1987), 130.

²⁹Phyllis A. Tickle, *Greed: The Seven Deadly Sins* (New York: Oxford University Press, 2004), 15.

³⁰Blomberg, *Neither Poverty nor Riches*, 177–211.

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.”³¹ One of the goals of this dissertation is to address Blomberg’s question of quantifying the extremes and demonstrate that this can be done from the Pauline corpus in a way that transcends economic systems.

Brian Rosner

Rosner carefully examined Ephesians 5:5 and Colossians 3:5 in a monograph, especially focusing on the phrases “greed as idolatry” and “the greedy person is an idolater.” His primary concentration was not on the meaning of “greed” however, but “on the sense in which greed of whatever sort may be said to be idolatry.”³² In light of the textual and external evidence, he considers whether Paul might be expressing that greed is as bad as idolatry, greed leads to idolatry, greed is worship of the demon “Mammon,” greed is an inordinate love of wealth, or perhaps greed is trusting in wealth. Rosner argues against many earlier church writers that greed in a Pauline context should be limited to material goods and not extend into the sexual realm. He concludes that “greed is idolatry” may be paraphrased as teaching that “to have a strong desire to acquire and keep for yourself *more and more* money and material things is an attack on God’s exclusive rights to human love and devotion, trust and confidence, and service in obedience.”³³ This provides helpful insight into Paul’s thoughts, but the phrase “more and more” begs for more precise definition utilizing tools from economics and a broader view of Scriptures.

Richard Newhauser

Newhauser surveyed the understanding of avarice in the early church until the

³¹Blomberg, *Neither Poverty nor Riches*, 245.

³²Rosner, *Greed As Idolatry*, 7, emphasis added.

³³*Ibid.*, 173.

tenth century.³⁴ He demonstrated that greed was recognized as a serious vice long before the rise of capitalism and argued from the perspective that the earliest believers had such an imminent expectation of the *parousia* that material possessions were of little consequence. As the return of Christ continued to be delayed, however, the church needed to wrestle with the concept of how much was “too much.” Some ascetics argued for no possessions whatsoever, while others struggled with various conceptions of *avaritia*, *cupiditas*, and *philargyria*. This work provides helpful insights into the thoughts of the early church, but it does not resolve the question of how to define the limits of greed.

Peter Oakes

Oakes provided a wonderful contribution to the study of approaches to a Pauline economics in one chapter of the book *Studying Paul's Letters*.³⁵ He recognizes that scholars who write on Paul and economic issues frequently “come at the subject from a wide range of angles and often use terminology in differing ways.”³⁶ He notes that for some authors economics provides a framework for interpreting biblical texts, while other authors used biblical texts to better understand the socio-economic profile of early Christian groups. Oakes also argues that economics as well as archaeology contribute independent resources for biblical interpretation. In his chapter he uses these three approaches to examine Romans 12 as a test case and as an encouragement for other scholars to pursue similar studies. His methodology is quite helpful for bringing clarity to Pauline categories, though his topic does not address the distinction between self-interest and greed.

³⁴Newhauser, *The Early History of Greed*.

³⁵Peter S. Oakes, “Economic Approaches: Scarce Resources and Interpretive Opportunities,” in *Studying Paul's Letters*, ed. Joseph A. Marchal (Minneapolis: Fortress, 2012), 75–92.

³⁶*Ibid.*, 77.

Georg Gotsis

Gotsis notes that biblical economic ideas associated with the early stages of the Christian movement have not been as carefully examined as rabbinic economic ideas and encourages scholars especially to focus more on Pauline economic ideas. He correctly contends that a thorough understanding of the social and political context of Roman Palestine during the first century is absolutely essential for understanding New Testament economics.³⁷ Unfortunately, he limits biblical economics to the striving to satisfy collective needs, and understands Jesus' economic strategy as being expressed in terms of a politics of liberation and compassion. He also contends that Paul's economic strategy was different than the focus of Jesus with respect to patron-client relations, household codes reflecting the structures of Greco-Roman antiquity, and balanced reciprocity of material support in exchange for prayers and grace.³⁸

Pauline Theologies

Many scholars do not mention economic issues in their books on Pauline theology: Bassler, Holland, Matera, Porter, Ridderbos, or Thorvald.³⁹ Other scholars discuss Paul's collection for the poor believers in Jerusalem but not broader economic issues of work: Dunn, Harrington, Keenan, and Martyn.⁴⁰ The issue of idleness in the

³⁷George N. Gotsis and Gerasimos Merianos, "Early Christian Representations of the Economy: Evidence from New Testament Texts," *History and Anthropology* 23, no. 4 (2012): 467–505, doi:10.1080/02757206.2013.726715.

³⁸George Gotsis and Sarah Drakopoulou Dodd, "Economic Ideas in the Pauline Epistles of the New Testament," *History of Economics Review* 35 (2002): 13–34.

³⁹Jouette M. Bassler, ed., *Thessalonians, Philippians, Galatians, Philemon*, vol. 1, *Pauline Theology* (Minneapolis: Fortress, 1991); Tom Holland, *Contours of Pauline Theology* (Fearn, Scotland: Mentor, 2004); Frank J. Matera, *God's Saving Grace: A Pauline Theology* (Grand Rapids: Wm. B. Eerdmans, 2012); Stanley E. Porter, ed., *Paul and His Theology* (Boston: Brill, 2006); Herman Ridderbos, *Paul: An Outline of His Theology* (Grand Rapids: Wm. B. Eerdmans, 1997); Thorvald B. Madsen II, "The Ethics of the Pastoral Epistles," in *Entrusted with the Gospel: Paul's Theology in the Pastoral Epistles*, ed. Andreas J. Kostenberger and Terry L. Wilder (Nashville: B & H, 2010), 219–40.

⁴⁰James D. G. Dunn, *The Theology of Paul the Apostle* (Grand Rapids: Wm. B. Eerdmans, 2006); Daniel J. Harrington and James F. Keenan, *Paul and Virtue Ethics: Building Bridges Between New Testament Studies and Moral Theology* (New York: Rowman & Littlefield, 2010). Lewis Martyn,

church is addressed by Capes, Reeves, and Richards.⁴¹ Witherington has an extensive discussion on the topic of Paul's financial relationship to local churches and possible economic influences from the Jesus tradition.⁴² Bruce Longenecker provides helpful insights about the economic conditions of early churches.⁴³ Schreiner devotes significant attention to financial matters in a portion of a chapter on the social world of the new Christian communities.⁴⁴ This brief survey of leading Pauline theologies only underscores the need for the study at hand.

Secular Responses

In addition to the confusion over the distinction between self-interest and greed within the church, secular thinkers have also added to the discussion of this topic. A representative set of these authors is surveyed in this section.

Ayn Rand. Rand has an idiosyncratic definition of self-interest that is specifically delineated in her book *The Virtue of Selfishness* and illustrated in the novel *Atlas Shrugged*.⁴⁵ Rand uses the terms "selfishness" and "self-interest" both proudly and

Theological Issues in the Letters of Paul (Nashville: Abingdon, 2002).

⁴¹David B. Capes, Rodney Reeves, and E. Randolph Richards, *Rediscovering Paul: An Introduction to His World, Letters and Theology* (Downers Grove, IL: IVP, 2011).

⁴²Ben Witherington III, *Friendship and Finances in Philippi: The Letter of Paul to the Philippians* (Valley Forge, PA: T & T Clark, 1994); Ben Witherington III, *Paul's Narrative Thought World: The Tapestry of Tragedy and Triumph* (Louisville: Westminster John Knox, 1994), 151.

⁴³Bruce W. Longenecker, *Remember the Poor: Paul, Poverty, and the Greco-Roman World* (Grand Rapids: Wm. B. Eerdmans, 2010).

⁴⁴Thomas R. Schreiner, *Paul, Apostle of God's Glory in Christ: A Pauline Theology* (Downers Grove, IL: InterVarsity, 2006), 438–47; See also the broader discussion in the chapter "The Social Order of God's People" in Thomas R. Schreiner, *New Testament Theology: Magnifying God in Christ* (Grand Rapids: Baker, 2008), 755–68.

⁴⁵Heller describes *Atlas Shrugged* as an eleven-hundred-page deconstruction of the Marxian proposition "From each according to his abilities, to each according to his needs." Anne Conover Heller, *Ayn Rand and the World She Made* (New York: Anchor, 2010), 193.

interchangeably in her writing because she understands selfishness to be a great virtue. Rand argues that every man must live for his own sake and for his rational self-interest: “The achievement of his own happiness is man’s highest moral purpose.”⁴⁶ Rand holds to a basic social principle that men must live together as “traders” who give value for value by free, mutual consent toward mutual benefit.⁴⁷ This idea contrasts sharply with most societies where “producers” create value and wealth while “looters” live by taking and destroying. Greed in her system is a desire by a looter for anything unearned. Rand contends that the free exchange of money has been the only nonviolent, orderly, and socially transparent means of calibrating the value men placed upon one another’s work. To paraphrase her idea, selfishness is the highest virtue, and greed is impossible if people establish prices by trading voluntarily in free markets.

Adam Smith. Smith contends that individual self-interest motivates the industry of workers for the greatest creation of wealth.⁴⁸ The genius of this system, according to Smith, is that though no individual intends to improve society, free trade guided by self-interest or even selfishness and natural rapacity will naturally lead to the best outcomes for all.⁴⁹ While his books provide frequently-quoted examples of how self-interest leads

⁴⁶Ayn Rand, “The Objectivist Ethics,” in *The Virtue of Selfishness* (New York: Signet, 1964), 30.

⁴⁷See, for example, her main characters in Ayn Rand and Leonard Peikoff, *Anthem* (New York: Penguin, 1995).

⁴⁸Adam Smith, *The Wealth of Nations*, ed. Edwin Cannan (New York: Modern Library, 1994); Adam Smith, *The Theory of Moral Sentiments* (Indianapolis: Liberty Classics, 1976).

⁴⁹In a backhanded way, Smith shows that all of society benefits from self-interest even to the point of selfishness, “The rich only select from the heap what is most precious and agreeable. They consume little more than the poor, and in spite of their natural selfishness and rapacity, though they mean only their own conveniency, though the sole end which they propose from the labours of all the thousands whom they employ, be the gratification of their own vain and insatiable desires, they divide with the poor the produce of all their improvements. They are led by an invisible hand to make nearly the same distribution of the necessaries of life, which would have been made, had the earth been divided into equal portions among all its inhabitants, and thus without intending it, without knowing it, advance the interest of the society, and afford means to the multiplication of the species.” Smith, *The Theory of Moral Sentiments*, 184–85.

to positive outcomes, Smith is less well known for detailing many instances where self-interest leads to detrimental outcomes for individuals and society.⁵⁰ He despairs that unbounded self-interest coupled with the force to coerce inevitably descends into heartless greed. He recognizes an inherent problem: the industrious pursuits of self-interest lead to general prosperity under some institutional structures, but it devolves into harmful greed under others. He could only offer institutional reform to allow free trade as a means of rectification either for the betterment of the individual or the defense of the society. Sadly, Smith recognizes that such reform is defeated in advance by unconquerable self-interests, and he concludes that it is good that an excessive desire for wealth deceives people to pursue self-interest that ultimately contributes to the common good.

John Maynard Keynes. Keynes thinks that avarice is a vice and the love of money is detestable; nevertheless he believes both are necessary for the advancement of society. At first he hoped that the Soviet Union might have discovered an antidote for the love of money as it attempted to construct a social system which condemned personal enrichment. In the end he despairs at the violence and central control required to implement such a system. Later he expected that economic growth would lead to an affluence that would make distasteful greed no longer necessary. In a memorable quote, however, he assigns such an eventuality to an uncertain point in the future:

The time for all this is not yet. For at least another hundred years we must pretend to ourselves and to everyone that fair is foul and foul is fair; for foul is useful and fair is not. Avarice and usury and precaution must be our gods for a little longer still. For only they can lead us out of the tunnel of economic necessity into daylight.⁵¹

⁵⁰For example, Smith laments, “The violence and injustice of the rulers of mankind is an ancient evil, for which, I am afraid, the nature of human affairs can scarce admit of a remedy. But the mean rapacity, the monopolizing spirit of merchants and manufacturers, who neither are, nor ought to be, the rulers of mankind, though it cannot perhaps be corrected may very easily be prevented from disturbing the tranquility of anybody but themselves.” Smith, *The Wealth of Nations*, 527.

⁵¹John Maynard Keynes, *Essays in Persuasion* (New York: W. W. Norton & Company, 2011), 331.

Keynes's conclusion stands in stark contrast to the solution offered by the apostle Paul, which is developed throughout the rest of this dissertation.

Gordon Gekko. Gekko iconically declared,

Greed, for lack of a better word, is good. Greed is right. Greed works. Greed clarifies, cuts through, and captures the essence of the evolutionary spirit. Greed, in all of its forms—greed for life, for money, for love, knowledge—has marked the upward surge of mankind.⁵²

Though spoken by a fictional character in the 1987 movie *Wall Street*, this speech by Michael Douglas captures the ethos of Wall Street to this day and echoes the sentiments of most economists since Adam Smith, as well as the public at large.⁵³

Summary of Recent Research

Ironically, Brian Rosner seems to echo Alan Greenspan in summing up this situation in the church,

The most unremarkable century in the history of interpretation of “greed as idolatry” was the 20th, which has little evidence of any systematic reflection outside of a few exceptions in liberation theology. Yet, arguably, the modern world gives more evidence of the truth of the judgment than any other period in history.⁵⁴

For these reasons, the church benefits from understanding how early believers would have been able to discern a clear distinction between self-interest and greed through an examination of the life and letters of the apostle Paul. A further benefit to the church is to discern principles that help subsequent generations distinguish between self-interest and greed across cultures and in changing economic circumstances.

⁵²Oliver Stone, dir., *Wall Street* [motion picture], United States, Twentieth Century Fox, 1987.

⁵³In a more scholarly reflection on this sentiment, Young writes, “Many people actually seem to believe that greed is good. It is a sign of being highly motivated toward success. It is a sign of people who like nice things. Of course, those who hold such a high opinion of greed rarely call it greed. Rather, they call it a desire to improve oneself, a desire to reach the top, a desire to set goals and reach them, or a desire to have nice things.” Young, *Fatal Distractions*, 166.

⁵⁴Rosner, *Greed as Idolatry*, xi.

Methodology

Of the nine authors of the New Testament, the apostle Paul is a uniquely qualified subject for this study. As this dissertation shows, Luke in the New Testament provided an external description of Paul's trade and work habits. Paul himself described his own work ethic, and Paul's writings delineated his expectations of how believers should work. Since Paul specifically called believers to imitate him in this important area of life, this analysis thoroughly scrutinizes his life and letters to develop Pauline categories which display his distinction between self-interest and greed. In addition, since an extensive defense of authorship is beyond the scope of this study, this dissertation assumes that all thirteen Pauline letters are authentic.⁵⁵

The second chapter expands on the tension found in the letters of Paul that encourage, admonish, and command believers to work in the home, marketplace, and local church while excoriating anything of greed. This discussion develops the concept of "sanctified self-interest," which involves the pursuit of one's advantage in light of a broader theistic and eternal framework.

The next two chapters use the life and letters of Paul to define categories of acceptable self-interest and a line of demarcation for sinful greed. To accomplish this task, the accounting concept of the income statement and the balance sheet are used to separate greed associated with acquisitiveness and greed evidenced by an unwillingness to be generous to those in need. Further, the economic tool of time/wage analysis is used to create a measure of greed based on universal biblical categories that transcends cultures and levels of economic development over time.

A fifth chapter compares these Pauline categories from the income statement and balance sheet to representative samples of Second Temple literature to demonstrate the familial resemblance. This comparison demonstrates that Paul's categories for

⁵⁵For an extended defense of the authenticity of the Pauline authorship of these letters, see D. A. Carson and Douglas J. Moo, *An Introduction to the New Testament* (Grand Rapids: Zondervan, 2005), 331–90.

defining greed were generally consistent with his Jewish background.

The sixth chapter similarly compares the Pauline categories with the Stoic, Epicurean, and Aristotelian philosophical schools which were active in the first century. The profound differences revealed in this investigation demonstrate that the methodology of this dissertation does not force modern economic categories onto ancient literature. Nevertheless, the irreconcilable differences between Paul and the philosophical schools serve to sharpen and clarify the Pauline categories.

The concluding chapter summarizes the evidence for the thesis of this dissertation and proposes future avenues for fruitful research on this topic.

CHAPTER 2

PAUL'S VISION OF WORKING FOR THE GLORY OF GOD IN THE MARKETPLACE

The apostle Paul preached that anyone in Christ is a new creation such that the old has passed away and the new has come (2 Cor 5:17). He taught that the advance of the gospel transforms every aspect of life, bringing peace with God, renewed relationships with other people, and also a changed approach to working in the marketplace.¹ His understanding of work was generally consistent with the Second Temple literature but differed fundamentally from the perspective taught by Greco-Roman philosophers.² This chapter develops in detail several implications that gospel transformation brings to a new believer's approach to working, especially with respect to the important distinction between self-interest and greed as incentives in the marketplace.

Of the many possible motivations that individuals could bring to daily work, Paul was unequivocal in his denunciation of greed and delivered severe warnings against covetousness (1 Cor 5:10-11; Eph 5:5). Nevertheless, on many occasions Paul appealed to the self-interest of believers as a valid incentive for specific choices and actions (Eph 6:1-3, 5-8). For this reason, he must have understood self-interest to be an acceptable motivation in the sight of God. Undoubtedly, he was aware of the distinction between a

¹Schreiner rightly contends Paul understood that a proper response to God's mercies included "honoring God by submitting to his sovereignty in every sphere of life." Thomas R. Schreiner, *Paul, Apostle of God's Glory in Christ: A Pauline Theology* (Downers Grove, IL: InterVarsity, 2006), 253. For a helpful overview of the financial effects of the gospel in the life of the believer according to Paul, see Thomas R. Schreiner, *New Testament Theology: Magnifying God in Christ* (Grand Rapids: Baker, 2008), 764-66.

²These similarities and contrasts are more fully developed in chaps. 5 and 6 after clarifying Paul's understanding of work and greed in chaps. 3 and 4.

good impetus for work and a sinful motive in his own personal marketplace practices (Acts 20:33-35). Therefore, it is reasonable to assume that Paul provided the early churches with clear teaching sufficient to enable believers to work heartily without falling into the sin of greed.³

Unfortunately, no surviving letter of Paul is wholly devoted to the subject of motivation in the workplace, nor does Paul specifically define the difference between self-interest and greed in a treatise with Aristotelian precision. Even so, such a distinction can be inferred by a careful survey of the thirteen extant Pauline letters, combined with Luke's descriptions of Paul's work ethic and quotations of Paul's teaching. In addition, Paul delivers clear commands to churches on how believers should work (e.g. Col 3:23) and also directs them to imitate his personal example (Phil 3:17; 2 Thess 3:7-10). Taken together, these texts make the apostle Paul an exceptional case study for understanding how to work in the marketplace without falling into the sin of greed.

The next sections make clear that Paul expected all able believers to work usefully in the church, in the home, and in the marketplace.⁴ The rest of this chapter is devoted to presenting key Pauline texts organized to demonstrate that Paul expected believers to work profitably, motivated by a desire to bring glory to God, serve others in love, and support themselves rather than being a burden.

This dissertation uses the terms “profit,” “profitable,” and “profitability” broadly according to the understanding commonly used by economists in contrast to the definition used by accountants or laypeople. An “accounted profit” is revenue minus

³For example, Paul provided clarifying teaching on the roles of husbands and wives (Eph 5:22-33; Col 3:18-19), parents and children (Eph 6:1-4; Col 3:20-21), and masters and slaves (Eph 6:5-9; Col 3:22-25). He also addressed individual topics like anger in detail (Eph 4:26, 31; 6:4; Col 3:8; 1 Tim 2:8-10). Consequently, an important and ever-present temptation like greed quite possibly received specific teachings, though none have survived. However, sufficient instruction might possibly be found implicitly in many areas of Paul's letters.

⁴An additional section also considers Paul's instructions to those who were in slavery and not free to make choices about a specific place for working. Nevertheless, this section demonstrates that Paul's injunctions to believers were consistent whether an individual was a slave or free.

explicit costs for a firm in a given period, where explicit costs are the monetary outlays required for production. In reference to businesses, accounting profits are used as the measurement in this dissertation in the marketplace sphere. In contrast, “economic profit” is revenue minus total costs for a period, which can apply to a business or individual. Total costs include both explicit monetary costs and implicit opportunity cost. Though an opportunity cost does not represent a financial outlay, it is the foregone opportunity for the next best use of any resources employed as inputs in the production process. For example, living in a house after the mortgage has been paid off does not require a monetary outlay beyond taxes and utilities, but it does have the opportunity cost of not receiving rent by employing the house as a rental unit or selling the land for another purpose highly valued in the marketplace such as a shopping mall or museum. It would be inappropriate to use an accounting definition of profit in the context of the local church, and it would sound awkward in the ears of lay people to apply a monetary-based term to making decisions in the home. However, the concept of economic profit does apply in these spheres.⁵ This chapter concludes by showing in detail Paul’s disapproval of greed and his encouragement toward generosity in all situations.

Work as an Essential Part of the Life of a Believer

Paul consistently instructed the believers in local churches to work hard, just as Paul labored night and day in the marketplace and among the churches (1 Thess 2:9).⁶

⁵For example, Nicholson describes economics as the study of “the allocation of scarce resources among alternative and uses,” and “the ways in which a society makes choices.” He contends that economics centers attention on the choices that individuals make, such as “how to spend their leisure time, for whom to vote, how many children to have, even whether to have children at all, and so on.” Walter Nicholson, *Intermediate Microeconomics and Its Application* (Chicago: Dryden, 1983). From this economic perspective, a choice or action is “profitable” if it is better than the next best alternative in bringing glory to God, serving others in love, making the best use of scarce time, and serving one’s self-interest rather than greed. This understanding of profitable implicitly is consistent with Pauline usage, as is seen in the next section of this chapter.

⁶Hock laments that most biographers of Paul only mention his trade in passing or with “derivative and perfunctory” statements. His book-length investigation of Paul’s trade demonstrates the apostle’s close connections to the marketplace. Ronald F. Hock, *The Social Context of Paul’s Ministry:*

This labor did not entail working to earn salvation, but rather gospel transformation resulted in “work produced by faith” and “labor prompted by love” (1 Thess 1:3b).⁷ Paul’s personal example included toiling to advance the gospel and building up the church, as well as laboring in the marketplace to provide for his personal needs so as to avoid burdening others.⁸ His letters to the churches revealed that Paul understood the primary focus for different individuals would be directed to work in various spheres of life as God provided suitable gifting. Valid areas for work according to Paul included building up the church, maintaining a home, or serving in the marketplace. The remainder of this section examines each of these three areas, with a special focus of how to measure the effectiveness or profitability of working in each sphere.⁹

Working in the Church

Paul recognized that the work of preaching and teaching was truly labor, and he highly valued work that was directed to building up believers in local churches.¹⁰ He

Tentmaking and Apostleship (Philadelphia: Fortress, 1980), 11. Schnabel’s excellent analysis of Paul’s missionary methods includes an extended discussion of the likely venues for Paul’s evangelism. He provides a diagram of a representative workshop discovered at Pompeii with an analysis of how such a place could have been used by the apostle Paul. Eckhard J Schnabel, *Paul the Missionary: Realities, Strategies and Methods* (Downers Grove, IL: InterVarsity, 2008), 297–300.

⁷Morris helpfully comments that “faith transforms all of life and cannot but transform the whole of life and issue in ‘work’ of many kinds.” He rightly notes, “The word ‘work’ is very general, and we should not try to delimit it too closely.” Leon Morris, *The First and Second Epistles to the Thessalonians* (Grand Rapids: William B. Eerdmans, 1959), 39–40.

⁸Paul uses the cognates κόπος and κοπιάω to refer to wearisome toil both in the church (Rom 16:12; 1 Cor 3:8; 16:16; 2 Cor 10:15; Col 1:29; 1 Thess 3:5; 5:12; 1 Tim 5:17) and in the marketplace (Acts 20:35; 1 Cor 4:12; Eph 4:28; 1 Thess 2:9; 2 Thess 3:8; 2 Tim 2:6). Paul sees all labor as being for the Lord whether in the church or the marketplace such that he can combine both uses of κόπος and κοπιάω cognates in passages such as 2 Cor 11:23-37 (see also 6:3-10). Therefore in 1 Thess 1:3, “τοῦ ἔργου τῆς πίστεως καὶ τοῦ κόπου τῆς ἀγάπης” could refer to work by the new believers both in the church and in the marketplace.

⁹For clarification on the economic definition of profit and profitability used in this dissertation, see n. 5 in this chapter.

¹⁰Milligan commented that Paul sees both preaching and manual labor as laborious toil: “As distinguished from κόπον, ἔργον brings out not only the issues of work, but the cost associated with it.” George Milligan, *St. Paul’s Epistles to the Thessalonians. The Greek Text, with Introduction and Notes*

called Christians to “respect those who labor among you and are over you in the Lord and admonish you, and to esteem them very highly in love because of their work” (1 Thess 5:12-13). Elders who ruled well in the church were to be considered worthy of double honor, especially “those who labor in preaching and teaching” (1 Tim 5:17).¹¹ In other words, Paul understood that time and effort devoted to directly ministering to people in the church and advancing the gospel was a toil worthy of both commendation and financial compensation (1 Tim 5:18).¹²

The objective in this work was to be profitable (ὠφέλιμος), though not necessarily measured by earning a financial return.¹³ Paul knew that teaching the Word of

(London: Macmillan and Co., 1908), 6–7.

¹¹In this verse, Paul uses the term κοπιᾶω to refer to the people who toiled until they were weary in the service of the church. Morris commented, “Though the term itself is not an ecclesiastical word, and could be used to wearisome labor in general, it is noteworthy how often it is used of the labor of Christian preachers. If not a technical term, at least it was well adapted to expressing what is involved in Christian ministry.” Morris, *The First and Second Epistles to the Thessalonians*, 165.

¹²In fact, Paul knew this from personal experience since he referred to his own ministry as a labor in 1 Thess 3:5 and 2 Cor 6:5, 11:23. Paul’s injunction in 1 Tim 5:18 has engendered significant controversy over the identification of the elders (πρεσβύτεροι), whether being worthy of honor (τιμῆ) includes financial compensation, and how to interpret “double honor” (διπλῆς τιμῆς). Knight is correct to see that the connecting link is that elders must be honored like that shown to widows in the prior passage. George W. Knight, *The Pastoral Epistles: A Commentary on the Greek Text* (Grand Rapids: W. B. Eerdmans, 1992), 231–33; While Dibelius and Conzelmann are troubled by the “ambiguous character of the word [πρεσβύτερος], which is sometimes a reference to age, sometimes a title,” Mounce convincingly argues that more than being merely old these must have been church leaders who served well and were able to preach and teach. Martin Dibelius and Hans Conzelmann, *The Pastoral Epistles: A Commentary on the Pastoral Epistles* (Philadelphia: Fortress, 1972), 77–79; William D. Mounce, *Pastoral Epistles*, Word Biblical Commentary, vol. 46 (Nashville: T. Nelson, 2000), 304–10. For the purposes of this discussion, resulting the exact meaning of double honor is not necessary, but only to demonstrate that it likely refers to financial remuneration. So argue Guthrie, Hendricksen, and Towner on the basis of Paul’s quotations from the Old Testament and Jesus Christ. Donald Guthrie, *The Pastoral Epistles*, Tydale New Testament Commentaries, vol. 14 (Grand Rapids: Inter-Varsity, 1996), 117–19; William Hendriksen, *A Commentary on I & II Timothy and Titus*, New Testament Commentary (London: Banner of Truth Trust, 1964), 179–82; Philip H. Towner, “1-2 Timothy and Titus,” in *Commentary on the New Testament Use of the Old Testament*, ed. G. K. Beale and D. A. Carson (Grand Rapids: Baker, 2007), 899–901.

¹³Moulton and Milligan note that ὠφέλιμος (“profitable, useful”) is used only by Paul in the New Testament pastoral letters, but the phrase ἐν πᾶσι καλοῖς καὶ ὠφελίμοις ἔργοις (“in all good and profitable works”) is common in contracts in the Byzantine papyri. James Hope Moulton and George Milligan, *The Vocabulary of the Greek Testament Illustrated from the Papyri and Other Non-Literary Sources* (Grand Rapids: Eerdmans, 1976), 705.

God was profitable (2 Tim 3:16), that devotion to good works was profitable (Titus 3:8), and that godliness was even more profitable than bodily training (1 Tim 4:8). For this reason in Paul’s ministry to many local churches, he did not shrink from declaring anything that was helpful in his public teaching from house to house (Acts 20:20).

In contrast, Paul was concerned that his preaching might be in vain, and that the faith of the believers might also be in vain (κενός) (1 Cor 15:14, 58).¹⁴ This led him to work “harder than any of them” through the grace of God that was in him (1 Cor 15:10). To ensure that his labor was worthwhile and not in vain, this work to advance the gospel was measured by the increase in the number of believers and in the growth in the fruit of the spirit in the believers (1 Thess 2:1, 3:5). In fact, the health of the church was a measure of the success of his work. Paul wrote that he was laboring “so that in the day of Christ I may be proud that I did not run in vain or labor in vain” (Phil 2:16).

In a passionate defense, Paul considered his work to advance the gospel as superior to that of his opponents in Corinth because of “far greater labors, far more imprisonments, with countless beatings, and often near death” (2 Cor 11:23). For Paul, one of the ways to demonstrate the value of the local church was measured by what he was willing to pay to see it advance: beatings, shipwrecks, journeys, robbers, sleepless nights, hunger, thirst, and most of all the daily pressure of anxiety for all the churches (2 Cor 11:26-28).¹⁵ Though this work was not reckoned with a monetary price tag, even

¹⁴The adjective κενός is used 12 times by the apostle Paul, representing two-thirds of the usage in the New Testament. It can refer to loss of material wealth (i.e. “he has sent the rich away empty” in Luke 1:53) as well as to fruitless or ineffectual labor. Paul characteristically modifies κενός with a negative (see the passages cited in this paragraph) to convey a sense of efficacy and profitability. From this perspective, this term fits well in all three of Paul’s spheres for profitable work: the home, the church, and the marketplace. For addition insight on κενός, see Moisés Silva, ed., *New International Dictionary of New Testament Theology and Exegesis* (Grand Rapids: Zondervan, 2014), 656–60.

¹⁵In this way, Paul’s personal life exemplified the “work of faith and labor of love” (τοῦ ἔργου τῆς πίστεως καὶ τοῦ κόπου τῆς ἀγάπης) for which he commended the Thessalonian church (1 Thess 1:3).

Adam Smith later recognized that the true price of anything was the “toil and trouble of obtaining it.”¹⁶

Working in the Home

In addition to valuing labor to advance the gospel in the church, Paul held a high view of working at home. He unmistakably valued labor devoted to serving and maintaining a household.¹⁷ Managing a home was included in a list with such important things as being self-controlled and pure, loving husbands and children, and preventing anyone from maligning the Word of God (Titus 2:5). Accordingly, the apostle encouraged older women in the church to urge the younger women to be οἰκουργός, which is often translated “busy at home” (Titus 2:3-5).¹⁸

Further insights into Paul’s understanding of being busy at home can be found in his directions for the church to support widows who were well known for good deeds such as “bringing up children, showing hospitality, washing the feet of the Lord’s people, helping those in trouble and devoting herself to all kinds of good deeds” (1 Tim 5:9-10).¹⁹

¹⁶Adam Smith, *The Wealth of Nations*, ed. Edwin Cannan (New York: Modern Library, 1994), 33. For a more accessible discussion of this concept of monetary transactions as being transparently human interactions, listen to the podcast hosted by Russ Roberts interviewing the Nobel laureate Vernon Smith. Russell D. Roberts and Vernon L. Smith, “Vernon Smith on Adam Smith and the Human Enterprise,” *Library of Economics and Liberty*, accessed January 24, 2015, http://www.econtalk.org/archives/2014/11/vernon_smith_on_2.html.

¹⁷Morris notes that Paul significantly uses the verb κοπιᾶω for the work of women as well as that of men (see Rom 16:12). Morris, *The First and Second Epistles to the Thessalonians*, 165n45.

¹⁸Indeed, in Titus 2:5 Paul seems to have coined the positive phrase for good works at home (οἰκουργοῦς ἀγαθᾶς) because it is a hapax legomenon in the New Testament, and only attested in Greek literature to Clement of Rome who wrote after the first century. Dibelius and Conzelmann, *The Pastoral Epistles*, 141. For a note on Paul’s usage of this word, see James Hope Moulton and Wilbert Francis Howard, *A Grammar of New Testament Greek* (Edinburgh: Clark, 1929), 2:274.

¹⁹Paul also recognized activities in the home that were unprofitable, and he condemned “busybodies” (2 Thess 3:11-15) and idlers who go “about from house to house” gossiping and “saying what they should not” (1 Tim 5:11-13). He directs such women toward profitable activities encouraging them to “marry, bear children, manage their households, and give the adversary no occasion to slander” (1 Thess 5:14).

This domestic labor alone represented an enormous amount of work in the first-century context of Paul's original readers. For example, in a near-subsistence environment where water was generally transported from a central well in heavy pottery jars, devoting any water to washing another's feet represented a considerable investment of time and effort.²⁰ In addition, washing the feet of guests was a dirty and humbling task reserved for slaves, yet was joyfully performed by believers following the example of Jesus Christ (John 13:1-17).

In the same way, harvesting barley, threshing grain, grinding flour, kneading dough, and baking loaves before serving bread to others meant that hospitality required a massive act of devotion.²¹ Likewise, showing hospitality for many people could be a herculean task at a time when animals generally needed to be slaughtered individually and dressed before cooking. Simply gathering firewood, or more likely animal dung, was also a time-consuming and unpleasant daily chore required for hospitality.

Though such work was not directly compensated with money, Paul recognized that working at home was a full-time activity pleasing in the sight of God. His later teachings on the nature of work and the proper motivations for work can readily be applied to the unending labors performed primarily by women who were managing a household.

²⁰For an insightful discussion of ancient pottery and dining customs in light of recent archaeological discoveries, see Jodi Magness, *Stone and Dung, Oil and Spit: Jewish Daily Life in the Time of Jesus* (Grand Rapids: William B. Eerdmans, 2011), 54–84.

²¹A window into this labor-intensive process is provided by the Roman Imperial epigraphic text known as the "Inscription of the Harvester of Maktar": "I was born of a poor family. My father had not income or house of his own. Since the day of my birth, I have always tilled my land and I have not rested. When the season of the year came round when the harvest was ripe, I was the first to cut my stalks. When the bodies of the harvesters who hire themselves out . . . appeared in the country, then I was the first to reap my field. Then, leaving my country, I harvested for other men for twelve years under the burning sun. For eleven years I commanded a gang of harvesters and reaped corn in the fields of the Numidians." J. Toutain and M. R. Dobie, *The Economic Life of the Ancient World* (London: K. Paul, Trench, Trubner & Co., Ltd., 1930), 279–80. For an extended description of the Maktar Harvester stele and its discovery, see Dennis P. Kehoe, *The Economics of Agriculture on Roman Imperial Estates in North Africa* (Göttingen: Vandenhoeck & Ruprecht, 1988), 281–96.

Before examining Paul’s directions for working in the marketplace, the next section first considers the case of Christians in slavery in the first century.²²

Working as a Slave

Not every believer in the first century had the freedom to choose how and when they would labor in the church, in the home, or the marketplace. Paul specifically addresses how slaves who were Christians should approach daily work.²³ For example, bondservants were to obey not simply to provide “eye-service, as people-pleasers” (Eph 6:5).²⁴ Rather obedience to earthly masters was to proceed from “a sincere heart,” intending to do “the will of God from the heart” (Eph 6:6). Clearly for Paul, work had both spiritual and material dimensions.

Slaves in the first century did not necessarily receive monetary compensation for their labor, though even a subsistence level of food and shelter was superior to the plight of the poorest of society, who lived below subsistence.²⁵ Though Paul considered freedom better than slavery, he encouraged bondservants not to fret about trying to change

²²This dissertation uses the term “marketplace” to refer to the common occupations among Jews in the first-century ancient Near East. The overwhelming majority were dedicated to farming and herding, with some engaged in fishing, and mining. A minority of workers were engaged in craft manufacturing such as leatherworking and metalworking, and a yet smaller percentage conducted trading operations. For an extensive description of the agriculture, industry, and trade of the Roman Empire in the first century, see Toutain and Dobie, *The Economic Life*, 260–321.

²³In addition to Eph 6:5-8, see also Col 3:22, 1 Tim 6:1-2, Titus 2:9-10, and also Phlm 1:15-16.

²⁴This passage demonstrates how little has changed from the first century until the contemporary workplace. Essentially everyone has experience with workers who are overly diligent when being observed by the boss. Such contemporary people are aptly described by the Greek term from this verse or literally ὀφθαλμοδουλία, “eye-servant.”

²⁵Longenecker’s detailed analysis concludes that 25 percent of the urban poor of the first century were living at a level below subsistence. Such people included some farm families, unattached widows, orphans, beggars, disabled, unskilled day laborers, and prisoners. In contrast, Longenecker estimates that 30 percent lived at subsistence level, 27 percent were stable slightly above subsistence, 15 percent had a moderate surplus, and 3 percent were among the rich elite. Bruce W. Longenecker, *Remember the Poor: Paul, Poverty, and the Greco-Roman World* (Grand Rapids: Wm. B. Eerdmans, 2010), 53.

their station in life (1 Cor 7:21). Indeed, in any adversity, Paul could say, “If we have food and clothing, with these we will be content” (1 Tim 6:8). Such general principles and expectations of godly attitudes likely can be generalized to free men as well.

Working in the Marketplace

Paul expected believers transformed by the gospel to commit themselves to working in the home, the church, and marketplace.²⁶ Of course the relative time devoted to each area would vary according to the specific calling of each individual believer. Paul’s work ethic stood in contrast to the prevailing Greco-Roman culture which highly valued a life of leisure devoted to contemplation or personal indulgence enabled by slave labor.²⁷ Paul’s view of work also stood in juxtaposition to the perennial tendency of the human heart toward idleness and indolence.²⁸ Instead, Paul soberly commanded believers to work, provided the believers an example by his own work, and threatened drastic consequences to anyone who shirked from working.²⁹

Paul’s command to work. Productive work was not an option or even a recommendation, but rather a clear commandment to every believer. Paul’s imperative for idle people in Thessalonica was unequivocal: “Now such persons we command and

²⁶These are always overlapping categories, so it is logical that Paul would utilize the same term for work. For example, a woman working at home in the first century would still be responsible for purchasing food and other supplies in the marketplace and engaging in the labor of transporting goods home. Even within a household, the process of obtaining water and maintaining sanitation was an enormous and intentional effort. Likewise, churches would utilize marketplace-like activities such as transferring money as secure collections of physical coins in order to relieve the poor in other cities.

²⁷For example, Philo describes those who take care of themselves as “men of reputation, rich, leaders, men in the enjoyment of praise and honour; moreover, they are healthy, stout, and vigorous; living delicately, nursed in luxury, strangers to labour, living in the constant company of pleasure.” Philo and Charles Duke Yonge, *The Works of Philo: Complete and Unabridged* (Peabody, MA: Hendrickson, 1993), 115.

²⁸For additional proof of this assertion beyond personal introspection, see Prov 6:9, 19:24, 20:4, 26:13-16, and especially 21:25.

²⁹For example, 2 Thess 3:7-12, which is examined in greater detail in the next chapter.

encourage in the Lord Jesus Christ to do their work quietly and earn their own living” (2 Thess 3:12).³⁰ Any believer who was idle (ἄτακτος) was to be admonished by the church.³¹

Indeed, believers were encouraged to “aspire to live quietly, and to mind your own affairs, and to work with your hands, as we instructed you, so that you may walk properly before outsiders and be dependent on no one” (1 Thess 4:11-12).³² To provide an appropriate societal context for work during turbulent times, Christians were enjoined to pray for political stability so that they could “lead a peaceful and quiet life” (1 Tim 2:2).

Paul’s example of working. In contrast to the values of the surrounding culture, Paul was emphatic that he did not simply supervise or direct slave labor, but rather he performed manual work with his own hands (1 Cor 4:12). Luke describes how Paul lived and worked with Priscilla and Aquila in Corinth because “they were

³⁰Though this command is specifically given only to the particular church in Thessalonica, its general nature suggests that it applied to all churches.

³¹While some scholars understand ἄτακτος as describing disorderly or irresponsible members of the church (see, for example, the entry in Timothy Friberg, Barbara Friberg, and Neva F. Miller, *Analytical Lexicon of the Greek New Testament* [Grand Rapids: Baker, 2000]), Milligan provides a more definitive word study. While he notes usages of the word from military contexts for a soldier who is out of step or for a formation of soldiers disorderly in retreat, this is not consistent with the context of Paul’s usage of this lexeme. He provides two striking examples of the use of the cognate ἄτακτεω from the first century AD. The first occurs in P.Oxy. 275 (AD 66) in a contract of apprenticeship, according to which a father binds himself not to take away his son during a certain specified period, with the further condition that if there are days on which the boy “fails to attend,” or “plays the truant,” (ὄσας δ’ ἐὰν ἐν τούτῳ ἀτακτῆσθῃ ἡμέρας, 24 f.), he is to produce him for an equivalent number of days after the period is over. The second also comes from Oxyrhynchus in a similar contract, dated about 120 years later, P.Oxy. 725, according to which a weaver’s apprentice is allowed 20 holidays in the year, “but if he exceeds this number of days from idleness or ill-health or any other reason” (ἐὰν δὲ Πλείονας τούτων ἀργήσῃ [ἢ ἀσ]θενήσῃ ἢ δι’ ἄλλην τιν[ἄ αι]τίαν), he has to make his absences good without wages. Milligan, *St. Paul’s Epistles to the Thessalonians*, 153-54. If Paul’s usage of ἄτακτος is consistent with these marketplace contractual examples, then his focus likely is on idleness and lack of work for any reason, making it unnecessary to speculate about whether the Thessalonians were overzealous in their expectations for the Parousia of Christ.

³²Bruce notes that Paul circles back to this thought in 1 Thess 5:14 not only because the community needed to support an idle believer, but also because the community’s reputation was “endangered by their irregular way of life.” F. F. Bruce, *1 & 2 Thessalonians*, Word Biblical Commentary, vol. 45 (Waco, TX: Word, 1982), 123.

tentmakers by trade” (Acts 18:3).

Paul made this choice explicitly “to give you in ourselves an example to imitate” (2 Thess 3:9). He was aware that others were observing his work ethic when he wrote, “You yourselves know how I lived among you the whole time from the first day that I set foot in Asia” (Acts 20:18). His choice to work in a vocation in addition to preaching the gospel was consciously modeled so that he could encourage the Philippian church: “What you have learned and received and heard and seen in me—practice these things” (Phil 4:9a). Paul likewise demonstrated this behavior when he was with the church in Thessalonica: “For you yourselves know how you ought to imitate us, because we were not idle when we were with you, nor did we eat anyone’s bread without paying for it, but with toil and labor we worked night and day” (2 Thess 3:7-8).³³ In summary, Paul not only commanded believers in the young churches, he intentionally set a personal example to guide them in such marketplace choices.³⁴

Consequences for not working. Paul specifically commanded Christians to monitor and police the diligence of other able members of the body of Christ who chose not to work: “Now we command you, brothers, in the name of our Lord Jesus Christ, to keep away from any brother who is walking in idleness and not in accord with the tradition that you received from us” (2 Thess 3:6). He further enjoined the church, “If anyone is not willing to work, let him not eat” (2 Thess 3:10). Excommunication from the meals of the church was a severe penalty, and lack of food was the unavoidable result of idleness in a subsistence economy. Even if Taylor is correct in his argument that this

³³Morris notes that “to eat bread” is evidently a Semitism for “to get a living” and not simply a meal, consistent with Gen 3:19 and Amos 7:12. Morris, *The First and Second Epistles to the Thessalonians*, 254.

³⁴For background information on the importance of setting and following a personal example, see the discussion in Gene L. Green, *The Letters to the Thessalonians* (Grand Rapids: W. B. Eerdmans, 2002), 346.

referred to exclusion from the Lord's Supper rather than denial of any charitable food, the importance of work in the life of the believer was still underscored by this edict.³⁵

The Motivation for Work according to Paul

Just as Paul recognized three valid spheres to serve as the primary focus for Christians to work in the church, at home, and in the marketplace, Paul's letters also reveal four distinct, though overlapping, motivations for working in the marketplace: the glory of God, service to others in love, sanctified self-interest, and greed or covetousness. A Pauline framework for understanding of each of these motivations will be developed in the following section.

Working for the Glory of God

Without a doubt, the glory of God was Paul's highest aim, and he expected this to be the fundamental motivation of every believer in every aspect of life. To the Corinthians he wrote, "Whether you eat or drink, or whatever you do, do all to the glory of God" (1 Cor 10:31). In the broadest sense, Paul was convinced that believers could glorify God through daily work in the marketplace and believed this central motivation should be a clear part of every occupation.

Working for God. Paul commanded slaves in Colossae, "Whatever you do, work heartily, as for the Lord and not for men" (Col 3:23). Paul developed this idea further in enjoining bondservants in Ephesus:

Obey your earthly masters with fear and trembling, with a sincere heart, as you would Christ, not by the way of eye-service, as people-pleasers, but as bondservants of Christ, doing the will of God from the heart, *rendering service with a good will as to the Lord and not to man.*" (Eph 6:5-7, emphasis added)

Even Christians who were slaves were to work diligently, not solely when being

³⁵John Taylor, "The Meal is the Message: The Community Meal as Symbol and Proclamation in 1 Corinthians" (paper presented at the annual meeting of the Evangelical Theological Society, Baltimore, November 20, 2013).

supervised, but knowing that God could see every action. The focus of such work was service to the Lord, not to man. Such work certainly was not intended to secure salvation but served as a demonstration of the change that the gospel brought to every aspect of life.

Paul likewise instructed Titus to teach bond servants “to be submissive to their own masters in everything; they are to be well-pleasing, not argumentative, not pilfering, but showing all good faith, *so that in everything they may adorn the doctrine of God our Savior*” (Titus 2:9-10, emphasis added). In other words, the pleasant demeanor of a slave, who sought to be not only obedient but also well-pleasing and profitable to the master, demonstrated a gospel change in the life of a believer. Further, a slave who refrained from stealing from an owner clearly demonstrated a motivation beyond worldly greed and likely would stand out among other slaves in a large household. Such actions in Paul’s view would adorn the doctrine of Christ our Savior and bring glory to God. If a slave could therefore bring glory to God as a human tool in the most menial of tasks, then certainly this principle would apply to free men engaging in the marketplace.

Working profitably for the glory of God. Before advancing further in the discussion of Paul, it is important to define more clearly how working profitably can bring glory to God.³⁶ Paul called believers to imitate God as children who are his image-bearers (Eph 5:1), likely because emulating God’s work and creativity brings him glory. Paul would have been familiar with the writings of Moses in Genesis where God blessed and commanded Adam and Eve, “Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over

³⁶In a helpful discussion, Wayne Grudem notes that Christians more readily understand how God can be glorified by worship, evangelism, giving, moral living, and faith rather than by conducting business in itself. He effectively argues that God is glorified in all aspects of business activity, including ownership, productivity, employment, commercial transactions, profit, money, inequality of possessions, competition, borrowing and lending, attitudes of the heart’s in business, and reducing world poverty. Wayne A. Grudem, *Business for the Glory of God: The Bible’s Teaching on the Moral Goodness of Business* (Wheaton, IL: Crossway, 2003), 12–13.

every living thing that moves on the earth” (Gen 1:28).³⁷

Subduing the creation meant that the earth should be made to pay tribute or to be made useful for human beings.³⁸ Farmers were to plow and sow fields so that the earth would yield a crop. Craftsmen were to use clay and ore from the earth to fashion pottery and metalwork useful to people. Fashioning mud bricks or stones into a dwelling place made the earth more useful for a family.

Paul worked as a tent maker in an increasingly monetized Roman economy. Such commercial transactions also were a way of indicating whether or not the earth was being effectively subdued and therefore whether or not labor was bringing glory to God. For example, the price that a customer was willing to pay for one of Paul’s tents was a clear indication of how useful that person perceived this final product of Paul’s to be. Paul’s cost of goods sold was a reflection of how much of the creation he had utilized as measured by the money he had paid to tanners for hides and other raw materials taken from the earth.³⁹ Also, Luke records that Paul worked with others in the trade, though the nature of the financial arrangements was not specified in Acts 18:2-3. If Paul paid wages, then these were a reflection of the amount of precious human life that was devoted to subduing the creation through the manufacturing of a tent. Finally, the difference between

³⁷Though Paul never quotes Gen 1:28 in any of his extant letters, he demonstrates great familiarity with the early chapters of Genesis. For example, in 1 Cor 15:45, Paul quotes Gen 2:7 regarding the creation of Adam. Further, these arguments in 1 Timothy 2:13-14 are based on a specific familiarity with the creation order of Adam and Eve. Paul also makes further references to Genesis in Rom 5:14 and 1 Cor 15:22.

³⁸The term for subdue is כִּבַּשׁ in the Hebrew text and κατακυριεύω in the Septuagint. Interestingly, the Septuagint tradition adds κατακυριεύω in the parallel passage of Gen 9:1, but this is not present in the Hebrew text. This bears additional study to better understand whether it was simply assumed that after the entry of sin into the world, it became obvious that the creation needed to be subdued to avoid certain starvation.

³⁹The cost of goods sold (or “COGS”) is the expenses incurred to purchase or manufacture the merchandise sold during a period. Though this is a modern definition, it reflects the payments and barter transactions that would have been incurred in making tents in the first century. For further information, see W. Steve Albrecht, *Accounting, Concepts & Applications: What, Why, How of Accounting* (Mason, OH: South-Western/Cengage Learning, 2011), 271.

the price willingly paid by the customer and the cost of goods sold was the honest profit earned by Paul as shown in figure 1.

Accounting Perspective	Creation Mandate Perspective
Revenue	Making Creation Useful
- <u>Cost of Goods Sold</u>	- Materials Consumed
<u>Honest Profit</u>	- <u>Human Life and Effort</u>
	<u>Measure of Effectively Subduing Creation</u>

Figure 1. Obedience to the creation mandate as measured in accounting terms

The delineation “honest” profit is important in this case because it assumes that Paul did not deceive his customers regarding the quality of the workmanship, withhold wages from any deserving employees, or defraud those who supplied him with raw materials.⁴⁰ It is important to recognize that earning a profit or obtaining money could not have been Paul’s primary goal, because he condemned loving money more than God or people (1 Tim 6:10). Rather earning a profit was a signal that Paul was accomplishing his greater goal of bringing glory to God by subduing creation. An honest profit also signaled that other people were being served in love. Finally, earning a profit was also a signal that Paul was able to be self-sufficient and would not need to be a burden on anyone else in the church. It is essential for the argument of this dissertation to note that earning a profit was not the goal, but rather a signal or measurement of obedience.

While an individual theoretically could scratch out a subsistence existence in a solitary environment, markets progressively became a better way for people to work

⁴⁰This is a reasonable assumption since Paul asserted to the Ephesian elders, “I coveted no one’s silver or gold or apparel” (Acts 20:33).

together to make the earth pay tribute and become useful to human beings.⁴¹ Earning a profit as a small business owner was a measure of successfully subduing creation, and for free men who were working in the marketplace, receiving a wage was a signal that they were participating in subduing creation and therefore were bringing glory to God. Accordingly, higher wages, prices, and profits would be an indication of greater service and a measure of effectiveness in subduing of the earth.

In summary, earning a profit was a signal or measure of obedience, but to make earning a profit the primary goal of business was to love money more than people. To commit sin in order to earn a profit by defrauding, deceiving, or stealing was clear evidence of the motivation of sinful greed. The point was to both glorify God by working and to serve others while avoiding sin. Because self-interest can be so close to sinful greed, this presents a particular problem involving both the absolute value of prices and profits, the attitudes of the heart of both the buyer and seller, and other circumstances such as scarcity of famines or other coercion.

Working to Serve Others in Love

In addition to working for the glory of God, believers were to be motivated by love to serve one another. In contrast to the freedom afforded by a new life in Christ, Paul encouraged believers to “not use your freedom as an opportunity for the flesh, but through love serve one another” (Gal 5:13). Paul knew that the whole law was fulfilled in one command: “You shall love your neighbor as yourself” (Gal 5:13).

Serving in love requires both a will and ability to help and also specific knowledge of the most valuable ways to meet needs and important desires. In the context of the family in the home, a believer generally has sufficient knowledge of both wants

⁴¹Centrally coordinated economies under the powerful authority of a king were useful for enormous building projects, such as pyramids, temples, palaces. However, the benefits of such endeavors generally accrued only to the ruler and did not provide broad benefits to society. See, for example, the forced labor policies of Kings David (2 Sam 20:24) and Solomon (1 Kgs 5:13-18).

and needs to serve effectively in love. For example, in a subsistence society, discerning the needs for food and clothing for children or dependent elders was straightforward. Such sacrifices were commonplace for parents working daily to maintain a household. It was much more common to be overwhelmed with all of the work that could be done than to lack knowledge of where to focus one's efforts for profitable labor.

Similarly, understanding the needs of others was not a difficult knowledge problem in the local church. The somewhat communal lifestyle of believers in the early church in Jerusalem as recorded by Luke would have made knowledge of needs broadly available.⁴² Further, elders of the church provided guidance to believers in discerning both spiritual gifting and a good place for effective service. Finally, as believers were increasingly spread geographically, personal relationships and ongoing correspondence communicated needs and desires throughout the church.⁴³

While Paul called believers to prioritize serving others in the family of God, he intended Christians to provide more broadly in the world. He wrote, "So then, as we have opportunity, *let us do good to everyone*, and especially to those who are of the household of faith" (Gal 6:10, emphasis added). Though it may seem counterintuitive to some, a primary means of serving other people in love included providing goods and services in the marketplaces to meet the needs and important desires of large numbers of people.⁴⁴

However, having the will and ability to serve others in the marketplace was

⁴²See, for example, how the early church organized semi-institutional structures to meet the known needs of widows with a daily distribution of food in Acts 6:1-6.

⁴³A ready example of this would be Paul's correspondence with several churches regarding the collection to meet the needs of the saints in Jerusalem (see Rom 15:28, 1 Cor 16:1-4, 2 Cor 8:1-15). Likewise, Paul communicated his desire for a cloak, books, and parchments (2 Tim 4:13).

⁴⁴In an unpublished paper prepared for the Institute for Faith, Work, and Economics, Joshua Greever convincingly argues that in addition to good works of charity (such as the Good Samaritan of Luke 10:25-37 or Jesus himself in John 10:32), good works (*ἔργα καλὰ*) also refer specifically to working well to serve others in a marketplace context. Among the texts that he investigates to support this conclusion are 2 Thess 3:6-16, Eph 4:28, Titus 3:8-14, and the LXX translation of Prov 31.

insufficient without proper knowledge of the needs and desires. This deficiency introduces what economist Friedrich Hayek called the “local knowledge problem.”⁴⁵

The knowledge problem. In a marketplace, information about needs and wants is generally widely distributed among many people such that it cannot be known in one central location. In Paul’s context, even a believer who was willing and able to serve another person likely lacked the essential knowledge of who could be best served and ways in which service could be best provided. Further, greater distances, both geographically and chronologically, make the knowledge problem exponentially more difficult in trying to serve people in love.

A key insight for this analysis from economics is that one of the best signals of what people value is the price that they are willing to pay for a specific good or service. In fact, Hayek understood the price system precisely as “a mechanism for communicating information”:⁴⁶

Fundamentally, in a system where the knowledge of the relevant facts is dispersed among many people, prices can act to coordinate the separate actions of different people in the same way as subjective values help the individual to coordinate the parts of his plan.⁴⁷

In the first century, the increasingly monetized marketplace actually served as one of the most effective ways of doing good for everyone, especially compared to the former system of barter that existed before the wide availability of coinage.⁴⁸ A system

⁴⁵This concept was introduced in his classic essay published in 1945. F. A. Hayek, “The Use of Knowledge in Society,” *American Economic Review* 35, no. 4 (September 1945): 526.

⁴⁶Ibid.

⁴⁷Hayek, who was originally from Austria, included the umlauts in his original essay. Ibid.

⁴⁸Granted, some cases, it is straightforward to discern the needs of others and the best ways to help (see, for example, the parable of the Good Samaritan in Luke 10:30-37). The price signal of economics indicates where people are in need and the subjective assessment of those people of the best means of help, even over great geographical and chronological distances. For example, a high price for milk in Texas signals dairies in Wisconsin of an opportunity to serve children thousands of miles away by producing more milk. Similarly, a low price for wheat will signal farmers to stockpile a harvest until a later time when people have a greater need for the grain. For a detailed discussion of the development of the

of barter requires significantly higher transaction costs, or the time and effort required to consummate a given trade.⁴⁹ Barter not only discouraged trading because the mutual profitability of transactions was lowered, but it also obscured the information provided by the price signal to address the knowledge problem. Clear prices were obscured because so many extenuating entailments were involved in specific transactions. For example, the farmer bartering onions was always aware that spoilage would reduce the value of the crop over time. For the same reason, a fisherman was likely to accept a lower value and trade because of the short “shelf life” of fresh fish. Further, the indivisibility of other goods, such as a cow or field, distorted the ultimate transaction price of barter agreements.

For this reason the Greek drachma and later Roman denarius fundamentally changed the way that people could interact economically during the time leading up to the first century. Money provided a means of exchange, a store of value, and a unit of account, especially compared to the distorted transactions and obscured prices inherent in the former barter system.⁵⁰

Therefore, it is not surprising that Paul presented this call to love others to the Thessalonian church in a passage which also included instructions for the marketplace:

Now concerning brotherly love you have no need for anyone to write to you, for you yourselves have been taught by God to love one another, for that is indeed what you are doing to all the brothers throughout Macedonia. But we urge you, brothers, to do this more and more, and to aspire to live quietly, and to mind your own affairs, *and*

price signal in relatively free markets, see Campbell R. McConnell et al., *Macroeconomics 19e: Principles, Problems, and Policies* (Boston: McGraw-Hill Learning Solutions, 2012), 47–65; N. Gregory Mankiw, *Principles of Microeconomics* (London: South-Western, 2012), 64–129.

⁴⁹The greatest barrier to barter transactions is that a “coincidence of wants” must exist. Money is able to store value and therefore facilitate asymmetric transactions. McConnell et al., *Macroeconomics 19e*, 33, 584.

⁵⁰For an accessible overview of the philosophy of money, see the excerpts from the works of Adam Smith and Milton Friedman in Stanley L. Brue and Randy R. Grant, *The Evolution of Economic Thought* (Fort Worth: Dryden, 2000), 85–88; 535–40. For a deeper analysis of these three functions of money, see McConnell et al., *Macroeconomics 19e*, 637.

to work with your hands, as we instructed you, so that you may walk properly before outsiders and be dependent on no one. (1 Thess 4:9-12, emphasis added)

An interesting implication of this passage is that believers could now express love to others in the marketplace through many types of labor. First, earning a living to be dependent on no one can be considered an act of love, especially in the first-century subsistence economy where unproductive members were a significant burden on the church. In this way, earning a profit from selling trade goods to others at fair prices could be considered an act of love. Second, manual labor enabled believers to walk properly before outsiders and nonbelievers. This would include not only honest labor and business dealings, but the very fact of working itself as a contrast to a Greco-Roman ideal of a life of leisure and indulgence.⁵¹ Third, needs and important desires were met by providing goods and services to others. Over time, this created wealth in the form of capital and tools which helped raise people out of poverty and away from eking out a subsistence living.

Rather than being limited by knowledge to serving a household or local church, love expressed in the marketplace could be extended to all the brothers throughout an entire region. In fact, economists understand that this is an excellent way of showing love in lifting people from poverty through market forces.⁵²

Flexible market prices and earning an honest profit were not the primary goals, but both signals provided information of how effectively people were being served in love in contexts beyond the home and local church. Once again, this can be illustrated

⁵¹This was a radical departure from the prevailing view of work. For example, Plutarch quotes Pericles as saying, “While we delight in the work, we despise the workman, as, for instance, in the case of perfumes and dyes; we take a delight in them, but dyers and perfumers we regard as illiberal and vulgar folk” and “It does not of necessity follow that, if the work delights you with its grace, the one who wrought it is worthy of your esteem.” Plutarch and Bernadotte Perrin, *Lives: Pericles and Fabius Mazimus, Nicias and Crassus* (Cambridge, MA: Harvard University Press, 1916), 1.4, 2.2., cited in James D. G. Dunn, *Beginning from Jerusalem: Christianity in the Making* (Grand Rapids: Wm. B. Eerdmans, 2009), 565n201.

⁵²For a compilation of writings from economists with this viewpoint, see Anne Rathbone Bradley, Arthur Lindsley, and Work & Economics Institute for Faith, *For the Least of These: A Biblical Answer to Poverty* (Grand Rapids: Zondervan, 2014).

from Paul's admonition to slaves through Timothy:

Let all who are under a yoke as bondservant regard their own masters as worthy of all honor, so that the name of God and teaching may not be reviled. Those who have believing masters must not be disrespectful on the ground that they are brothers; rather they must serve all the better since those who benefit by their good service are believers and beloved. (1 Tim 6:1-2)

Christian slave owners could expect to benefit or profit from the good service of fellow believers who were slaves.⁵³ In this case, the presence of a benefit or profit is the evidence or signal of good service. For example, some masters rented the labor of slaves and received a direct monetary payment in return.⁵⁴ Masters who owned farmland benefited from the crops raised through the labor of slaves. Finally, some masters benefited personally and directly from the labor of household slaves who cooked, cleaned, washed feet, and performed other labor-intensive chores.⁵⁵ If this was true of slaves, then likely Paul expected these principles to apply even more to free men in the marketplace.

The knowledge provided by market transactions. The lens of economics helps bring into focus Paul's meaning. Money is not an end in itself but a means of interacting with other people. This represented a new way that love could be expressed in the marketplace.

As a unit of account, money allows a person to express which good or service is the most useful for meeting needs and important desires. It goes without saying that a customer is willing to pay a higher price to a merchant who offers goods perceived as more valuable. The merchant who generally subdues creation better than others (i.e.

⁵³This was not necessarily an endorsement of slavery, as Paul also gave strong admonitions to owners of slaves about proper behavior and a reminder that owners were also responsible to a higher master (see Eph 6:9, Col 4:1, and Phlm 1-25).

⁵⁴Gregory S. Aldrete, *Daily Life in the Roman City Rome, Pompeii, and Ostia* (Westport, CT: Greenwood, 2004), 65–68.

⁵⁵Florence Dupont, *Daily Life in Ancient Rome* (Oxford: Blackwell, 1993), 56–66.

makes the material world more useful or offers better service to do so) will consistently be able to charge higher prices.

Unfortunately, in a fallen world high prices could either be a signal of exceptional service or a sign of greed, especially in a coercive or time-sensitive situation. This ambiguity is one of the primary reasons why some tend to be suspicious of all profits, and the goal of the next chapter is to provide clarity at this point.

Second, money serves as a fungible means of exchange. A person who serves well can in turn be served by many other people utilizing the money as a basic tool or signal. A barter transaction would only take place if each party could serve the other, and this significantly limited the opportunities for mutual benefit. In contrast, one who serves well in a monetized economy can expect to be served by other members of society through future transactions. Further, one who serves well can in turn bless his family or help someone in need apart from a monetary transaction. Adam Smith points out that even a beggar often receives charity in the form of a coin which is then exchanged in a market transaction for “food, clothes, or lodging, as he had occasion.”⁵⁶

Finally, an advantage of money is that it serves as a store of value. From this perspective, it is as if the loving service to another person can be captured or stored in the precious metal of a coin and stored for future use or transported to serve other people in a distant place. In other words, one does not need to be physically present to serve another person. Just as Paul organized a collection of the Macedonian church to relieve the saints in Jerusalem, the transported coins stored the value of the labor of the Macedonian believers.⁵⁷ In contrast to a barter economy, money allowed believers to serve others at a later time and over great distances. While nothing can replace some forms of embodied loving service, such as holding the hand of a person on a deathbed, many services can

⁵⁶Smith, *The Wealth of Nations*, 7.

⁵⁷See 1 Cor 16:1-4 for Paul’s administrative plan to transport coins with an auditable trail of accredited letters.

often be aggregated and mobilized through monetary exchange.

For this reason, new economic possibilities enabled Paul to urge Titus to “let our people learn to devote themselves to good works, so as to help cases of urgent need, and not be unfruitful” (Titus 3:14). Believers who worked well could expect to be fruitful or profitable, and this work would generate a surplus that could be used to share with those in cases of urgent need. Laboring itself was a good work for believers. In a similar way, Christians who were earning an honest profit through quiet work would have been able to provide for members of their own household (1 Tim 5:8). Paul recognized another valid motivation for working beyond the glory of God and serving others in love, and this motivation is addressed in the next section.

Working for Sanctified Self-Interest

In addition to working for the glory of God and to serve others in love, Paul clearly expected believers to make choices and work in ways that allowed for each individual’s self-interest. This motivation is often overlooked in the letters of Paul or overwhelmed by the focus on the first two motivations of serving others in love and working for the glory of God. Nevertheless, the pursuit of self-interest is already implied in Paul’s command to be self-sufficient (1 Thess 4:10-12), which necessarily includes personal benefit from work.

For this reason, this section examines passages that demonstrate Paul’s understanding of self-interest as a valid motivation, clarify his vision of “sanctified” self-interest, and then apply this perspective in the context of the marketplace. Precision in the terminology is essential as this discussion progresses because self-interest in a fallen world is increasingly likely to slide into the inappropriate motivation of greed.⁵⁸

Legitimate self-interest. Paul’s presupposition about the fundamental nature

⁵⁸For a monograph treatment of the question of the pursuit of human happiness, see Ellen T. Charry, *God and the Art of Happiness* (Grand Rapids: W. B. Eerdmans, 2010).

of man was that “no one ever hated his own flesh, but nourishes it and *cherishes* it, just as Christ does the church” (Eph 5:29, emphasis added). In other words, pursuing one’s self-interest is a fundamental part of God’s design for human institutions, such as marriage, and is not necessarily bad. Therefore, Paul expected that husbands should “love their wives as their own bodies. He who loves his wife *loves himself*” (Eph 5:28, emphasis added). Paul recognized that God has lovingly designed humanity such that a husband’s best interest lies in sacrificially serving his wife.

In the same passage, Paul continued with the same presupposition of self-interest in his instruction of children: “Children, obey your parents in the Lord, for this is right. ‘Honor your father and mother’ (this is the first commandment with a promise), ‘that *it may go well with you* and that *you may live long* in the land’ (Eph 6:1-3, emphasis added). Paul’s quotation of Deuteronomy 5:16 is a clear appeal for children to make choices according to their self-interest. While other passages, which are examined later, demonstrate that Paul had an eternal perspective of self-interest, it is important to note in this particular text that the focus was on the mortal life. Specifically, children were encouraged to obedience that they might have long lives and it might go well with them on the earth.

Paul also appealed to the self-interest of believers in situations in the local church. For example, he urged the Corinthian church toward generosity in the collection for the saints in Jerusalem: “For I do not mean that others should be eased and you burdened, but that as a matter of fairness your abundance at the present time should supply their need, *so that their abundance may supply your need*, that there may be fairness” (2 Cor 8:13-14, emphasis added). In other words, because of the vagaries of climate and other unforeseeable factors, it would be likely that the Corinthians would find themselves in need at some point in the future. At that time, they would be happy that they had chosen to help other believers in the past and could call upon the abundance of others to meet any needs. In God’s good design for the church, self-sacrifice and self-interest work together.

The key point of this discussion is that Paul's argument presupposes goodness of self-interest as a motivation.

Self-interest and sacrifice work together in human relationships not only in the home and in the church, but also in the marketplace. This combination follows Paul's encouragement to the idle in Thessalonica to "do their work quietly and earn their own living" (2 Thess 3:12). Certainly, working to care for one's self was a worthy goal. Providing for one's relatives, especially for members of one's household, was also of vital importance to Paul, and anyone who failed to do so "has denied the faith and is worse than an unbeliever" (1 Tim 5:8). From this passage it is reasonable to assume that in the marketplace a shopkeeper could ethically charge prices high enough to cover costs and earn a sufficient profit to stay in business over an extended period. Therefore the question becomes not whether or not to earn a profit, but how large of a profit to earn and under what conditions a profit should be earned. Freedom to pursue self-interest in market exchanges is fundamental to carrying out the Creation Mandate and alleviating poverty in the world. This observation leads to the next section which considers the limits to self-interest which provide boundaries to define the earning of honest profits.

Limits to self-interest. Paul understood that self-interest cannot be pursued without appropriate bounds. For example, Paul gave a command to the Philippians, "Let each of you look not only to his own interests, but also to the interests of others" (Phil 2:4). He condemned all those who "seek their own interests, not those of Jesus Christ" (Phil 2:21). In other words, situations exist where self-sacrifice for Christ or other people must be considered carefully instead of pursuing unbounded self-interest. In the marketplace, working for the glory of God and serving others in love cannot be eclipsed by the pursuit of self-interest. In fact, this would be an indication that the goal of earning an honest profit has slithered into the love of money.

Sanctified self-interest in the marketplace. For Paul, pursuing self-interest

could never devolve into a dog-eat-dog mindset, maximizing pleasure in this world with no thought of eternal life. In his famous declaration to the Philippian church, “For me to live is Christ, and to die is gain,” Paul was operating from a presupposition of valuing his own self-interest (Phil 1:21). His goal was to achieve the greatest gain for himself, though it is evident he was weighing both fruitful ministry on earth against the inexpressible gain of being with Christ eternally. In a comparable passage, Paul stated, “But whatever gain I had, I counted as loss for the sake of Christ” (Phil 3:7), which demonstrated that he was utilizing a “sanctified” understanding of self-interest. As a convention, this dissertation defines “sanctified self-interest” as self-interest which considers not only benefits accrued during mortal life but also maintains an eternal perspective of God’s ultimate justice.

Paul’s understanding of conducting business in this world in light of the in-breaking eschaton is illustrated in his letter to the Corinthians. He wanted these believers to be free from anxiety, and encouraged them to “buy as though they had no goods” and “deal with the world as though they had no dealings with it” (1 Cor 7:29-31). Paul was not a stoic who ignored the necessary features of this present world, yet he was continually aware that the time was short in this life and would be everlasting in the new heavens and the new earth.

The essential point for this discussion, however, is that though Paul was using an eternal framework to guide his decision, nevertheless, self-interest is the presupposition.⁵⁹ In this way, bringing glory to God and pursuing self-interest are not mutually exclusive and can actually be synergistic according to God’s good design.

This synergy will also be true in the marketplace from Paul’s perspective, as demonstrated in several passages. In his admonition to the bondservants of Ephesus, Paul argued that a slave should render service with a good will as to the Lord and not to man with the knowledge that “whatever good anyone does, this he will receive back from

⁵⁹Granted, this is not unfettered self-interest, but self-interest balanced with the interests of others and the glory of God.

the Lord, whether he is a bondservant or free” (Eph 6:8). In light of the dismal plight of many slaves during the Roman Empire, Paul clearly was thinking of a reward from the Lord that extended beyond mortal life, consistent with the definition of sanctified self-interest that looks beyond the profit of temporal market transactions.

Likewise to the bondservants of Colossae, he encouraged them to work heartily “knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ. For the wrongdoer will be paid back for the wrong he has done, and there is no partiality” (Col 3:23-24). Taken together, these passages indicate that servants should work heartily because they have been saved and also because the Lord will provide recompense to everyone, whether choices were good or bad. This is an argument that appeals to the sanctified self-interest of the hearer, since Paul would not appeal to unrighteous motivations. If this is true of slaves, then it should apply even more to freedmen. Therefore, Paul must have understood that Christians in the marketplace could legitimately pursue a sanctified self-interest. Acquisitiveness that goes beyond sanctified self-interest slips into greed, which is investigated in the next section.

Working for Greed

While Paul demonstrated that believers could work for wages and conduct business profitably with the goal of self-sufficiency and the ability to share with those in need, he was also aware that work could be motivated by greed. Though such greed could give impetus to works that would serve others and lift people out of poverty, such greed as a motivation was unquestionably sinful and displeasing to God.⁶⁰ This next section presents a Pauline description establishing the grievousness of the sin of greed, and the next chapter provides a framework to more precisely define the sin of greed.

⁶⁰Contemporary readers might focus on the deleterious effects of greed in the marketplace to such an extent that the incredible benefits, especially to the poor, are overlooked. God should be praised for designing an economic system of human interactions that harnesses even the power of sin to accomplish his purposes of subduing the creation for the sake of human flourishing.

Greed disqualifies from church leadership. In his extensive list of qualifications for local church elders, Paul required many positive qualities and also listed four categories of sins that would disqualify a man from leading in the church. A man would be excluded from consideration for eldership if he were a drunkard, violent, quarrelsome, or a lover of money (1 Tim 3:3; Titus 1:7).⁶¹ Without a doubt, the love of money is included in a list of serious vices. However based on observation, detecting whether a man is violent, quarrelsome, or drunk is much easier than detecting a sin of the heart, such as the love of money.

Likewise, deacons were required to have several positive qualities and were excluded if they were found to be double-tongued, addicted to much wine, or greedy for dishonest gain (*αἰσχροκερδής* 1 Tim 3:8). Since deacons as believers must have been expected to earn wages to be self-sufficient or to earn an honest profit through a business, what Paul was condemning in this case must have been dishonesty or other sinful means of obtaining money.

Greed disqualifies from the kingdom of God. Paul was emphatic in warning Christians to avoid the sin of greed or covetousness and consistently included greed in lists of grievous sins. For example, to the Corinthian church he wrote,

Or do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived: neither the sexually immoral, nor idolaters, nor adulterers, nor men who practice homosexuality, nor thieves, *nor the greedy*, or drunkards, nor revilers, nor swindlers will inherit the kingdom of God. (1 Cor 6:9-10, emphasis added)

The initial recipients of this letter must have been sobered to see greed placed in the middle of such a grim list of vices. Likewise to the Ephesian church, Paul wrote, “For you may be sure of this, that everyone who is sexually immoral or impure, or *who is covetous* (that is, an idolater), has no inheritance in the kingdom of Christ and God” (Eph

⁶¹This important category of not being a “lover of money” (*ἀφιλάργυρος*) is developed in the next chapter.

5:5, emphasis added).⁶² An ongoing pattern of unrepentant greed is inconsistent with being a Christian, and Paul understood that such a person was in danger of hell.

Greed leads to further sins. Not only can greed keep one from leadership in the church or even from any inheritance in the kingdom of heaven, but also greed leads to yet further sins. Paul wrote, “For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs” (1 Tim 6:10).

Paul further warned that “those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction” (1 Tim 6:9). In other words, many other sins actually have greed as the root. For example, a burglar preparing to steal from a house likely is first motivated by greed in the heart. Lying, embezzling, defrauding, and a myriad of other sins flow from greed in the heart. Even a willingness to harm another person in the marketplace through the use of an unjust scale or dishonest measure is symptomatic of greed.

Greed is never satisfied. Another important characteristic of greed is that it deceives a person to never be able to reach the point of having enough. Greed is insatiable and does not stop until it leads to other sins and harm to others.

Paul commanded Timothy to flee the cravings, harmful desires, and love of money that plunge people into ruin and destruction (1 Tim 6:9-11). Nevertheless, believers were still required to be self-sufficient and earn a living through daily labor in the marketplace. Exactly how to flee such a sin likely was a challenge for believers in the marketplace where a higher price would often signal more desirable service to others and higher profits at the end of a month would signal more effective obedience to the fundamental commands to subdue the creation. Prices that were too high at some point

⁶²For an outstanding investigation of this Pauline statement, see Brian S. Rosner, *Greed as Idolatry: The Origin and Meaning of a Pauline Metaphor* (Grand Rapids: Eerdmans, 2007).

were a signal of sinful greed. Profits that were too great were similarly a sign of greedy misconduct. Because both reasonable and overmuch profits are clearly and specifically measured as monetary transactions, there is not necessarily a clear line of demarcation between self-interest and greed in the same way that murder is a discrete step beyond anger or adultery a significant consequence beyond lust.

As observed in the prior chapter, it is objectively evident whether one has committed the sin of murder or adultery, but it is not necessarily objectively evident that self-interest has moved along the continuum into an excess of greed. Greed is a heinous sin that excludes one from leadership in the church and the kingdom of God, but self-interest in the marketplace leading to a desire to profit from one's work and be self-sufficient is not only fundamentally good, it is commanded for every believer.

Generosity Triumphs over Both Greed and Self-Interest

The focus of the next chapter is to define Pauline categories for what possessions are acceptable for believers both to acquire and keep out of self-interest and what represents sinful greed, self-indulgence, and prideful signaling of wealth. Paul called all Christians to divest themselves of possessions falling into the latter categories, but this does not necessarily imply that believers must keep all of their possessions in the former categories. Rather, Paul encouraged believers to imitate the sacrificial generosity of Jesus Christ and to follow his personal example of giving to others. Paul suggested that the realities of the kingdom of God argued for giving up even legitimate property rights:

This is what I mean, brothers: the appointed time has grown very short. From now on, let those who have wives should live as though they had none, and those who mourn as though they were not mourning, and those who rejoice as though they were not rejoicing, and *those who buy as though they had no goods*, and those who deal with the world as though they had no dealings with it. For the present form of this world is passing away. (1 Cor 7:29-31, emphasis added)

The framework developed in this chapter provides additional insights into how Paul actually anticipated that Christians could legitimately keep some possessions, but the key point is that generosity always triumphs in the life of a believer. For example,

Paul instructed Timothy about rich believers saying, “They are to do good, to be rich in good works, to be generous and ready to share” (1 Tim 6:18). Generosity was expected to be the general disposition in the hearts of Christians, especially those of substantial means. Paul was careful to specify that rich believers be ready to share, but not that they necessarily divest themselves of all goods and become poor. Rather, all Christians were to imitate the example of the generosity of the Savior. This is clear in Paul’s directive to the Corinthians:

I say this not as a command, but approved by the earnestness of others that your love is genuine. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich. (2 Cor 8:8-9)

In other words, while Christians were not required to live as ascetics, they were to be generous with worldly goods just as Jesus Christ was spiritually generous. Such an attitude was not restricted to rich Christians, but applied to all Christians, even those in severe poverty. Paul goaded the Corinthian church to greater liberality by citing the example of the Macedonian churches:

We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints. (2 Cor 8:1-5)

Paul taught that giving, accompanied by joy, was of great value in the sight of God: “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Cor 9:7).

Summary

As part of the gospel transformation of all of life, Paul called all believers to work hard in the church, in the home, in the marketplace. Paul not only commanded Christians to work, but he also set a personal example of toiling and called for dire consequences for anyone who was idle.

Working without purpose was not sufficient for Paul, because the proper

motivation was essential. Paul expected Christians to work for the glory of God, which was in many ways coextensive with serving others in love. The increasing monetization of the Roman economy provided additional means of gaining knowledge through market transactions of the best ways to serve others in love who were more distant than near family or local church relationships. As economic development provided greater means to solve the knowledge problem, Christians were able to use these transactions in turn to serve other people more widely.

An essential point to remember is that Paul also understood working for sanctified self-interest as a legitimate motivation for Christians in the marketplace. This impetus would entail charging prices and earning profits consistent with glorifying God and loving others because prices and profits were signals of obedience to God in subduing the earth according to the Creation Mandate.

Nevertheless, prices and profits which were too high were evidence of sinful greed, and work driven by greed was an illegitimate motivation in the marketplace, according to the apostle Paul. The sin of greed disqualified one from leadership in the church and even from the kingdom of God. In addition, greed often became insatiable and led to further sins. Finding this crossover point between legitimate prices driven by sanctified self-interest and sinful avarice is of great importance for discerning legitimate motivation from sinful impulses.

An analysis to define such a point is enabled by Paul's confidence that God would not allow any Christian to be tempted beyond the ability to endure or escape, so there must be a way to detect this crossover point from self-interest to greed (1 Cor 10:13). In fact, Paul himself was able to navigate the marketplace to be self-sufficient and earn a living without falling into the sin of coveting or greed (Acts 20:33-35). If Paul expected believers in newly planted churches to live a life of obedience to God with respect to this especially challenging temptation, then he must have taught them how to pursue self-interest in the marketplace to be self-sufficient without sinning against God

through greed. The next chapter utilizes Paul's letters and Luke's descriptions of Paul's life to construct a framework of heart motives and actions able to distinguish between greed and self-interest.

In conclusion, generosity triumphs over both self-interest and greed. Paul was clear that self-sacrifice to serve others was always pleasing to God.

CHAPTER 3

PAUL'S DISTINCTION BETWEEN GREED AND SELF-INTEREST

The last chapter demonstrated from the Pauline corpus that self-interest is an acceptable motivation and that greed is a grievous sin. Not only does a distinction between greed and self-interest exist, Paul was able to live his life in the marketplace as an example within this framework. For this reason, it might be possible to develop a set of categories from his life and letters that will not only reveal a Pauline distinction but also yield principles to guide believers in the marketplace across cultures and changing economic times.

To clarify this fine distinction, this chapter employs an interdisciplinary approach using contemporary tools from accounting and economics as useful aids for organizing and gleaning insights from the life and letters of the apostle Paul. Each of these tools are introduced, explained, and utilized at appropriate times throughout this chapter.

The early church recognized that greed was manifest in two ways: an insatiable desire to obtain more and more, and an unwillingness to give away possessions to serve others in need. The *Didache* captures both aspects of greed in a simple maxim, “You should not be someone who opens his hands when it comes to receiving, but then keeps them shut when it comes to giving.”¹ These two parts correspond to the accounting concepts of the income statement and balance sheet.² The income statement is a

¹4.5 Michael W. Holmes, *The Apostolic Fathers: Greek Texts and English Translations* (Grand Rapids: Baker, 2007), 254–55.

²The simplest form of the Income Statement is a formalized representation of the equation, “Revenues - Expenses = Net Income.” The basic Balance Sheet follows from the accounting equation,

measurement over time of revenues (or a monetary indication of how well customers are being served) compared to the effort employed to provide service to others (or the cost of materials and wages used to serve customers). This financial statement is an objective measure of the efforts employed to obtain something beneficial and provides an indication of the effectiveness of the action. On the other hand, the balance sheet is a statement at a specific point in time of available assets along with an indication of the claims to ownership of the assets. This statement is an objective measure of who owns the rights to all of the assets of a firm, whether owners or creditors.³

This discussion will proceed in two parts. First, a consideration of an individual's income statement, which will lead to an examination of the distinction between self-interest and greed in obtaining beneficial goods. The second longer section will use a balance sheet approach to address the question of how many possessions legitimately can be retained as part of acceptable self-interest on a continuum before crossing into sinful greed. The next chapter utilizes the economic tool of time/wage analysis to add precision to this categorical discussion and analyze whether some things might be too expensive even to acquire or own.

Once again, it is important to remember key passages in the Pauline letters that emphasize the virtue of generosity for all believers and the importance of viewing temporal relationships and worldly goods from an eternal perspective.⁴ While this chapter concludes with a framework proposing a Pauline distinction between self-interest and greed, sacrificial generosity is virtuous in essentially all situations.

"Assets = Liabilities + Owner's Equity." For a more detailed description of these accounting statements, see W. Steve Albrecht, *Accounting, Concepts & Applications: What, Why, How of Accounting* (Mason, OH: South-Western/Cengage Learning, 2011), 26–35.

³While the income statement and balance sheet have been developed in order to serve commercial firms, they also conceptually apply to individuals as a statement of net worth (for the balance sheet) and a measure of annual salary compared to expenses (for the income statement).

⁴For example, Rom 12:8; 1 Cor 7:29-31; 2 Cor 8:1-24, 9:6-9; Gal 6:10; Eph 4:8; Phil 4:10-13; 1 Tim 6:17-21; Titus 3:14.

Pauline Income Statement: Acquiring without Sinning

This section examines the crossover point between self-interest and greed in the process of acquiring material goods and services by defining categories which comprise the “Pauline income statement.”

Overview of the Income Statement

A conceptual representation of the categories for the Pauline income statement is shown in figure 2 and each category is briefly defined in the remainder of this section. The arrow from left to right in figure 2, represents increasing wages and profits.⁵ Initially, an increase in income is fundamentally good, as it represents a greater ability to be self-sufficient, care for a family, and to be generous to others. When honestly earned in a competitive free market, this increasing wage or profit also represents increasingly superior service or lower costs compared to others.

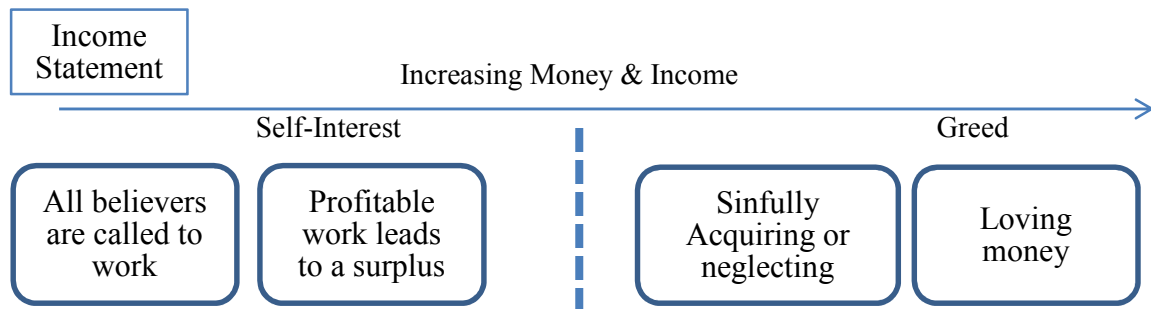


Figure 2. Categories of the Pauline income statement

Beyond a certain point, represented by the dashed vertical line in figure 2, the sin of greed also can illegitimately increase wages and profits. As noted in the first chapter, this is the point of “excess” or “inordinate” acquisitiveness that defines greed.⁶

⁵Wages would represent payments to individual for effective service, while profits are a similar indication of how well a firm has served customers.

⁶For a comprehensive understanding of greed, however, this similar crossover point will also

The categories that define both sides of this crossover point are described next and are expanded in the discussion in the first half of this chapter.

Believers are called to work. All Christians are called to work in the home, the local church, and the marketplace, and as a result will face the temptation of greed.

Work for a surplus. Believers are expected to work in a way that is profitable up to a certain point, and for this reason the temptation to greed cannot be avoided in the same way as murder or adultery.

Greed causes sin. One clear indication of the presence of greed is that it directly causes sins such as fraud or theft, or induces the neglect of other duties required of Christians in the home, local church, and marketplace.

Greed loves money. Loving money for its own sake, rather than as an indication of having served others effectively, is inherently an indication of greed.⁷

The biblical foundation for each of these categories on the Pauline income statement are investigated in the following sections.

Believers Are Called to Work

As was demonstrated in the second chapter, Paul called all believers to work in the church, in the home, and in the marketplace. Further, Paul was intent to see that the work was profitable and not in vain. Measuring the profitability of work in the church and at home was discussed in the last chapter, and this section explains monetary

need to be defined on the Pauline balance sheet in the latter half of this chapter.

⁷This dissertation assumes that the love of money is on a continuum with other legitimate and illegitimate motivations. In other words, a person would reach the point of sinning to obtain money on the way to making money the primary goal of life. Another perspective for future research would consider whether the love of money could be a motivation of the heart from the very outset. Such a perspective would not materially change the conclusions of this study.

compensation as a measure of effectiveness in the workplace.⁸

In contrast to subsistence farming or animal husbandry, working in the marketplace resulted in monetary compensation in exchange for work, which provided a different system of measuring the effectiveness of work beyond counting bushels of grain or the sheep in a flock.

Paul understood that workers rightly deserved payment and wrote to Timothy that elders deserved recompense as surely as “the laborer deserves his wages” (1 Tim 5:18). As part of a larger discussion with the Corinthian church, Paul relied on the presupposition that when a sower plants and a laborer waters a crop, “each will receive his wages according to his labor” (1 Cor 3:9). As part of his spiritual discourse to the Roman church, Paul argued, “Now to the one who works, his wages are not counted as a gift but as his due” (Rom 4:4).⁹ Work was fundamentally good for subduing creation for the benefit of others, and therefore work beyond subsistence farming deserved monetary compensation.

This expectation was not only true for laborers, but also to self-employed small business people, such as farmers, merchants, and tradesmen. Paul argued, “It is the hard-working farmer who ought to have the first share of the crops” (2 Tim 2:6). Likewise, “the plowman should plow in hope and the thresher thresh in hope of sharing in the crop” (1 Cor 9:10). Such consideration even extended to the animals who empowered farming from the time of Moses onward, so that Paul wrote, “You shall not muzzle an ox when it treads out the grain” (1 Cor 9:9; 1 Tim 5:18).

⁸See chap. 2 n. 5 for clarification of how the economic understanding of the terms “profit” and “profitability” are used in the contexts of the local church and home, while accounting profits are used in reference to marketplace contexts.

⁹Each of these texts is taken from a larger spiritual argument, not necessarily related to the marketplace. Nevertheless, it appears that Paul actually agrees with the practice of paying workers in order to make a larger spiritual point in his dialogue with the churches. These texts do not seem to indicate simple acquiescence from Paul about the nature of his culture as might be interpreted on some texts on the subject of slavery (i.e. Eph 6:5-8; Col 3:22-25; contrast 1 Cor 7:21).

Work to Generate a Surplus

Not only did Paul command believers to work in principle, Paul seems to have expected Christians to work diligently in anticipation of prospering, or generating a surplus beyond subsistence. This expectation was not only evident in the letters of Paul, but also was clearly demonstrated in his life as described by Luke.

Paul's vision for able-bodied Christians was that through working diligently they would be "dependent on no one" (1 Thess 4:10). Indeed, the power of the gospel was such that a thief should turn from stealing to honest labor so that "he may have something to share with anyone in need" (Eph 4:28).¹⁰ In summary, believers were to be free from slavery if possible (1 Cor 7:21), be free from the dependency of the patronage system, and live to the extent it was possible at a level above simple subsistence. In other words, business for Christians was expected to earn a profit and generate a surplus beyond the barest need of survival.

For example, Paul instructed the Corinthians that "on the first day of every week, each of you to put something aside and store up, as he may prosper" (1 Cor 16:2). Amid the vagaries of weather and war around the Mediterranean in the first century, having a surplus at the end of a week was always uncertain, yet Paul's statement presupposed that through the grace of God believers would be able to accomplish this regularly.¹¹ Further, Paul assumed parents had an obligation to save up for their children, and not children for their parents (2 Cor 12:14). This implied both earning an honest

¹⁰Lincoln rightly notes that Paul's letter to the Ephesians "was intended to reinforce its readers' identity as participants in the Church and to underline their distinctive role and conduct in the world." The effect of the gospel extended to every aspect of life. Andrew T. Lincoln, *Ephesians*, Word Biblical Commentary, vol. 42 (Dallas: Word, 1990), lxxxvi.

¹¹Brown makes the amazing point that wealth came mainly from labor on the land, such that "every year over 60 percent of the wealth of the Roman empire was gathered at harvest time by a labor force that amounted to over 80 percent of the overall population." In a modern economy, a 5 percent decrease in output would be considered a severe recession, though in first-century Rome "yields could vary by over 50 percent from year to year." Peter Brown, *Through the Eye of a Needle: Wealth, the Fall of Rome, and the Making of Christianity in the West, 350-550 AD* (Princeton, NJ: Princeton University Press, 2012), 11–13.

wage or profit, and also managing expenses in the household budget. In other words, Paul encouraged believers to have a mindset that expected work to be profitable and generally lead to a surplus.¹²

Paul himself exemplified this work ethic that he expected believers would follow. Paul admonished the Philippian church, “What you have learned and received and heard and seen in me—practice these things” (Phil 4:9a). For this reason, it is helpful that Luke provided a description of how Paul moved to Corinth from Athens and made the acquaintance of a Jew named Aquila and his wife Priscilla (Acts 18:2). Because Paul was of the same trade (*σκηνοποιός*) as they, he stayed with them and worked (Acts 18:3).

If Paul’s trade of *σκηνοποιός* is understood to be a tent maker, this occupation was much more complex economically than subsistence farming, herding, or even growing grapes as a cash crop.¹³ This business entailed manufacturing leather and woven goods and necessarily required either barter or monetary exchange with other people.¹⁴ This implied having a significant level of capital to purchase an inventory of raw materials

¹²What should be done with this surplus according to Paul is the subject of the latter half of this chapter, but at this point it is sufficient to note that early Christians were commanded to work and to work in a way that was profitable, valuable, or useful to others.

¹³Though much has been written since, “tent maker” was the simple understanding of Henry George Liddell, Henry Stuart Jones, and Robert Scott, *A Greek-English Lexicon* (Oxford: Clarendon, 2006), 1356. Brown elaborates, “While this term originally meant ‘tent-maker,’ it came to be used for the ‘leather-worker’ in general.” He suggested that the articles Paul made for sale probably included furnishings as well as tents. Colin Brown, *The New International Dictionary of New Testament Theology* (Exeter, England: Paternoster, 1978), 3:812–13. For a convincing argument that this occupation was unlikely to be a “manufacturer of stage properties” in light of evident Jewish objections to theatrical productions, see Walter Bauer et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University Of Chicago Press, 2001), 755.

¹⁴Hock explores the possible trades covered by this term and surveys the traditional understanding of the church fathers on this issue. Because the occupation of *σκηνοποιός* likely involved working with leather or weaving in some form, the economic analysis would be similar to tentmaking. Ronald F. Hock, *The Social Context of Paul’s Ministry: Tentmaking and Apostleship* (Philadelphia: Fortress, 1980), 20–22. For an analysis and expansion of Hock’s work, see Todd D. Still, “Did Paul Loathe Manual Labor? Revisiting the Work of Ronald F. Hock on the Apostle’s Tentmaking and Social Class,” *Journal of Biblical Literature* 125, no. 4 (2006): 781–95.

and to subsist during the extended manufacturing process.¹⁵ In other words, Paul likely dealt with large sums of money in his trade. This possibly explains the advantage of working with a partner to more easily accumulate the working capital and share the risk of loss.¹⁶ Since Paul was apparently able to earn a living and be self-supporting as a result of this trade over time, it is reasonable to conclude that the business was profitable.¹⁷ Paul must have been pursuing what the last chapter defined as “sanctified self-interest.” In this context, sanctified self-interest implies setting prices that were higher than the cost of materials and labor (and the cost of wear and tear on tools and capital goods, as well as the risk of loss and presumably the time value of money), yet low enough to compete successfully against alternative tradespeople making similar products.

While no person is perfect, it appears that Paul was able to engage in commerce without being inherently motivated by greed,¹⁸ which seems evident from his final address to the Ephesian elders at Miletus where he stated,

I coveted no one’s silver or gold or apparel. You yourselves know that these hands ministered to my necessities and to those who were with me. In all things I have shown you that by working hard in this way we must help the weak and remember

¹⁵In his extensive study of this subject, Schnabel highlights the capital required in tentmaking and noted that Aquila and Prisca “were presumably well-to-do: they either owned in Corinth a branch of their craftsman’s business in Rome” or “possessed the means to open a new workshop, in which they employed other people, soon after their arrival in Corinth.” Eckhard J. Schnabel, *Paul the Missionary: Realities, Strategies and Methods* (Downers Grove, IL: InterVarsity, 2008), 105. See also J. N. Lohr, “He Identified with the Lowly and Became a Slave to All : Paul’s Tent-Making as a Strategy for Mission,” *Currents in Theology and Mission* 34, no. 3 (2007): 179–87.

¹⁶Lampe argues that Prisca and Aquila were patrons who gave Paul a job in their workshop to support his ministry. If this is true, then they would have borne the risk of loss and presumably the profits that accrued to owners. Peter Lampe, “Paul, Patrons, and Clients,” in *Paul in the Greco-Roman World: A Handbook*, ed. J. Paul Sampley (Harrisburg, PA: Trinity Press International, 2003), 499.

¹⁷At other times, Paul was willing to accept support from churches in order to devote his attention completely to the advance of the gospel (2 Cor 11:8; Phil 14-19).

¹⁸Granted, Paul does not provide detail about how he fought against the temptation of greed or describe times when he succumbed to this temptation and later repented. It is sufficient for this discussion to understand that Paul as an apostle claimed that it was possible to engage in commerce without sinning. This stands in contrast to several passages from the Second Temple literature (which are reviewed in chap. 5) that suggested all commerce was necessarily tinged with sinful greed.

the words of the Lord Jesus, “It is more blessed to give than to receive.” (Acts 20:33-35)

In summary, these passages together seem to suggest a Pauline expectation that all disciples of Jesus Christ would follow his example and be engaged in work, whether in the home, church, or marketplace. While Paul undoubtedly considered each of these types of work to be profitable, work in the marketplace also had the unique characteristic of resulting in monetary compensation and the potential for financial gain. In addition, work in the marketplace was primarily conducted with people beyond the family unit or a local church. This market environment changed the nature of the interaction from one of obligation (such as a husband to a wife or a son to his widowed mother) or of charity (as expected in a local church) to a mutually beneficial exchange. In this context, information about needs was especially important and was conveyed through the signals of prices, wages, and profits.¹⁹

In addition, the presence of monetary transactions and the greater relational distance suggests that the temptation for greed was greater in the marketplace, making it more important to understand the important limit of acquisitiveness.

Sinful Acquisition or Neglect of Duties

The dark vertical dashed line in the diagram of the Pauline income statement represents a crossing over point from obedience to the commands to work and subdue the earth to working to acquire money motivated by sinful greed. Delineating this crossing over point starts with an exploration of the non-Pauline and Pauline usages of the word for greed (*πλεονεξία*) and concludes with a practical description of the signs of greed in practice.

¹⁹For more information on the role of prices as signals to motivate and coordinate human behavior, see Russell D. Roberts, *The Price of Everything: A Parable of Possibility and Prosperity* (Princeton, NJ: Princeton University Press, 2008). For a brief introduction to this subject (and a transcript), see Russ Roberts and Dan Klein, “Klein on Knowledge and Coordination,” Library of Economics and Liberty, December 19, 2011, accessed February 14, 2015, http://www.econtalk.org/archives/2011/12/klein_on_knowle.html.

Non-Pauline usage of πλεονεξία. While a word study cannot capture all of the nuances of a topic, understanding the usages of words can serve as a foundation to support a broader exegetical investigation. The πλεονεξία word group occurs 19 times in the New Testament, and 15 of these occurrences are found in the Pauline corpus.²⁰ The action or state denoted by the πλεονεξία word group is always judged negatively.²¹ Further, the term often appears in vice lists with other serious sins.²²

Jesus taught that greed is not driven by external circumstances but defiles a person because it comes out of the heart along with evil thoughts, envy, foolishness, and pride (Mark 7:14-23).²³ Similarly, Peter understood the internal nature of this sin when he described false prophets as having “hearts trained in greed” (2 Pet 2:12-16). Jesus also called people to guard against πλεονεξία because “one’s life does not consist in the abundance of his possessions” (Luke 12:14).²⁴ In the same context, Jesus told the parable of the rich fool, which described a man who had ample goods laid up for many years (Luke 12:13-21). As is defined in the latter half of this chapter, the rich fool had crossed the Pauline line of demarcation from enjoyment into sinful self-indulgence because his highest goal in life was to “relax, eat, drink, [and] be merry” (Luke 12:19). The parabolic

²⁰Specifically, this includes the noun πλεονεξία 10 times, the verb πλεονεκτέω 5 times, and the personified πλεονέκτης 4 times. Moisés Silva, *New International Dictionary of New Testament Theology and Exegesis* (Grand Rapids: Zondervan, 2014), 780–81.

²¹Bromiley and Friedrich note that in Jewish literature in Greek, πλεονεξία is never used where the reference is to the honest gaining of a possession. Geoffrey W. Bromiley and Gerhard Friedrich, *Theological Dictionary of the New Testament* (Grand Rapids: William B. Eerdmans, 1968), 6:269. Brown notes it is always used negatively by Plato and Aristotle such that there is no room for πλεονεξία in a just society. Colin Brown, *The New International Dictionary of New Testament Theology* (Exeter, England: Paternoster, 1975), 1:137.

²²For example, Rom 1:28-32; Eph 4:17-19; 5:3; Col 5:-6

²³Bauer gives the meaning of πλεονεξία as “greediness, insatiableness, avarice, covetousness” and literally “a desire to have more.” Bauer et al., *A Greek-English Lexicon*, 667; Brown adds, “The emphasis thus falls on the ungodly and thoroughly bad character of covetousness.” Brown, *The New International Dictionary of New Testament Theology*, 1:137.

²⁴See also Brown, *The New International Dictionary of New Testament Theology*, 1:138.

verdict on such a man who laid “up treasure for himself,” but was “not rich toward God,” was the immediate loss of his life, perdition for his soul, and disbursement of his abundant goods to others (Luke 12:21).²⁵

The semantic range of the *πλεονεξία* word group also covers the Pauline income statement by indicating a willingness to harm others in order to obtain riches.²⁶ This is obvious in two usages of *πλεονεξία* in the Septuagint translation of the prophets Ezekiel and Habakkuk. Ezekiel excoriates the wicked princes of Israel who were “like wolves tearing the prey, shedding blood, destroying lives to get dishonest gain [*πλεονεξία πλεονεκτῶσιν*]” (Ezek 22:27). Habakkuk also prophesied against anyone who “heaps up what is not his own” with the sobering exclamation,

Because you have plundered many nations, all the remnant of the peoples shall plunder you, for the blood of man and violence to the earth, to cities and all who dwell in them. Woe to him who gets evil gain [*ὁ πλεονεκτῶν πλεονεξίαν κακὴν*] for his house, to set his nest on high, to be safe from the reach of harm! You have devised shame for your house by cutting off many peoples; you have forfeited your life. (Hab 2:6-10, emphasis added)²⁷

These Septuagint usages of the word indicate the willingness to harm others for personal gain through blatant violence and bloodshed, but the semantic range of *πλεονεξία* also includes more subtle forms of deceit that harms others for greedy gain. Peter warned Christians about false prophets and false teachers because “in their greed they will exploit you with false words” (2 Pet 2:1-3). Such a deceit for greedy gain existed not only in a religious context, but also in the marketplace in the form of false claims and deceptive weights and measures. This more subtle form of sinfully harming

²⁵The noun form *πλεονέκτης* conveys the sense of someone whose “ways are judged to be extremely sinful by the Christians and many others” and who “are burdened with serious vices.” Bauer et al., *A Greek-English Lexicon*, 667.

²⁶Thus, the first meaning given by Bauer for the verb *πλεονεκτέω* is to “take advantage of, outwit, defraud, cheat” someone, and this aligns with the category of acquisitive greed on the Pauline balance sheet. Ibid.

²⁷Sir Lancelot C. L. Brenton, trans., *The Septuagint with Apocrypha: Greek and English* (Peabody, MA: Hendrickson, 1986).

others for gain appears frequently in the Pauline corpus which is considered in the next subsection.

Pauline usage of πλεονεξία. Paul demonstrated his awareness that greed motivated harm against other people in a defense of his character to the Thessalonians: “For we never came with words of flattery, as you know, nor with a pretext for greed [πλεονεξία]—God is witness. Nor did we seek glory from people” (1 Thess 2:5-6). Invoking God as a witness also was a recognition that greed was a condition of the heart that could be observed by the divine. Similarly, in Paul’s defense of his character to the Corinthians, he argued he had received support from other churches outside of Corinth so he could say, “We have wronged no one, we have corrupted no one, we have taken advantage of no one [ἐπλεονεκτήσαμεν]” (2 Cor 7:2).

While these two examples seem to have a financial context, Paul also recognized this sinful heart motivation could express itself in non-commercial ways.²⁸ He exhorted the Ephesians,

Now this I say and testify in the Lord, that you must no longer walk as the Gentiles do, in the futility of their minds. They are darkened in their understanding, alienated from the life of God because of the ignorance that is in them, due to their hardness of heart. They have become callous and have given themselves up to sensuality, *greedy to practice every kind of impurity*. But that is not the way you learned Christ! (Eph 4:17-20, emphasis added)

Paul understood that the heart attitude behind greed flowed from a darkened understanding and ultimately alienation from a life in relationship with God.²⁹ Such people were characterized by hard heartedness and a callousness that made harming

²⁸This word group could refer to spiritual excess or overmuch desire, but also was used in mundane situations occurring in military units. For example, the related word πλεονάζω conveys the meaning “have too much” or “have more than necessary” specifically in reference to legions with more than the usual number of men. In this case, the standard of “too much” is clear because legions had standard sizes. Bauer et al., *A Greek-English Lexicon*, 667. See also Brown, who adds, “Greek writers did not confine their use of these words merely to the desire for more material possessions.” Brown, *The New International Dictionary of New Testament Theology*, 1:137-39.

²⁹Silva states, “Greed is considered a mark of a life that lacks true knowledge of God (Rom 1:29; 1 Cor 6:10-11; Eph 4:19; 5:5).” Silva, *New International Dictionary*, 781.

others for gain a way of life.

Indeed, this state of heart was actually a punishment of people who did not see fit to acknowledge God. Paul wrote to the Romans that God gave them up to a debased mind so they were “filled with all manner of unrighteousness, evil, covetousness [πλεονεξία], malice” (Rom 1:28-32). Indeed, the insatiability of greed was in itself a punishment because there was no satiation to the desire for acquisitiveness or lasting satisfaction in any quantity of possessions.³⁰

Ultimately, Paul understood that greed itself was idolatry (Col 3:5) and called those who were given over to greed idolaters (Eph 5:5). In this way, greed slides inevitably into the love of money which stands in direct opposition to the living God. The love of money will be considered in the next section after a brief practical application of these first two aspects of greed.

As has been illustrated by the word study of πλεονεξία, there are two ways to describe the point of crossing from self-interest into greed as represented by the vertical line in figure 2. Greed by its nature serves as the motivation to commit other specific sins. Therefore when greed occurs in the heart, its existence can be detected by the presence of other sins or the absence of other specifically required duties.

Sinful acquisition. Paul taught that greed or the love of money is “a root of all kinds of evils” and this craving causes other harmful results (1 Tim 6:10).³¹ An obvious example would be outright theft, which Paul forbade (Eph 4:28; see also Rom 2:21; 13:9). If money is acquired by a thief through stealing, then it is likely greed was the motivation

³⁰Silva notes, “Those who do not have their fulfillment in God seek it in themselves and their possessions” and this is why greed is associated with idolatry. Ibid.

³¹In this light Friedrich adds, “Striving for unlawful wealth leads to violence and murder. Especially in view is the unrestricted longing for possessions which sets aside the rights of others.” Bromiley and Friedrich, *Theological Dictionary of the New Testament*, 6:269–79.

in the heart.³² Chrysostom ominously declared that the “altar of greed . . . strongly smells of human blood” as greedy people oppress the poor for gain.³³ Later, John Calvin wrote of the “deceits, robberies, and extortions that are committed whenever man is too much given up to his own gain and has not conscience about harming other men.”³⁴

In a more subtle scenario, it is in the legitimate self-interest of a merchant to offer the lowest prices, highest-quality, and most winsome displays of merchandise in order to secure the purchase of a customer. It would slide into greed, however, if such a merchant desired gain to the point of making misleading claims or employing a false balance, as this is inherently sinful.³⁵ Sinfully obtaining money through such an action is evidence of greed.

Similarly, lying (Col 3:9), defrauding (1 Cor 6:7-8), teaching false doctrines for gain (1 Tim 6:3-5), or otherwise oppressing people (e.g. Acts 19:23-41) to obtain money are signs of greed.³⁶ More difficult to see are sins involving neglect of required duties because of a greedy motivation, and this is explored in the next section.

Sinful neglect. Paul not only commanded believers to work, he also gave

³²Of course, other ethical situations could be conceived during wartime or a famine when stealing a loaf of bread might be motivated by some other heart attitude besides greed. Nevertheless, for the majority of thefts that commonly appear in the police blotter section of a local newspaper, it is probably safe to assume that greed is at least part of the motivation.

³³Quoted from Homily 8 on Colossians in John Chrysostom, *The Homilies On Various Epistles*, trans. Gross Alexander (Altenmünster, DE: Jazzybee Verlag, 2012), 345. Also quoted in Brian S. Rosner, *Greed as Idolatry: The Origin and Meaning of a Pauline Metaphor* (Grand Rapids: Eerdmans, 2007), 23.

³⁴Jean Calvin, *Sermons on the Epistle to the Ephesians* (London: Banner of Truth Trust, 1973), 451.

³⁵See, for example, Lev 19:35-37.

³⁶This distinction is significant because many people who claim to be opposed to capitalism or free markets are in actuality opposed to sinful practices motivated by greed. Paul would agree that sin is always wrong in market context, but also encourages Christians to work profitably without sin and unto the Lord.

many other commands regarding spiritual practices and domestic life. Since futility was introduced into the world after the fall in Genesis 3, working for mere subsistence required a substantial investment of time that necessarily kept finite people away from other duties.³⁷ In such a context, Paul encouraged Christians to make “the best use of the time, because the days are evil” (Eph 5:15-17).

As an ongoing part of the Christian life, Paul expected believers regularly to commit personal time to God in prayer (1 Thess 4:17; see also 1 Tim 2:1-3; Phil 4:5-7; Col 4:3), time to family and household (Eph 5:25-33; 6:4; see also Col 3:19-21), time to serving the local church (Eph 5:18-21; Gal 5:13), time to sleep and for personal care,³⁸ and for many people, time to working in the marketplace.³⁹ However, it is difficult to imagine that Paul expected Christians to work to such an extent that necessarily led to the ongoing neglect or complete abandonment of other important commands of Scripture. Granted, some occupations require family sacrifice in order to earn a living, such as a sailor on a voyage or a soldier on a campaign.⁴⁰

From an economic perspective of pervasive scarcity, every person only has a finite amount of time in any given day, week, year, or lifetime and is therefore forced to make choices between alternatives that are mutually exclusive.⁴¹ In other words, time

³⁷The “thorns and thistles” of the cursed ground such that “in pain you shall eat of it all the days of your life” result in an extraordinary requirement of time and effort simply to survive. Only since the Industrial Revolution has the amount of time required for survival decreased substantially.

³⁸Interestingly, Paul dwells more on resisting sleep and spending sleepless nights for the advance of the gospel. Nevertheless, he implicitly acknowledges that sleep is a necessary part of the human experience on this earth (Rom 13:11; 1 Thess 5:6-7; 2 Cor 6:5, 11:27.)

³⁹While this could include employment, it also would cover a woman making purchases in the marketplace to serve a household. In general, most people would be engaged in market transactions either as a seller or a buyer on a regular basis.

⁴⁰Further, a worker who has a challenging job (such as working on the third shift) might find it difficult to accomplish all familial duties or temporary situations, such as mandatory overtime work, might arise. Nevertheless, the contemporary category of “workaholic” suggests a person who has made an idol of work to the detriment of other required duties.

⁴¹In fact, computing the entire earning potential for a lifetime based on an individual's specific

spent at home for many people takes time away from worshipping with an assembled local church. Alternatively, time spent sleeping takes time away from working in the marketplace. The reality of this finite time is represented in figure 3. The subdivisions of the circle represent areas of life to which time and effort can be devoted.⁴²

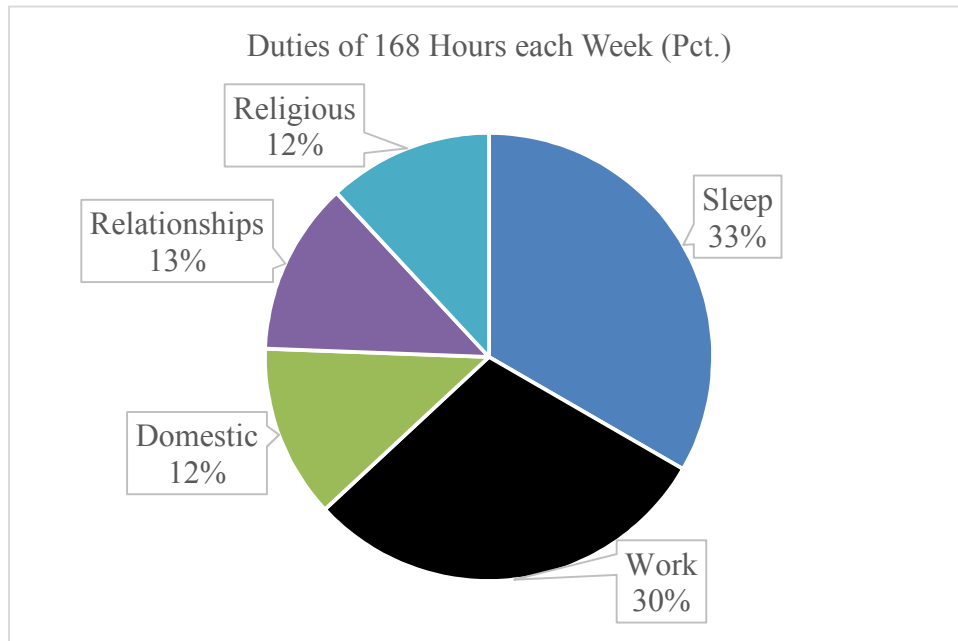


Figure 3. Sample distribution of weekly time between five tasks

The expanded area of work in figure 4 illustrates that a person has devoted more time to working in the marketplace and necessarily neglected other duties required of a believer. The time devoted to the marketplace is not necessarily the most important center of all life, as could be interpreted from the diagram, but rather is placed at the center because time spent working competes with spending time in these other areas of life. For example, husbands are required to “nourish and cherish” their wives and raise their children in the “discipline and instruction of the Lord” (Eph 5:23-33; 6:4). If such a

gifting from God, health, and length of life is a critical part of the time/wage analysis of the next chapter.

⁴²The percentages of time devoted to various aspects of life shown in the pie chart are merely illustrative for the sake of discussion. These obviously would legitimately vary for different people and in different seasons of life.

person instead chose to spend long hours on the job to advance and earn money such that his wife felt abandoned and his children ran riot, then this likely is evidence of greed as the motivation to work.

It is a safe assumption to expect that Paul would not encourage anyone to neglect any command from God in order to earn more money. Therefore, this implies greed was present in a believer's life when he sinned to acquire money, or neglected a required duty in order to obtain money. In short, sinfully acquiring or neglecting other duties in order to obtain money had crossed the line from self-interest to greed.

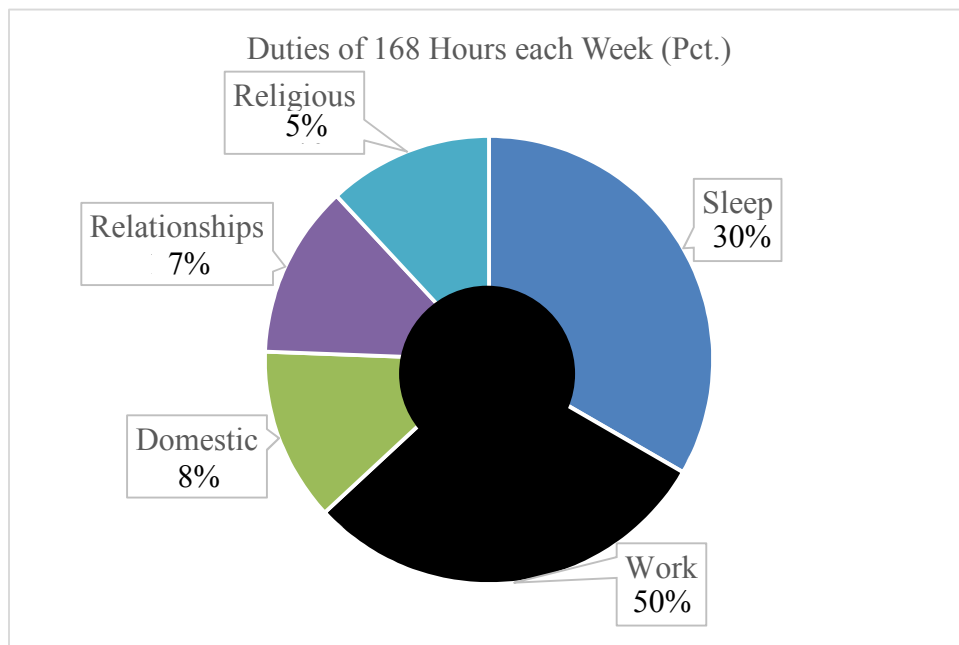


Figure 4. Hypothetical tasks being neglected because of too much time devoted to work

Loving Money

The ultimate sign of greed is the love of money. This section brings definition to this Pauline category with an analysis of the Greek lexeme often translated as the “love of money” (*φιλαργυρία*) from non-Pauline and Pauline contexts followed by insights from an economic perspective.

Non-Pauline usages of φιλαργυρία. Before Paul called φιλαργυρία the “root of all kinds of evil” (1 Tim 6:10), an ancient proverb attributed to Diogenes declared the love of money as “μητρόπολις πάντων τῶν κακῶν” or the “mother-city from which come other evils.”⁴³ Understanding Paul’s intention hinges on whether the root (ρίζα) is definite or indefinite and the translation of πάντων τῶν κακῶν.⁴⁴ This analysis understands ρίζα as being indefinite since the article is not present and logic argues that the love of money is not the singular cause of all evils. Mounce and Knight are correct in proposing that πάντων with a plural noun means everything belonging to a class designated by the noun.⁴⁵

Silva observed that the “love of money erects a selfish dividing wall against God and our neighbors; it is the germ of total alienation from God.”⁴⁶ Jesus illustrated this stark division in his parable of the shrewd manager, and concluded, “You cannot serve God and money [μαμωνᾶ]” (Luke 16:1-13).⁴⁷ The Pharisees who heard this parable,

⁴³Diogenes Laertius, *Lives of Eminent Philosophers*, trans. Robert Drew Hicks, Loeb Classical Library (London: W. Heinemann, 1925), 6.50; see also Brown, *The New International Dictionary of New Testament Theology*, 1:139.

⁴⁴Translations have been proposed which utilize every possible combination of these choices: “For the love of money is the root of all evil” (KJV), “For the love of money is the root of all evils” (RSV), “For the love of money is a root of all sorts/kinds of evil” (NASB/NIV), “For the love of money is a root of all kinds of evils” (ESV). Further, Wallace proposes another option which translates this qualitatively: “The qualitative idea makes no comment about anything else that might motivate or produce evil. It simply states that loving money does motivate/produce all (kinds of) evils.” Daniel B. Wallace, *Greek Grammar beyond the Basics: An Exegetical Syntax of the New Testament* (Grand Rapids: Zondervan, 1996), 265.

⁴⁵So Robert H. Mounce, *Matthew*, New International Biblical Commentary (Peabody, MA: Hendrickson, 1991), 346; George W. Knight, *The Pastoral Epistles: A Commentary on the Greek Text* (Grand Rapids: W. B. Eerdmans, 1992), 268. Mounce persuasively argues against Bauer who classifies this phrase as meaning “all” without exception. Bauer et al., *A Greek-English Lexicon*, 631-33.

⁴⁶Silva, *New International Dictionary*, 608.

⁴⁷Though money or “mammon” does not appear in the Pauline corpus, investigating this term thoroughly is useful for illuminating the Pauline category of loving money. First, Liddell and Scott note that this term is not attested in Greek literature before the New Testament. Liddell, Jones, and Scott, *A Greek-English Lexicon*, 883; Unfortunatley, Cheyne and Black document six proposals for the etymology of this word from Aramaic. T. K Cheyne and J. Sutherland Black, *Encyclopædia Biblica* (New York: Macmillan, 1899), 2914–15; Mounce argued that it meant “wealth/property” in this context and Rosner similarly argues against any implication of Mammon as a god or demon. Mounce, *Matthew*, 60–61; Rosner, *Greed as Idolatry*, 18–19.

however, were lovers of money (φιλάργυροι) and ridiculed this idea (Luke 16:14). From this perspective, the love of money is simply the natural result of the idolatry Paul associated with greed.

In this light, it is understandable why the author of Hebrews admonished Christians, “Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you’” (Heb 13:5). Because God has promised to dwell with believers, there is no room for, nor need for, any other god such as money. Further, riches are fleeting, but God promises never to forsake his people. In this context, contentment is the opposite of the love of money.

Consistent with Paul’s understanding that this was the root of many further manifestations of evil, the apocryphal book of 4 Maccabees provides additional insight into the meaning of φιλαργυρία:

And there exists in pleasure a malicious disposition, which is the most multiform of all the affections. In the soul it is arrogance, and love of money [φιλαργυρία], and vaingloriousness, and contention, and faithlessness, and the evil eye. In the body it is greediness and gormandizing, and solitary gluttony. (4 Macc 1:25-27)

According to the author of 4 Maccabees, the root cause of the love of money in the heart showed up as a desire for pleasures that were opposed to God in all areas of life.

Pauline usages of φιλαργυρία. Paul also recognized the many varied manifestations of the same sin of the heart, and understood that in the last days people would be, among other things, lovers of money, lovers of self, and lovers of pleasure, rather than lovers of God. He encouraged Timothy to avoid such people (2 Tim 3:1-5). Such people were the exact opposite of what was needed for leadership in the church, so Paul wrote that any elder must “not be a lover of money [ἀφιλάργυρος]” (1 Tim 3:3). Rather, believers in a local church were commanded to “love one another with brotherly affection [τῆς φιλαδελφίας εἰς ἀλλήλους φιλόστοργοι]” and commended for not needing to hear more “concerning brotherly love [Περὶ δὲ τῆς φιλαδελφίας]” (Rom12:10; 1 Thess 4:9, respectively).

In Paul's clearest exposition of the nature of φιλαργυρία, he states,

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. *For the love of money is a root of all kinds of evils.* It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things. (1 Tim 6:9-11, emphasis added)

The context of these verses is consistent with the Pauline income statement because the focus is on the “desire to be rich” or the craving to acquire possessions. In contrast, the Pauline balance sheet reflects an inordinate desire to retain possessions in situations calling for generosity. Paul stated that this desire itself leads to temptation, a snare, and eventually ruin and destruction. The fact that a desire to be rich leads to temptation implicitly recognizes that this is a moral issue and that the crossover point from self-interest (i.e. a desire to earn a wage or profit and be self-supporting) moves at some point into sinful greed.

This desire to be rich also leads to a snare (παγίς). Paul wrote this word to Timothy on two other occasions, and both times he called it a “snare of the devil [παγίδα τοῦ διαβόλου]” (1 Tim 3:7; 2 Tim 2:26), so it is not unreasonable to understand that Paul saw Satan behind this desire, especially in light of the idolatry that is the natural outcome of such a heart yearning. Ultimately, Paul wrote that this led to ruin and destruction, wandering away from the faith, and many pangs (ὀδύνη). Paul only used this word one other time in the New Testament in the letter to the Romans in describing his anguish that Israel had failed to recognize Jesus as the Christ (Rom 9:1-5).⁴⁸

For Paul, the love of money became an alternate God that would lead to harming others and eventually to agonizing personal destruction. It was a condition of the heart with tragic external effects.

⁴⁸Cognates of ὀδύνη also occur in Matt 24:8 to describe the pain of the last days, in Luke 2:48 to convey the pain of the rich man beseeching Lazarus for the relief of a drop of water in hell, and in Acts 20:38 to express the pain felt by the Ephesians when they realized they would never see Paul again.

Economic Insights

While Paul uses the notion of idolatrous greed to convey the love of money, insights from economics can also contribute to a practical and cross-cultural description of this heart condition.

In this light, the love of money means pursuing a financial wage or profit with money as the ultimate goal rather than using money as a signal of effectiveness. As has been discussed previously, earning an honest wage or profit is a signal of having served other people and obeyed God's commands to subdue creation by making it useful to human beings.⁴⁹ In a monetized economy, such an honest wage or profit serves not only to signal success, it provides a quantitative measurement of that success. Further, earning an honest wage or profit provides extra resources to the most effective people to continue with even better service and obedience in the future.

Alternatively, unemployment for an individual or a financial loss for a firm is also a signal, which suggests that the individual or firm is not effectively serving other people nor subduing creation as well as others in the same marketplace. Unemployment or a loss serves as a signal to search for another line of work, a different group of people (customers) to serve, or a further investment to improve efficiency. Further, such financial losses actually deny resources to ineffective people and provide an incentive to rapidly search for a more effective way to serve customers and subdue the creation.

The love of money short-circuits this process of signaling and resource allocation because money itself becomes the goal, not the means of measuring success. Money, and the goods and services that it can purchase through exchange, becomes the reason for working and effectively an alternative God. Such a person loves himself more than God or other people. Naturally, this opens the door to utilizing sinful means to

⁴⁹This signal would show up on an accounting income statement as net income, or the excess of revenue over any expenses incurred in serving people in that period. In some sense, the size of this honest profit serves as a measurement of the level of effectiveness in obeying this command.

obtain money, and as discussed in the prior section, is the telltale sign of the presence of sinful greed.

Defining Greed and Self-Interest

A helpful reference in defining the crossover point into “inordinate” or “excessive” self-interest is the place where self-interest leads to other sins indicating a slide into greed in the heart. Self-interest in a competitive marketplace leads to hard work, high quality, low prices, and other ways of serving others, but it does not lead to harming customers, employees, or oneself. Reducing costs by cutting corners on safety or harming the environment would therefore imply going beyond self-interest into sinful greed. In summary, the presence or causation of other sins is one of the telltale signs of a greedy heart.

Greed also leads to sins of omission. In other words, the neglect of other required duties based on one’s calling from God in the pursuit of money is another definitive sign of greed. Self-interest often leads to hard work and even long hours serving customers in the marketplace, especially when mere survival is threatened in a subsistence environment. Nevertheless, a man who is a husband and a father is called to additional duties in service of his wife and children. Choosing to work in the marketplace to the extent that it leads to the neglect of these duties can be another sign of greed. This principle can be extended to the neglect of any such duties required for the local church or community as described in the Scriptures.

These new considerations provide helpful Pauline boundaries for how much money can be earned through self-interest in the marketplace without harming other people, neglecting important duties, or falling into other sins. Since God provides every believer with a specific length of life, set of gifting for service, local church and family, and economic environment, then this provides a boundary or envelope of how much work can be performed and how much money can be earned in a lifetime. This lifetime limit shows how much can be afforded by a given individual and is an important component

toward answering the question, “How much is too much?” which is addressed in the next chapter.

Pauline Balance Sheet: Possessing without Sinning

The prior section examined the process of acquiring goods; this section examines the distinction between self-interest and greed with respect to possessing material goods. Six categories will define the Pauline “balance sheet” and figure 5 shows a conceptual representation followed in this discussion.

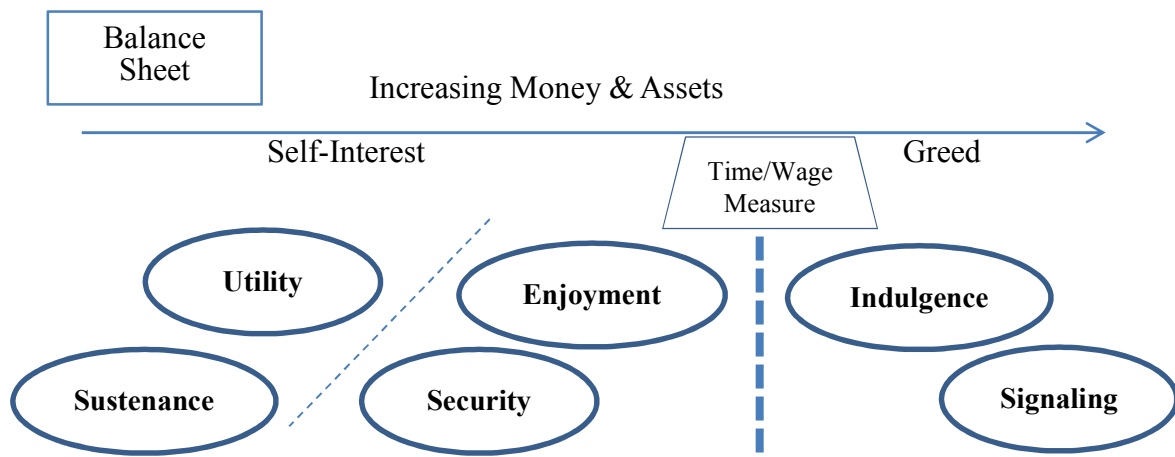


Figure 5. Categories of the Pauline balance sheet

Figure 5 represents the balance sheet of an individual believer utilizing Pauline categories that shows increasing money and assets according to the arrow from left to right.⁵⁰ The ellipses show conceptual categories representing the purpose for holding each type of asset. These will not represent a specific monetary amount, but rather serve as a framework for this ethical discussion. Categories on the left represent possessions held

⁵⁰In the Pauline income statement shown in figure 2, the arrow from left to right represents an increasing income, or a flow of money in a specific period of time. In figure 3, the arrow represents an increasing amount of possessions at any specific point in time. These represent the distinction between what one earns and what one owns consistent with the accounting income statement or balance sheet.

consistent with acceptable self-interest, while the two categories to the right of the heavy vertical dashed line represent sinful greed. The categories can be briefly defined as follows and are expanded in the rest of the chapter with a detailed discussion of supporting texts from the Pauline corpus:

Sustenance. Believers are reasonably expected to maintain possessions to sustain life by providing food, clothing, and shelter for oneself and one's family.

Utility. Christians can hold possessions which serve as tools providing the ability to maintain a household or a vocation in the marketplace. The diagonal dashed line suggests an increasing difficulty of precisely measuring how to hold such assets in a godly way.⁵¹

Security. Believers can acceptably save assets to provide security against future calamity or to meet likely future needs.

Enjoyment. Christians can have possessions simply for aesthetic enjoyment, beyond any utility or other purpose. The vertical dashed line represents a demarcation between acceptable self-interest and sinful greed based on possessions held by a believer.

Indulgence. Self-indulgence moves beyond simple aesthetic enjoyment

⁵¹Precision in the use of "utility" in this context is worthy of further explanation. Since the time of Jeremy Bentham (1748-1832) and John Stuart Mill (1806-1873), the political philosophy school of utilitarianism has defined the notion of utility as "the level of happiness or satisfaction that a person receives from his or her circumstances." For this reason, utility maximization is understood to be the ultimate objective of all public and private actions. Generally, this has evolved in the perspective of many modern economists to mean "an abstract measure of the satisfaction or happiness that a consumer receives from a bundle of goods." N. Gregory Mankiw, *Principles of Microeconomics* (London: South-Western, 2012), 424–25, 447. This dissertation works with the understanding of "utility" expressed by Adam Smith's statement: "That the fitness of any system or machine to produce the end for which it was intended, bestows a certain propriety and beauty upon the whole, and renders the very thought and contemplation of it agreeable, is so very obvious that nobody has overlooked it." Adam Smith, *The Theory of Moral Sentiments* (Indianapolis: Liberty Classics, 1976), 179. In this light, "utility" is understood as the ability to store goods and promises of services that enable future profitable work. Colloquially, these are the "tools of the trade" that a workman could utilize to accomplish tasks in a given vocation or a woman might use in managing a household.

because it involves seeking pleasure to the detriment of oneself, the interests of others, or service to Jesus Christ.

Signaling. Possessions held primarily to make a statement to others about the owner are a form of signaling riches that can be categorized as sinful greed.

Each of the six categories are examined in greater detail (with supporting texts from the Pauline corpus) in the subsequent sections as well as a discussion of the economic concept of signaling riches. The tools of economics provide a helpful guide to measure when this line is crossed using a time/wage measure of the true cost of a good, as explained in the next chapter

Sustenance

Paul explicitly directed believers to begin sharing with needy members of their own households and extended family. For example, he charged that the children or grandchildren of a widow should “first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God” (1 Tim 5:4). This charge was underscored with the strong language, “If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever” (1 Tim 5:8).

This category of possessions implies that before donating to serve the needy around the world, a believer must first ensure his own household was adequately sustained with food and clothing. This care was not only to be extended to widows and the elderly, but Paul presupposed that parents were obligated to save up for their children (2 Cor 12:14). This assumes that parents would maintain a certain level of possession for the benefit of the children whether this was furnishings for a household, utensils for cooking, or perhaps money to meet likely needs in the future.

This care for the needy also seems to extend to other members of the family of God or other brothers and sisters in the church. In describing the rationale for his

collection from the Corinthian church to provide relief for the saints in Jerusalem, Paul explained, “Your abundance at the present time should supply their need, so that their abundance may supply your needs, that there may be fairness” (2 Cor 8:14). It is sufficient at this point to note that it was fair to expect every believer to have basic needs met for food and clothing.

Paul seemed to accept that every believer should have a certain minimal level of material possessions for sustenance. For example, he wrote to Timothy about contentment as being a great gain such that “if we had food and clothing, with these we will be content” (1 Tim 6:8). Granted, this is an extremely low bar of material possessions, but it establishes a category that can be utilized to suggest that Christians are not obligated to give away every single possession.⁵²

Once again, this is an extremely low standard of subsistence, but at least it establishes the existence of a Pauline category that a believer is not obligated to divest every possession to pursue an ascetic lifestyle in order to please God. Further, the economic concept of time/wage prices is utilized later in the next chapter to attempt to understand this admonition in a way that transcends culture, geography, and eras of world economic growth. Even so, it is worthwhile to note that even this first category can tempt a Christian toward self-justification and away from self-sacrificing generosity following to the examples of Jesus Christ and Paul.

Utility

In addition to retaining possessions needed to sustain life, it also appears that

⁵²When Paul wrote this to Timothy, he likely was aware of the fact that though Jesus initially placed restrictions on the possessions of his disciples for specific times of ministry (cf. Mark 6:7-12; Matt 10:5-15; Luke 9:1-6), this restriction was later loosened on Jesus’ final night before his crucifixion (Luke 22:35-38). Nevertheless, at the crucifixion after the Last Supper, the possessions of Jesus Christ consisted of no more than the food he had eaten and the clothes that he was wearing (John 19:23-24). Further, it is possible he would have been aware of the teaching of John the Baptist who called anyone who had two tunics or food to share with someone who had none (Luke 3:11).

Paul categorically understood it was acceptable for believers to maintain possessions that provided utility for accomplishing their individual missions as called by God.⁵³ As seen before, Paul argued, “It is the hard-working farmer who ought to have the first share of the crops. Think over what I say, for the Lord will give you understanding in everything” (2 Tim 2:6-7). Paul also asked, “Who plants a vineyard without eating any of its fruit? Or tends a flock without getting some of the milk? Do I say these things on human authority? Does not the law say the same?” (1 Cor 9:7b-8). Finally, Paul contended, “The plowman should plow in hope and the thresher thresh in hope of sharing in the crop” (1 Cor 9:10). Not only do these passages assume a worker is worthy of wages in compensation for labor, they also assume rightful possession of the tools that provide the ability to accomplish the given tasks. In other words, Paul assumes the hard-working farmer maintains possession of the field on his personal balance sheet.⁵⁴ The rights of individuals, clans, and tribes to land would have been well-established in Paul’s mind (Lev 25:10-17; Josh 14:1-5; Prov 23:10). A plow and threshing sledge were expensive capital assets in the first century, but nonetheless Paul anticipated believers could keep such tools for earning a living, even in the face of needs of others.⁵⁵ Likewise, people were living below

⁵³See footnote 50 in this chap. for a definition of “utility” as expressed by Adam Smith that is used in this chapter as compared to the political philosophical concept of utility or modern economic usage.

⁵⁴Granted, in some situations farmers might lease land rather than owning it, and this would not formally show up on a balance sheet. Even in this case, however, for a specific number of years the farmer would have the same right to the first share of the crops as an owner. If the farmer was hired to work the land, then he would be entitled to the wages discussed elsewhere in this chapter.

⁵⁵For more background on the complexity and expense of making a threshing sledge with crafted stone teeth, see Patricia C. Anderson, Jacques Chabot, and Annelou Van Gijn, “The Functional Riddle of ‘Glossy’ Canaanite Blades and the Near Eastern Threshing Sledge,” *Journal of Mediterranean Archaeology* 17, no. 1 (2004): 87–99; P. Nick Kardulias and Richard W. Yerkes, “Stone Tools and Agricultural Technology: Microwear Analysis of Threshing Sledge Flints,” *American Journal of Archaeology* 98, no. 2 (1994): 310. Doubtless Paul was aware from his extensive training in the law of unusual cases where oxen were used for an immediate sacrifice and the plows or threshing sledges were used as the wood of the burnt offering, such as when King David averted the full effect of the plague on Israel (2 Sam 24:18-25; 1 Chr 21:18-30) or the calling of Elisha (1 Kgs 19-21). Nevertheless, these were recorded precisely because they were exceptional cases and did not set a precedent for the vast majority of the common people who maintained a living through subsistence agriculture.

the level of subsistence in Israel in the first century, but a herdsman was not called upon to utilize his entire flock of sheep to feed the hungry. This would take away the utility of the herd and destroy any opportunity for future gains from breeding.

The presuppositions behind Paul's citation of a vineyard in 1 Corinthians 9:10 are worthy of particular note. Farming grains or herding goats represent subsistence farming. In other words, the farmer himself and his family could consume the produce of the farm to sustain life. A vineyard, on the other hand, generated a cash crop because an individual or family could only eat a limited quantity of grapes and only in a particular season. Grapes were grown for sale in the marketplace and primarily for producing wine. In this way, owning a vineyard was similar to any other type of trade focused on selling in the marketplace.⁵⁶

Further, Paul would have known that a vineyard represented an expensive collection of capital assets. In the quoted text, he specifically considers the act of planting a vineyard. Isaiah 5 provides an apt description of the enormous investments required to establish an ancient vineyard. Beyond acquisition of the land, a substantial investment of human labor was required. The aspiring vintner needed to clear the field of stones, build a protective wall and watchtower, carve out a wine vat from stone, and plant the vines by hand. All of these requirements represented a substantial investment before the ongoing tending and guarding of the vineyard leading up to the annual revenue of selling the harvest. When Paul cited a vineyard as an example, he was in essence presupposing as acceptable a type of business that required a significant capital investment up front with an expectation of receiving periodic cash revenues from market exchanges in the future.

Paul was also aware of Christians who maintained substantial and expensive assets that provided utility to local churches, especially for providing a place for meeting

⁵⁶For an overview of the revolutionary transition from subsistence agriculture to cash crops such as grapes in ancient Greece, see Tom Standage, *A History of the World in 6 Glasses* (New York: Walker & Co., 2005), 43–92.

for worship and eating together. In his letter to Rome, Paul specifically greeted his coworkers Prisca and Aquila as well as the church that met in their house (Rom 16:3-5, see also 1 Cor 16:19). Paul also assumed and seemingly accepted the fact that some believers in Corinth had houses to eat and drink in, though he did encourage them toward greater generosity with respect to the Lord's supper (1 Cor 11:22, see also Col 4:15; Phlm 1:1-2).

Paul further understood that in a house one can expect to find different vessels, perhaps of gold and silver, but certainly of wood and clay which had different uses in the domestic operation of the household or family (2 Tim 2:20). This also suggested a woman could also legitimately maintain "tools" that provided utility for cooking and serving her family in the domestic economy of the household.

In other words, it appears that Paul assumed believers would keep not only sufficient possessions to sustain life, but also possessions that provided utility to accomplish God's calling to be self-sufficient in the marketplace, maintain a household, and serve the local church according to individual gifting.⁵⁷

Further, these categories of sustenance and utility are relatively straightforward and easily measured. The next two categories, though they seem to be legitimate and acceptable for believers, undoubtedly seem to have more ambiguous edges that approach the boundary between legitimate self-interest and sinful greed.

Security

Paul was writing to believers at a time when the vast majority of people clawed out an existence through subsistence agriculture. In many of the areas where Paul planted churches, variations in the Mediterranean rainfall from year to year and the nature of the

⁵⁷At the risk of being repetitive, it would be helpful at this point to remember the Pauline encouragement to sacrificial generosity and an eternal perspective for viewing possessions. So, though it seems acceptable for believers to maintain these two categories of possession, generosity and grace are always highly esteemed by Paul and serve as an imitation of Jesus Christ.

soil resulted in radical variations in crop yields from one season to the next.⁵⁸ Longenecker estimates the majority of people in this society were living below subsistence, with many starving slowly over time clinging to the hope of reaching the next harvest.⁵⁹

In the face of this insecurity, individuals had great difficulty storing up a small amount of wealth against future calamities such as parents saving for children (2 Cor 12:14). However, Paul appears to envision the local church serving as a means of mutual insurance for believers. For example, not only should a new convert turn from the sin of stealing, but he should also do honest work “so that he may have something to share with anyone in need” (Eph 4:28).⁶⁰ The insecurity of the economic environment virtually guaranteed that every believer would sooner or later encounter someone with a significant need (at that time a potential threat to life itself from starvation). In the same way, believers in Corinth were directed, “On the first day of every week, each of you is to put something aside and store it up” especially earmarked to serve other Christians in need (1 Cor 16:2).

Paul understood this as an essential duty of the church and described it as a matter of “fairness.” As the church spread throughout the Mediterranean world, it was virtually certain that a harvest would fail in some area. In any given year, some believers

⁵⁸Brown notes, “The Mediterranean is notorious for the variability of its harvests, due to unstable climatic conditions. The carefully tended fields were menaced by flattening cloudbursts, by random scything by hailstorms, and by the perpetual menace of prolonged drought (along its eastern and southern shores) and of ‘dry’ winters (winters without snow and thus without moisture) in the plateaus of its hinterlands, notably in Anatolia.” For these reasons, crop yields could vary by 50 percent in any year. Brown, *Through the Eye of a Needle*, 12.

⁵⁹Longenecker estimates that 55 percent of people were living at or below subsistence level. An additional 27 percent were living at subsistence or had a moderate surplus. Bruce W. Longenecker, *Remember the Poor: Paul, Poverty, and the Greco-Roman World* (Grand Rapids: Wm. B. Eerdmans, 2010), 53. For the level of precision required for the argument of this chapter, Longenecker’s analysis is in general agreement with W. Scheidel and S. J. Friesen, “The Size of the Economy and the Distribution of Income in the Roman Empire,” *Journal of Roman Studies* 99 (2009): 61–91; E. M. Atkins and Robin Osborne, *Poverty in the Roman World* (Cambridge: Cambridge University Press, 2006), 100–14.

⁶⁰Bruce concludes, “Such giving is at the opposite pole from stealing; conduct like this will be a sure proof of a changed heart.” F. F. Bruce, *The Epistle to the Ephesians: A Verse-by-Verse Exposition* (Westwood NJ: Revell, 1961), 98; Moule adds, “Let him aim at a positive and not merely a negative repentance.” H. C. G. Moule, *Studies in Ephesians*, Cambridge Bible for Schools and Colleges (Grand Rapids: Kregel, 1977).

likely would be in desperate straits, and the church could ensure that individual believers were not only self-supporting but also generated an economic surplus to relieve others. Functionally, this served as a form of group mutual insurance to relieve those afflicted by calamity in any given year.

In contrast to maintaining possessions for sustenance and utility, setting money or wealth aside for security also began to carry an increasing possibility of temptation to greed. Paul admonished believers not “to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy” (1 Tim 6:17b). Undoubtedly, some who understood this category of maintaining possessions from Paul were tempted to continually set aside more and more wealth for a rainy day, or even a disaster. This highlights the concern that riches can be stolen or destroyed and that no form of insurance can equal the abundant kindness of God toward his children. This verse also serves as a transition to the next category for possessions which understands some things are given by God to Christians simply for enjoyment or pleasure.

Enjoyment

Paul seems to have envisaged that God’s plan for Christians was not simply subsistence, but rather human flourishing as an outcome of the gospel of Jesus Christ. This entailed eternal life in relationship with God, and also living in a way that restores creation, eliminates poverty, and highlights the image of God in every person.

Paul specifically spoke against those who required an ascetic lifestyle, such as forbidding marriage and abstinence from delicious foods that “God created to be received with thanksgiving by those who believe and know the truth” (1 Tim 4:3). He went on to emphasize that “everything created by God is good, and nothing is to be rejected if it is received with thanksgiving” (1 Tim 4:4). These texts showed that Paul seems to have understood a category of goods that were simply to be enjoyed, especially in relationship to God as the giver of all good things.

In summary, Paul called believers to Christ-imitating generosity but also

recognized legitimate categories of retaining possession for sustenance, utility, security, and even aesthetic enjoyment. This latter category was to be thoroughly enjoyed by Christians, who were not required to maintain an ascetic lifestyle. However, compared to the first three conceptual categories, this category had a slippery edge that approached the sin of self-indulgence. As shown in the diagram of the categories of the Pauline balance sheet, this crossing over point from legitimate self-interest into sinful greed is a dashed line that might be traversed at different times in different economic eras, as is pursued in the next chapter. A further development of a time/wage measurement of prices will help define this boundary with greater precision across cultures and through changing economic times.

Indulgence

From a Pauline perspective, God kindly provides many things simply for the enjoyment of his children. Yet, people could easily fall into a temptation to seek enjoyment in things apart from God, and this is a form of the sin of self-indulgence. In his first letter to Timothy, Paul drew a sharp contrast between two types of widows. The first widow, when left all alone, “has set her hope on God and continues in supplication and prayers night and day” (1 Tim 5:5). The second type of widow set her hope in material possessions, but tragically “she who is self-indulgent is dead even while she lives” (1 Tim 5:6). This text suggests that Paul saw a category of worldly possessions that went beyond aesthetic enjoyment into self-indulgence. In this case, self-indulgence could be understood as personal enjoyment to a degree that is personally harmful, impinges on the interests of other people, or replaces the pleasure of knowing Jesus Christ.

Self-indulgence can be expressed in many forms, such as an excessive desire for extravagant furnishings or fine food. Paul described such people whose minds were set on earthly things with the declaration, “their God is their belly, and they glory in their shame” (Phil 3:19). Spending money on delicacies and eating to obesity would be a sign of sinful gluttony as well as a deeper problem of the heart’s focus on greed to spend

surplus money on edible dainties.

Further, Paul gave a charge to the believers in the Philippian church: “Let each of you look not only to his own interests, but also to the interests of others” (Phil 2:4). In a finite world where choices must be made, the decision to enjoy something personally often conflicts with enabling others to share in the same pleasure or something else desirable. Choosing oneself over others would be a sign of self-indulgence.

Also to the Philippian church, Paul condemned certain people who “all seek their own interests, not those of Jesus Christ” (Phil 2:21). In his earthly ministry, Jesus was clear that complete obedience to him necessarily involved sacrifice of personal time, money, and pleasure. Paul likely understood the choice of pleasure in anything, especially those things purchased with money, which conflicted with the calling of Jesus Christ as sinful indulgence driven by greed. Paul condemned such people as “lovers of pleasure rather than lovers of God” (2 Tim 3:4).

The most pernicious form of selfish indulgence was the craving for money itself. Paul wrote that such people “who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction” (1 Tim 6:9). Paul described this love of money as a craving, as well as senseless and harmful desires (1 Tim 6:10). Ironically, this self-indulgence which seems pleasurable actually leads to many pangs and wandering away from the faith. Evidence of such a situation is often the neglect of other important duties required by Scripture, as discussed in the first half of this chapter, for the sake of pleasurable enjoyment of any worldly goods.

In contrast, Paul appealed to the self-interest of people who were tempted to this indulgence and called them to instead store “up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1 Tim 6:19). Paul was not contending that self-interest is wrong in this case, but rather the self-interest is misdirected toward a temporal world that is passing away rather than to an eternal treasure of true life. This fundamentally limited the enjoyment that could be

experienced in this life (though not in eternal life with the Lord Jesus Christ) and provided a definitive category of greed: holding onto possessions simply for one's personal enjoyment to one's own harm, at the expense of others, or in a way that hinders full obedience to Jesus Christ.

Signaling

A final Pauline category of unacceptable greed may best be understood in light of the economic tool of signaling theory. Nobel laureate economist Michael Spence was the first to note that people spend resources to convey information about themselves to others and some activities are undertaken primarily as a signal to other people.⁶¹ For example, a college diploma is a signal to future employers that a potential employee has at least undertaken a rigorous course of study for many years, though it does not necessarily guarantee any specific abilities that might be revealed through certain pre-employment testing.⁶² Even so, a diploma from a reputable seminary or university can serve as a very useful signal of a good future employee.

In the same way, clothing not only provides warmth and facilitates modesty but also is effective at sending signals to other people. A suit and tie in a courtroom signals that a person likely is an attorney, while white overalls on the job often signals another person is a painter, and “scrubs” suggest a person is part of the healthcare profession. Certainly these clothes are functional to each occupation (although this may be disputed in the case of a tie for an attorney), but they also provide a signal that is easily perceived by other people.

⁶¹The seminal article on this topic is by Michael Spence, “Job Market Signaling,” *The Quarterly Journal of Economics* 87, no. 3 (1973): 355–74, doi:10.2307/1882010. For his retrospective view of this topic, see his Nobel laureate address in “Signaling in Retrospect and the Informational Structure of Markets,” *American Economic Review* 92, no. 3 (2002): 434–59, doi:10.1257/00028280260136200.

⁶²For an accessible treatment of this important economic concept (and a transcript), see Russ Roberts and Robin Hanson, “Hanson on Signalling,” Library of Economics and Liberty,” accessed February 8, 2015, http://www.econtalk.org/archives/2008/05/hanson_on_signa.html.

Along these lines, Paul wrote to Timothy, saying “that women should adorn themselves in respectable apparel, with modesty and self-control, not with braided hair and gold or pearls or costly attire” (1 Tim 2:9). Paul specifically stated in the quoted text that modest clothing is necessary, and it can be assumed he expected the functionality of clothing suitable for warmth or a specific occupation. He objected, however, to costly attire that included gold and pearls strictly for ornamentation. Such costly ornamentation went beyond aesthetic enjoyment and merely signaled the riches of the wearer.

In Rome clothing was not essentially for protection from the cold or heat, but rather to reveal the wearer’s rank, age, and wealth.⁶³ In a Greco-Roman environment the clothing, hairstyle, and jewelry of a wife was intentionally calculated as a display of the riches of her husband since men were restricted by custom to wearing plain white robes or togas with a simple purple border.⁶⁴ With respect to braided hair, Paul likely was referring to the practice of rich Roman women who used elaborate hairstyles to signal that at home they had several slaves whose full-time job was to arrange their hair.⁶⁵

⁶³Dupont argues, “The Romans had two reasons for wearing clothes: to maintain a sense of common decency and to display social distinctions. Protection from the cold or heat was not essential; indeed it was often deemed a personal weakness.” Roman soldiers serving in Gaul and Germanica eventually succumbed to the weather and put aside the toga in favor of warmer, close fitting clothes. Florence Dupont, *Daily Life in Ancient Rome* (Oxford: Blackwell, 1993), 258.

⁶⁴Aldrete relates that rich women “wore large quantities of jewelry in the form of rings, pins, necklaces, and earrings. Often these earrings were very large and heavy and dangled from the ears in a succession of levels. Such jewelry was fashioned from gold and studded with precious stones.” Gregory S. Aldrete, *Daily Life in the Roman City Rome, Pompeii, and Ostia* (Westport, CT: Greenwood, 2004), 244–49.

⁶⁵The more elaborate hairstyles were a testimony to the number of hours of slave labor that could be devoted to the task, and thus served as a signal of social status. Fantham provided pictures of statues with more elaborate hairstyles as a signal of status. Elaine Fantham, *Women in the Classical World: Image and Text* (New York: Oxford University Press, 1994), 308–9; Aldrete, *Daily Life*, 240–49. For more background on Roman hairstyling, see E. Bartman, “Hair and the Artifice of Roman Female Adornment,” *American Journal of Archaeology* 105, no. 1 (2001): 1–25; Norbert Haas, Françoise Toppe, and Beate M. Henz, “Hairstyles in the Arts of Greek and Roman Antiquity,” *Journal of Investigative Dermatology Symposium Proceedings* 10, no. 3 (2005): 298–300, doi:10.1111/j.1087-0024.2005.10120.x; J. Stephens, “Ancient Roman Hairdressing: On (Hair)Pins and Needles,” *Journal of Roman Archaeology* 21 (2008): 111–32.

In contrast, Paul urged believers to “walk in a manner worthy of the calling to which you have been called, with all humility and gentleness” (Eph 4:1-2), and a lifestyle of humility likely would not include signaling riches designed to attract the attention of others.⁶⁶ Paul encouraged the Thessalonians to “aspire to live quietly, and to mind your own affairs, and to work with your hands” specifically so that they could “walk properly before outsiders and be dependent on no one” (Thess 4:11-12). Encouraging Christians to work with their hands in the Greco-Roman culture was the exact opposite of prideful signaling theory. It conveyed humility and personal debasement rather than indulgent self-aggrandizement.⁶⁷ In this context, Paul is explicitly aware of how Christians would be observed by nonbelievers, which captures a key element of signaling theory. Likewise, Christians were to “do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves” (Phil 2:3-4). In addition, though Paul is likely referencing financial independence consistent with his earlier injunction, which also could also be consistent with being dependent on the impressions of others required of signaling riches and pride.

A key component of signaling theory contends that the investment is intended to convey positive information to others without necessarily changing the actual substance of the situation. Paul demonstrates an awareness of sinful people who have “the appearance of godliness, but deny its power” (2 Tim 3:5). Likewise, he warns against things which “have indeed an appearance of wisdom,” but “are of no value” (Col 2:23). Accordingly Paul argued, “For if anyone thinks he is something, when he has nothing, he deceives himself. But let each one test his own work, then his reasons for boasting will be in himself alone” (Gal 6:3-5). The broader context of this passage indicates that Paul is not

⁶⁶In this context, Paul expected that Christians would bear with each other in love. Signaling riches, with the concomitant temptation because of the obvious inequality is not consistent with this injunction from Paul.

⁶⁷See, for example, Eph 4:28.

promoting boasting, but encouraging honest assessment and true virtue rather than deceitful appearances.⁶⁸

A contemporary example might make this clearer and serves as the basis of discussion in the next chapter: a base-model 2014 Rolls-Royce Phantom has a manufactured suggested retail price of about \$576,900,⁶⁹ which includes a 12 cylinder engine and an 8 speed automatic transmission, but not bulletproof glass (which is an optional upgrade). A well-equipped 2014 Ford Fusion has a suggested retail price around \$23,120 (and more than twice the fuel economy compared to the 11 mpg for the Rolls-Royce in city driving). For the task of simply transporting an individual from home to the workplace, both vehicles function rather equally. Granted, the comfort of the Rolls-Royce would exceed that of the Ford, but likely not 25 times better as suggested by the difference in price. Also, the materials and construction may be superior, but not sufficiently better to justify the distinction in price.⁷⁰ Obviously, the Rolls-Royce accomplishes more than transporting passengers: it signals the wealth of the owner. Paul seems to categorically reject possessions that merely signal wealth without adding to sustenance, utility, or security. Signaling riches required being observed by other people in the primary enjoyment flowed from pride. Such possessions represent an indulgence based on the perception of other people rather than functionality to accomplish a godly mission.

Paul addressed the attitude of the person who owns such a possession. He instructed Timothy to charge believers who were rich in this present age “not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly

⁶⁸Paul also warned against being carried about by “human cunning” or “craftiness in deceitful schemes” in doctrine or presumably any other area of life in Eph 4:14.

⁶⁹See n. 60 in chap. 4 for more details on the specifications and pricing of each vehicle.

⁷⁰For example, if the Ford Fusion were expected to have a functional life of 10 to 12 years, it is unlikely that the Rolls-Royce would endure for two centuries, or 19 times as long as suggested by the price differential.

provides us with everything to enjoy” (1 Tim 6:17). Paul understood that a heart attitude of haughtiness involves a mixture of pride and self-importance flowing from an excessive regard to the security provided by riches. Many sinful attitudes flow together such that a love of money is akin to being a lover of self, and this frequently is associated with pride, arrogance, lack of gratitude, and abuse of others (2 Tim 3:1-5).

In fact, Paul personally set an example for the believers in this regard. To the Ephesian elders at Miletus, he stated, “I coveted no one’s silver or gold or apparel. You yourselves know that these hands ministered to my necessities and to those who were with me.” (Acts 20:34). Paul had adequate clothing throughout most of his ministry, and he was content with this according to 1 Timothy 6:8. Therefore, in this passage he must be referring to apparel that signaled wealth beyond simple modesty and warmth, because otherwise he would have not even had an occasion for coveting such clothing.

Summary

This chapter has organized texts from the Pauline corpus to develop a framework of categories that distinguish self-interest from greed utilizing a Pauline income statement and balance sheet. Specifically, Paul called all believers to work profitably in the home, local church, and marketplace.⁷¹ This work by God’s grace and human effort and ingenuity should generate a surplus over time. Earning an honest wage or profit is an indication of serving other people and obeying God’s command to subdue creation.

This desire to serve reached a point of sinful greed, however, when it harmed other people for gain or caused neglect of other important duties. Further, the love of money made money the ultimate objective rather than a means of measuring success.

With respect to retaining possessions, Paul encourages generosity, but also recognizes that Christians could retain possessions for sustenance of the family, property

⁷¹See chap. 2 n. 5 for clarification of how the economic understanding of the terms “profit” and “profitability” are used in the contexts of the local church and home, while accounting profits are used in reference to marketplace contexts.

that provided utility to earn a living, possessions as security against future calamities, and also goods for aesthetic enjoyment. These possessions crossed a line into greed, however, when they were retained simply for indulgence or signaling rather than giving away such surplus goods. Indulgence can be indicated by harm to one's self or placing one's interests of others. Signaling riches were possessions whose primary purpose was to communicate positive information about the owner to other people.

Utilizing this Pauline framework of the income statement and balance sheet, the next chapter introduces an economic tool of time/wage analysis that provides greater precision to measuring the crossing over point between self-interest and greed on the Pauline balance sheet. The last two chapters of this dissertation compare this framework to the Second Temple literature and three schools of philosophy prominent in Paul's day.

CHAPTER 4

MEASURING GREED WITH THE ECONOMIC TOOL OF TIME/WAGES

As observed in the first chapter, a common characteristic of many definitions of greed is the use of words such as “inordinate,” “excessive,” and “too much.”¹ Unfortunately, such terms often lead to subjective decisions which can change from culture to culture and over time.

The prior chapter addressed this issue of subjectivity by organizing ideas from the Pauline corpus into a categorical income statement. It concluded that acquisitiveness to the extent of sinning against others or neglecting a required duty was an indication of greed, which is inordinate, excessive, or too much self-interest. Further, it showed a heart that loved money more than God and a mentality that pursued money as the ultimate goal rather than a means of measurement was also an indication of sinful avarice. This framework transcends cultures and remains true in changing economic eras. For instance, deceiving a customer to complete a sale would be evidence of greed, whether the deception occurred while haggling in a Middle Eastern bazaar, over the airwaves in a black and white television commercial, or in a pop-up advertisement in an Internet browser.

The Pauline balance sheet developed up to this point, however, only has one category that can be applied in a way that transcends time and culture. The first category of sustenance is stable because it consists of a minimum standard of necessary food and

¹William W. Wells, *The Agony of Affluence* (Grand Rapids: Cantilever, 1989), 62; Rebecca Konyndyk DeYoung, *Glittering Vices: A New Look at the Seven Deadly Sins and Their Remedies* (Grand Rapids: Brazos, 2009), 100; Craig L. Blomberg, “Neither Capitalism nor Socialism: A Biblical Theology of Economics,” *Journal of Markets & Morality* 15, no. 1 (2012): 215.

clothing which applies to most human beings throughout history.² In other words, the quantity and quality of food and nutrients needed to stay alive has not changed dramatically for human beings in general.³ Further, necessary clothing for human modesty and protection against the elements has remained essentially the same for all people at all times with only adaptations for different climates and cultures around the world.⁴ While this first category is the most widely applicable, it is also the least helpful for informing Christians about what possessions represent a surplus that ethically could be given to others in need.⁵

In the other parts of the Pauline balance sheet, however, a single good or service might fit into more than one of the other categories. For this reason the balance

²Economists have historically recognized this category of subsistence as a universal boundary for the setting of wages. David Ricardo argued, “The natural price of labor is that price that, given the habits and customs of the people, enables workers to subsist and to perpetuate themselves without a change in their numbers. The natural price of labor depends on the price of the necessities of life required by the laborers and their families.” Malthus understood this as “being a biological subsistence wage.” Ricardo and Malthus, quoted in Stanley L. Brue and Randy R. Grant, *The Evolution of Economic Thought* (Fort Worth: Dryden, 2000), 117–19; Adam Smith worked through the bloodless economic logic of the true minimum wage for sustenance: “A man must always live by his work, and his wages must at least be sufficient to maintain him. They must even upon most occasions be somewhat more; otherwise it would be impossible for him to bring up a family, and the race of such workmen could not last beyond the first generation. Mr. Cantillon seems, upon this account, to suppose that the lowest species of common labourers must every where earn at least double their own maintenance, in order that one with another they may be enabled to bring up two children; the labour of the wife, on account of her necessary attendance on the children, being supposed no more than sufficient to provide for herself. But one-half the children born, it is computed, die before the age of manhood. The poorest labourers, therefore, according to this account, must, one with another, attempt to rear at least four children, in order that two may have an equal chance of living to that age. But the necessary maintenance of four children, it is supposed, may be nearly equal to that of one man.” Adam Smith, *The Wealth of Nations*, ed. Edwin Cannan (New York: Modern Library, 1994), 77–78.

³For additional information about nutritional requirements for cultures around the world, see Report of a Joint FAO/WHO/UNU Expert Consultation, *Human Energy Requirements*, Food and Nutrition Technical Report Series (Rome: World Health Organization, 2001).

⁴Certainly the invention of nylon and fabrics made of Gore-Tex have significantly improved the quality of life for many people, but strictly speaking these do not represent a change in what is needed for survival or an adjustment to the Pauline category of subsistence.

⁵Presumably, Campolo would be satisfied with only two categories on a Pauline balance sheet: subsistence and surplus (of everything else). Chap. 6 of this dissertation shows that his position is similar to the perspective of Epicurus. Anthony Campolo, *Seven Deadly Sins* (Wheaton, IL: Victor, 1987), 130.

sheet as presented needs further refinement to increase its usefulness for informing ethical choices. This need for refinement might best be illustrated with an example that consists of both a material good and a service, namely the ability to communicate wirelessly using a cell phone.

The DynaTAC from Motorola was the first commercial cell phone released in 1983 at a price of \$3,995.⁶ Since it was a status symbol that appeared in the movie “Wall Street” and popular television shows like “Saved by the Bell,” it easily fell into the Pauline balance sheet category of signaling riches.⁷ Even as cell phones became less expensive and more widely available over the next fifteen years, owning an expensive phone was an indulgence, especially since payphones were widely available at that time.

The Nokia 3310 GSM “candy bar phone” was released in 2000 and became one of the best-selling mobile phones of all time.⁸ It featured classic games that were a precursor to the entertainment features of later smartphones. For many people, it fell into the Pauline balance sheet categories of enjoyment because it enabled convenient phone conversations even while driving and eliminated the need to keep coins for a fixed pay phone. The ability to make a cell phone call even crossed into the category of security, especially for vulnerable persons who traveled alone. In 2015, owning a cell phone was expected for many occupations in the United States, so it actually could be considered a tool that is now in the category of utility. The ability to use a cell phone might even

⁶For comparison, \$3,995 in 1983 would represent \$9,375 dollars of purchasing power in 2015, according to the Bureau of Labor Statistics. For more information on the DynaTAC, see Stephen Miller, “Son of Founder Turned Motorola into Cellphone Giant,” *Wall Street Journal*, October 13, 2011, sec. US, accessed February 20, 2015, <http://www.wsj.com/articles/SB10001424052970204774604576627430939096132>.

⁷The incredible riches of Gordon Gekko were intentionally signaled as he walked along the beach at sunset prominently speaking on his Motorola DynaTAC phone. Oliver Stone, dir., *Wall Street* [Motion picture], United States, Twentieth Century Fox Film Corporation, 1987.

⁸Alexis Kleinman, “The 8 Most Important Cell Phones Ever,” *The Huffington Post*, April 3, 2013, accessed February 20, 2015, http://www.huffingtonpost.com/2013/04/03/cell-phone-birthday_n_3007003.html.

approach the category of subsistence for farmers in rural India whose lives significantly depend on a central cell phone to learn information about pesticide use and market prices for crops in local towns.⁹ Figure 6 illustrates the movement of cell phones and calling services across the categories of the Pauline balance sheet from signaling riches to utility, or even sustenance.

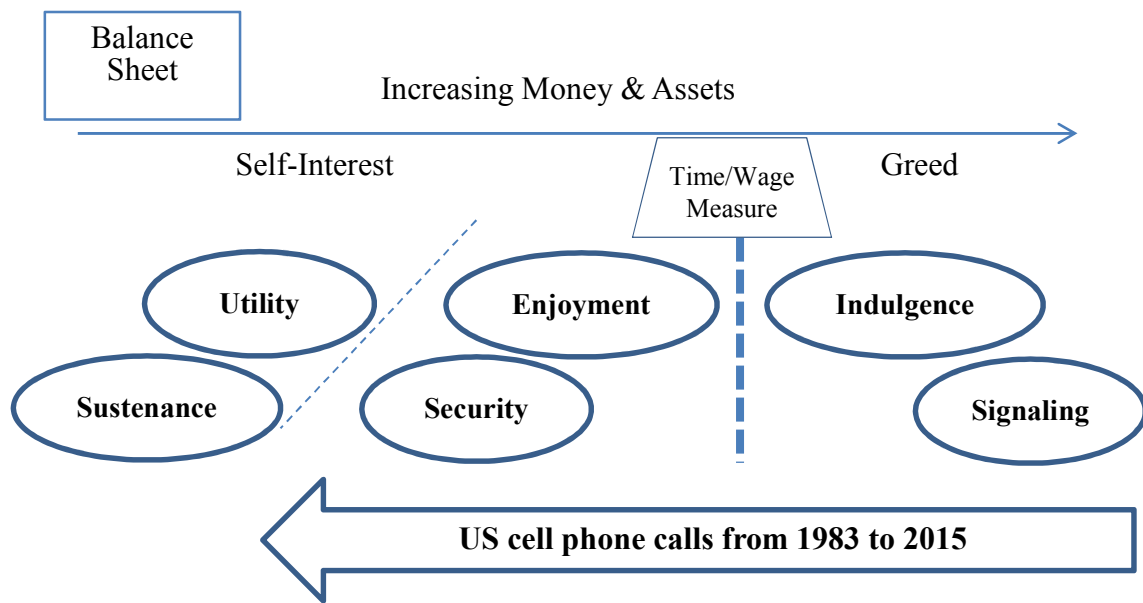


Figure 6. Changing categories for cell phones and call service

This example illustrates that categorizing a good and service such as a cell phone call requires an understanding of a specific culture and level of economic development. The Pauline balance sheet would be more useful if each category could be measured with a uniform standard.

⁹For more background information on how cell phones are helping to lift subsistence farmers out of poverty, see Shawn Cole and Asanga Nilesh Fernando, *Mobile Phone-Based Agricultural Extension in India: Translating Research into Action* (Gujarat, India: Abdul Latif Jameel Poverty Action Lab, 2012), accessed February 20, 2015, <http://www.povertyactionlab.org/evaluation/mobile-phone-based-agricultural-extension-india>; Debasish Roy, “A Perspective of Adoption of Mobile Applications in Rural India,” *International Journal of Green Computing* 5, no. 1 (2014): 62–77, doi:10.4018/ijgc.2014010105. In more developed economies, a cell phone likely could not be classified as necessary for subsistence, though it seems to approach this category for many millennials who keep a smart phone at hand both day and night.

This chapter seeks to develop a method that standardizes the categories on the Pauline balance sheet so that they remain applicable across cultures and time. This method involves introducing two additional categories implicitly recognized by the apostle Paul and combining them to form an index for analytical comparison.

Implications of Pauline Categories for Life and Gifting

In the extant letters of Paul, the apostle consistently presupposed that human life was a gift from God and God provided specific gifting to each individual. This section reviews several Pauline texts that illustrate this assumption and then analyzes the implications of these two concepts considered together.

Life and Gifting in the Pauline Corpus

First, Paul recognized that all life is a gift from God, and the length of everyone individual's life is determined by God. When he was preaching on the Areopagus, Paul described the God who made the world and everything in it as the one who “gives to all mankind life and breath and everything” (Acts 17:24-25). Likewise Paul charged Timothy “in the presence of God, who gives life to all things [ζωογονοῦντος]” (1 Tim 6:13).¹⁰

These texts suggest that Paul understood life as a gift from God, and God had determined a specific length and situation of life for each individual. Along these lines, Paul wrote to the Corinthians, “Only let each person lead the life that the Lord has assigned to him, and to which God has called him. This is my rule in all the churches” (1 Cor

¹⁰Bauer et al., understands that ζωογονέω can carry the meaning of “give life to” and to “keep or preserve alive.” Knight prefers the former (citing the LXX parallel in 1 Sam 2:6), while Mounce agrees with Fee that the latter is more likely. For the purpose of this discussion, either understanding supports the argument since both imply that God determines the end of a person's life and thus establishes a limit to earning potential in the marketplace. Walter Bauer et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature* 3rd ed. (Chicago: University Of Chicago Press, 2001), 341; George W. Knight, *The Pastoral Epistles*, *New International Greek Testament Commentary* (Grand Rapids: W. B. Eerdmans, 1992), 263; William D. Mounce, *Pastoral Epistles*, *Word Biblical Commentary*, vol. 46 (Nashville: T. Nelson, 2000), 357.

7:17).¹¹ The universality of this rule to all the churches implies that Paul understood time as a limited commodity given by God in a way that was particular to each different believer.

Second, Paul was aware that God intentionally provided specific gifts and capabilities to each believer to serve in the church, the home, and presumably the marketplace.¹² To the Roman believers he wrote, “Having gifts that differ according to the grace given to us, let us use them” (Rom 12:6). Moo provides a helpful explanation of why the verb “let us use them” should be supplied in this verse: “Paul is then not just listing gifts; he is exhorting each member of the community to use his or her own gift diligently and faithfully to strengthen the body’s unity and help it to flourish.”¹³ This understanding of helping people to flourish likely also extends in some way to a marketplace context.

Similarly, he asked the Corinthian Christians, “What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?” (1 Cor 4:5). Though Paul’s focus in these passages was primarily gifting for service within the church, the differentiation of these characteristics among people also could serve as an

¹¹Dibelius and Conzelmann note that “Paul is not providing an analysis of man in himself and of the capabilities of the ‘spiritual’ man, but is giving an admonition to the Christian just as he is, with his particular gifts.” This understanding is consistent with how this text supports the current argument in this section. Martin Dibelius and Hans Conzelmann, *The Pastoral Epistles: A Commentary on the Pastoral Epistles* (Philadelphia: Fortress, 1972), 125.

¹²Paul provided extensive, though not exhaustive lists, of such gifts in Rom 12:6-8 and 1 Cor 12:4-11.

¹³Likewise, in 1 Cor 12-11, Paul explicitly refers to spiritual gifts such as faith, healing, miracles, prophecy, and tongues, which are only given to people with the Spirit and are of primary value in the church. In Rom 12, Paul refers to Spirit-empowered gifts, which are useful in the church and in the marketplace such as generosity, mercy, zeal, and hospitality. Douglas J. Moo, *The Epistle to the Romans*, New International Commentary on the New Testament (Grand Rapids: Wm. B. Eerdmans, 1996), 764. See also Thomas R. Schreiner, *Romans*, Baker Exegetical Commentary on the New Testament (Grand Rapids: Baker, 1998), 654–55.

economic difference between individuals that allows for a comparative advantage in the marketplace (1 Cor 12:4-6).¹⁴

The Relationship of Gifting to Wages

This section briefly considers the economic theory of labor markets in order to clarify the relationship between Paul’s understanding of gifting and the prevailing wage an individual might earn in the marketplace.¹⁵ The term “wages” is used in an economic sense in this discussion to refer not only to the hourly rate paid to many unskilled workers, but also to the salaries and other benefits paid in total to both skilled and unskilled workers. In other words, the wage is the “price” that must be paid in whatever form by a firm to engage the services of an individual worker. This wage, or the price of labor, is set by the interaction of the forces of supply and demand in the labor market.¹⁶

Miller provided a standard economic definition: “The demand for labor is a derived demand determined by each worker’s marginal revenue product.”¹⁷ From this

¹⁴David Ricardo based his argument for the efficiency of free trade on the foundation of comparative advantage. Since every individual was unique in gifting and ability, each had a different opportunity cost for time. This cost differential ensured that groups of individuals would benefit from specialization and trade based on these relative comparative advantages. For an accessible overview of his work, see Brue and Grant, *The Evolution of Economic Thought*, 123–26. For an expansion of the theory of comparative advantage as the basis for free trade among nations, see Robert Pindyck and Daniel Rubinfeld, *Microeconomics* (Upper Saddle River, NJ: Prentice Hall, 2008), 606–10.

¹⁵A similar process could be undertaken to demonstrate how the specific leadership gifting of entrepreneurs leads to the organization of firms and eventually to honest profits through serving customers in the marketplace. Because the number of entrepreneurs in an economy represents a relatively small proportion relative to total wage earners, however, this discussion will be limited to wages earned by individuals rather than introducing the greater complexity of profits earned by a firm.

¹⁶For clarity, it is helpful to remember that the supply curve in the labor market consists of individuals who are willing to offer their services at various wages. The demand for labor in this resource market comes from firms, and this is often counterintuitive for those who might have studied the product markets where supply comes from firms and demand is the sum of consumer desires. Further, the demand for labor is a “derived demand” or a function of the demand for goods and services of an individual firm in the product market. In other words, a company only demands labor after recognizing a consumer demand for the output of the firm.

¹⁷Roger LeRoy Miller, *Economics Today: The Micro View* (San Francisco: Canfield, 2006), 698.

viewpoint, “marginal revenue product” represents the contribution to a firm’s revenue that directly results from the addition of a marginal or incremental employee.¹⁸ The first conclusion that follows from these definitions is that in general a firm would be willing to pay a higher wage for a more productive worker or conversely a more productive worker would be able to earn a higher wage in the labor market.¹⁹ In addition, as the productivity of the labor force of a nation increases over time, it follows that wages also will increase overall.²⁰

In summary, wages in the marketplace are ultimately based on productivity, or effectiveness in serving customers, as well as scarcity and the desirability of a skill.²¹

Though every person has inherent dignity from being created in the image of God, different gifts and motivations are valued differently in the marketplace.²² For example, a

¹⁸This definition follows from the assumption that a profit-maximizing firm will not hire an additional employee unless the impact of that individual's work is expected to create incremental revenue in excess of the cost of wages required to employ the additional person.

¹⁹The focus of this analysis is on the supply of labor, or the effect that differences among employees will have on the earned wage or price of labor. Many other variations in wages can be accounted for by considering the demand for labor, or the nature of differing occupations. For example, Adam Smith noted several different characteristics of jobs which increase or decrease the prevailing wage of that position. Among the notable characteristics, he recognized the agreeableness of the occupation, the cost of acquiring the necessary skills and knowledge, the regularity of employment, the level of trust and responsibility expected, and the probability or improbability of success. Brue and Grant, *The Evolution of Economic Thought*, 82–84. In a labor market that allows for the relatively free movement of workers from one position to another, essentially every worker faces such distinctions in the characteristics of the available jobs somewhat equally. Such a simplifying assumption is reasonable because this analysis is not attempting to account for all of the reasons that wages vary in the labor market, but only the wage differentials associated with distinctions in individual gifting or productivity.

²⁰Mankiw documents that between 1960 and 2009 the output a typical US worker produced in an hour rose by 183 percent because of technological change. During the same time period, average wages adjusted for inflation increased 150 percent. The correlation is clear, and the shortfall in wages is partly explained by the fact that firms increased the amount of labor employed by 87 percent. This suggests that the technological innovations of this period were labor-augmenting rather than labor-replacing. N. Gregory Mankiw, *Principles of Microeconomics* (London: South-Western, 2012), 381–89.

²¹The factors of this analysis would be true even if an individual is serving “internal customers” who are also part of a larger firm or non-profit organization.

²²Certainly gifting and motivation can change with experience over time and be enhanced by formal education and other training, but for the sake of this analysis it is sufficient to establish that distinctions exist between people and therefore wages will not be identical for everyone.

taller person might be more productive at picking apples than a shorter person and thus command higher wage in that line of work. Likewise, one gifted to serve (Rom 12:7a) could also enjoy a job in the hospitality industry, such as in a restaurant or hotel. In addition, someone gifted to teach in the church (Rom 12:7b) might also have the ability to teach in other areas of life as well, such as a high school or community college. One who cheerfully does acts of mercy (Rom 12:8c) probably would be successful as a social worker. Finally, someone gifted for leadership in the church (Rom 12:8b) likely would have the traits and abilities necessary to hold a position of leadership in the community or marketplace. Since the prevailing wages for leadership, hospitality, service, or teaching vary in different cultures and change over time, one would expect that variations in gifting would also result in different labor market wages.

The Time/Wage Index

Explaining the causes of all of the variation of wages in the marketplace is beyond the scope of this discussion. For this analysis it is sufficient to note that as God gives life and gifts to different individuals, people will have different earning power in the marketplace and diverse lifetime earnings. Putting these together suggest that every individual has a wage-earning ability that is given by God and each person can earn money in the marketplace for the duration of a lifetime that God has determined.²³ This notion can be represented with the following two equations:

²³This maximum value theoretically represents the envelope or outer boundary of lifetime earnings. Of course, earnings could be much lower because of personal choice, the effect of sinful idleness, illness, accidents, or external economic events.

$$(\text{Wage per hour}) \times (\text{Hours worked}) = \text{Price of a specific good or service}$$

$$\text{Hours worked} = (\text{Price of a specific good or service}) \div (\text{Wage per hour})$$

Figure 7. Equations showing the price of goods in hours of human life

These two equations are functionally equivalent but represent two different perspectives of the combination of the Pauline categories of gifting and life. The first expresses the reality that the price of obtaining any specific good is equal to the wage one earns per hour multiplied by the number of hours worked.²⁴ The second equation expresses the idea that the price of obtaining a specific good or service, when divided by the wage per hour, actually yields the number of hours of human life required.²⁵ In other words, this standardizes the value of any specific good or service across cultures and through history because the price is measured in the uniform “currency” of an hour of human life.²⁶

Utilizing the latter form of the equation, the price of individual goods across culture and over time can be measured and compared using the number of hours that the average worker at an average wage would need to work in order to obtain such a good or

²⁴For the sake of simplicity, this analysis overlooks the impact of taxation and tithing to local churches. Taxes vary with jurisdiction and Christians are not in complete agreement over the proper levels of generosity, and incorporating these additional complexities would not necessarily affect the conclusions of this discussion.

²⁵This analysis is similar to indices used by the Bureau of Labor Statistics. For example, the BLS used expenditures by category as a percentage of household income to compare prices for different categories of goods in the United States, Canada, United Kingdom, and Japan. This dissertation uses individual wages rather than household income for two reasons. First, individual wages can be linked to the biblical category of gifting and length of life. Second, the composition of households has changed significantly over the last century. For more background on such BLS indices, see US Bureau of Labor Statistics, “Focus on Prices and Spending: Consumer Expenditure Survey,” March 2012, accessed February 27, 2015, http://www.bls.gov/opub/focus/volume2_number16/cex_2_16.htm.

²⁶Granted, ethicists may argue that one human life has greater value than another, but this dissertation does not enter into that discussion. The rest of this dialogue utilizes the aggregation of the average wage of an average worker which makes such speculation unnecessary.

service. This hourly measurement provides a standardization for the categories on the Pauline balance sheet by measuring in hours of human life. For example, it might be acceptable to invest 50 percent of one's working hours in food for subsistence in a developing economy. On the other hand, it could be argued that spending half of one's life to acquire a Rolls-Royce Phantom would be an indulgence and involve a category of unacceptable signaling riches. The next sections present two examples to clarify this concept.

Example 1: Food prices, such as a 3 ½ pound frying chicken. The prices of 10 different types of food are shown in table 1 for 1913 and 2013 according to statistics compiled by the Federal Bureau of Labor Statistics.²⁷ The first two columns show the average nominal prices (or “sticker price”) per pound for the different commodities at two different times. The third column displays the percentage change over a century.²⁸ For example, the price of ham was \$0.25 per pound in 1913 and \$2.69 per pound in 2013 which represents a nominal change of 1,073 percent. However, the purchasing power of the US dollar declined significantly because of inflation over that 100 year period, so it is important to distinguish between increases in the price of ham from decreases in the purchasing power of the dollar.²⁹

²⁷The food prices can be found in Jonathan Church and Ken Stewart, “Average Food Prices: A Snapshot of How Much Has Changed over a Century: Beyond the Numbers,” US Bureau of Labor Statistics, February 2013, accessed February 27, 2015, <http://www.bls.gov/opub/btn/volume-2/average-food-prices-a-snapshot-of-how-much-has-changed-over-a-century.htm>. Nominal and adjusted wages are available from Donald M. Fisk, “American Labor in the 20th Century,” US Bureau of Labor Statistics, January 2003, accessed February 20, 2015, <http://www.bls.gov/opub/mlr/cwc/american-labor-in-the-20th-century.pdf>. For more background on whole and dressed chicken, see Trent Hamm, “The Frugal Whole Chicken (or, Waste Not, Want Not),” The Simple Dollar, December 10, 2013, accessed February 27, 2015, <http://www.thesimpledollar.com/the-frugal-whole-chicken-or-waste-not-want-not/>.

²⁸Prices are per pound except for eggs (per dozen) and the chicken which for illustrative purposes is chosen from the nine categories of chickens tracked in 1913 to be a 3 1/2 pound frying hen which has been dressed, but not drawn.

²⁹Since gold does not change its characteristics over time, it serves as an excellent proxy for changes in the purchasing power of currencies. For example, the price of gold in 1911 was \$18.92 and over the next century rose to \$1,571.52 in 2011. This implies a decrease in the value of the dollar of 99 percent

A better comparison can be achieved by dividing the price of a commodity by the average wage to yield the number of hours required to purchase that good. The middle columns show the price of the same commodities as measured in hours of life for the average worker. The average wage in 1913 was \$0.23 per hour and rose to \$24.67 per hour by 2013.³⁰ The percentage changes for the hourly costs are negative representing the dramatic decrease in prices over the measured century. The last two columns show for reference the price of the goods measured in minutes; this provides greater precision to the comparisons since the hourly cost declined so significantly.

Table 1. Comparison of prices in dollars and hours for 1913 and 2013

	Avg. Nominal Prices (dollars/lb.)		% Change	Avg. Price (Hours)		% Change	Memo: Avg. Price (Minutes)	
	1913	2013		1931	2013		1931	2013
Chicken (3.5 lb.)	\$0.805	\$3.080	383	3.50	0.12	-96	210	7
Eggs (dozen)	0.373	1.933	518	1.62	0.08	-95	97	5
Rice	0.086	0.715	831	0.37	0.03	-92	22	2
Butter	0.409	3.501	856	1.78	0.14	-92	107	9
Ham	0.251	2.693	1073	1.09	0.11	-90	65	7
Sugar	0.058	0.683	1178	0.25	0.03	-89	15	2
Bacon	0.254	4.407	1735	1.10	0.18	-84	66	11
Sirloin Steak	0.238	5.705	2397	1.03	0.23	-78	62	14
Bread	0.056	1.422	2539	0.24	0.06	-76	15	3
Potatoes	0.016	0.627	3919	0.07	0.03	-63	4	2
Memo:								
Hourly Wages	\$0.23	\$24.67						

and accounts for a significant amount of the increase in the nominal cost of ham. Even if there is speculative excess for gold in one currency, arbitrage opportunities to purchase gold with other currencies will tend to equalize these effects over time. National Mining Association, "Historical Gold Prices-1833 to Present," accessed February 28, 2015, www.nma.org/pdf/gold/his_gold_prices.pdf.

³⁰United States and Bureau of Labor Statistics, *History of Wages in the United States from Colonial Times to 1928* (Washington, DC: US GPO, 1934); US Bureau of Labor Statistics, "Table B-3. Average Hourly and Weekly Earnings of All Employees on Private Nonfarm Payrolls by Industry Sector, Seasonally Adjusted," accessed February 15, 2015, <http://www.bls.gov/news.release/empst.t19.htm>.

To elaborate on a specific example utilizing the Pauline balance sheet, a worker in 1913 needed to work approximately 3 ½ hours at the average wage to purchase a frying chicken for dinner. Therefore, more than one third of a 10-hour work day was needed simply to purchase a main meat course for dinner, not including any bread, vegetables, clothing, or shelter that a family might need.³¹ A similar average worker in 2013 only needed to work 0.12 hours or about seven minutes to purchase a chicken of the same weight. Though the nominal cost in dollars of the bird increased 383 percent, in terms of lifetime hours for the average worker, hourly cost of the chicken declined 96 percent from 210 minutes to 7 minutes. According to this measure, chickens in the United States cost much less in terms of human life than ever before in history.³²

With this perspective for the Pauline balance sheet, it is not a surprise that a chicken has been used as a signal of economic prosperity. Henry the IV of France (1553-1610) reputedly said, “I want there to be no peasant in my realm so poor that he will not have a chicken in his pot every Sunday.”³³ At this point in history, being able to eat meat

³¹Faced with this economic reality, my grandmother and many others of her generation made the rational choice of raising chickens for eggs and meat rather than purchasing these foodstuffs in the marketplace. As the economic situation has changed over time, the rational choices of consumers have also changed such that few members of my generation have ever killed, plucked, and cooked a chicken.

³²These financial and wage calculations do not compensate for the quality of the chicken, though such an adjustment would only make the results more conclusive. The 2013 chicken was sold in a clear plastic wrap suitable for inspection both by the USDA and the ultimate consumer. The comments of Susan Swaysgood from a 1913 newspaper indicate the risks associated with purchasing a chicken at the turn of the twentieth century: “Now suppose I decide to invest my dollar in broilers. In the first place, I take the risk of whether they are well fed or just a bunch of feathers. That is one of the greatest drawbacks in buying poultry. These particular broilers were Leghorns, and if well fed, Leghorn broilers are plump and nice; but if poorly fed, they are just scraggy and by the time they are cooked there is not enough left to tell the story. So in the first place the buyer takes this risk; then the chickens must be killed and dressed and left to cool before they can be cooked, so that a dollar’s worth of live chicken causes quite a little work before it is really ready to cook; then the cooking requires a little more work than boiling, but as most cooks do not object to that, it is not of so much importance. In small chickens nearly all the meat is eatable, and there is very little waste except the bones, which do not weigh much; but in older fowls there is more waste and more work in preparing for the table, so the real value of the meat is offset in more ways than one.” Susan Swaysgood, *Pacific Rural Press (California Digital Newspaper Collection)*, July 26, 1913, sec. A.

³³Hugh Rawson and Margaret Miner, *The Oxford Dictionary of American Quotations* (Oxford: Oxford University Press, 2006), 520.

every day (or even at every meal!) would have been categorized as signaling riches. In 1928, a Republican presidential campaign slogan promised the indulgence of “a chicken in every pot and a car in every garage.”³⁴ By 2015, being able to afford a chicken at any meal for the average worker is no longer considered a luxury item because it only requires seven minutes of labor.

Spending 3 ½ hours of labor for the average worker on the main course for a meal in 2015 would be the equivalent of an \$86 main course, not including bread, vegetables, or beverages. Incidentally, this is about the price of “TurDucKen” specialty poultry, which in the United States might be served on a special occasions such as Christmas, but certainly not every day for the average worker.³⁵ Expressing categories as hours of life provides a standardized measurement that tends to remain the same over time.³⁶

Example 2: Automobiles. When the Ford Model T was introduced on October 1, 1908, the manufactured suggested retail price (MSRP) was \$825.³⁷ The 2015 Mustang was introduced with a MSRP of \$27,320.³⁸ From a nominal price comparison, the Mustang

³⁴Ibid., 519.

³⁵A TurDucKen, as the name implies, is a chicken stuffed into a duck inside a turkey. With a cornbread dressing, a TurDucKen costs \$79.99 with free shipping. This is still not an entirely accurate comparison, however, since a TurDuKen weighs 15 pounds, and would serve many more than a 3 ½ pound hen fryer. TurDucKen.com, accessed February 28, 2015, <http://www.turducken.com/>.

³⁶Deciding on the exact number of hours of labor that would distinguish an indulgence from something that simply belongs in the category of enjoyment is beyond the scope of this dissertation. The goal of this dissertation is to provide a standardized measurement based on biblical Pauline categories to facilitate such a dialogue.

³⁷Ford Media Center, “Model T Facts,” August 5, 2012, accessed February 27, 2015, <https://media.ford.com/content/fordmedia/fna/us/en/news/2013/08/05/model-t-facts.html>.

³⁸This price assumes a 2015 Ford Mustang EcoBoost Fastback, 2.3L Engine, 6-speed SelectShift Automatic Transmission, HID Headlamps with signature lighting, 3.15 limited slip rear axle, 17” Sparkle Silver painted aluminum wheels, Ebony interior and black exterior, SYNC bluetooth system, AM/FM/Stereo/Single-CD, Cloth Seat package 100A, auto-dimming rearview mirror, cabin air filter, leather-wrapped parking brake handle, illuminated and locking glove box, automatic headlamps with wiper activation, dual bright exhaust, LED sequential taillamps, LED fog lamps, blade decklid spoiler, rear-

costs 33 times more than the Model T, or a 3,311 percent increase in price over 107 years. However, adjusting for inflation, the price of the Model T in 2015 would be around \$19,476 according to the Bureau of Labor Statistics CPI calculator.³⁹ This tool would suggest that the Mustang costs only 40 percent more. The significant difference represents the fact that the US dollar in 2015 had devalued because of inflation compared to 1913.⁴⁰

The hourly index proves to be the most illuminating measurement. In 1908, the average worker earned approximately \$0.23 per hour, thus the hour of life cost of the Model T was approximately 3,587 hours of work at the average wage.⁴¹ For perspective, a worker on the job for 40 hours a week and 50 weeks a year (with two weeks of vacation), will work 2,000 hours annually. This indicates that when the Model T was introduced, it required 1.8 years of labor to purchase, assuming that worker could save every single paycheck without any diversion for taxes, tithing, shelter, clothing, or food. In other words, at its introduction, a Model T was a luxury beyond the reach of the average person, and, indeed, history shows that early cars were used only as playthings for the rich.⁴²

In contrast, the 2015 Mustang requires only 1,103 hours for the average worker

window defroster, tilt and telescoping steering wheel, 6-way power driver's seat, rear view camera, dual front airbags, Safety Canopy side-curtain airbags, driver's knee airbag, two smart-charging USB ports, Easy Fuel capless fuel filler, Intelligent Access with push-button start, two Powerpoints, active noise cancellation, SOS post-crash alert system, Securilock passive anti-theft system, perimeter alarm, individual tire pressure monitoring system, and remote keyless entry. The Model T did not include any of these features at its introduction in 1908. Ford Motor Company, "2015 Ford Mustang: Build and Price," accessed February 27, 2015, <http://bp3.ford.com/2015-Ford-Mustang?lang=en#/MakeItYours/Config>.

³⁹"CPI Inflation Calculator," accessed February 27, 2015, <http://data.bls.gov/cgi-bin/cpicalc.pl>.

⁴⁰Ibid.

⁴¹Fisk, "American Labor in the 20th Century."

⁴²Henry Ford recognized that automobiles were available only for rich people, and famously declared, "I will build a motorcar for the great multitude. It will be large enough for the family but small enough for the individual to run and care for. It will be constructed of the best materials, by the best men to be hired, after the simplest designs that modern engineering can devise. But it will be so low in price that no man making a good salary will be unable to own one – and enjoy with his family the blessings of hours of pleasure in God's great open spaces." The Henry Ford, "Henry Ford and Innovation," accessed February 27, 2015, <http://www.thehenryford.org/education/erb/HenryFordAndInnovation.pdf>.

or about seven months labor to purchase. Using this hourly tool for standardization, the Mustang actually cost 70 percent less in terms of human life than the Model T. By this measure, a Mustang is less of a luxury in 2015 than a Model T was in 1908. This should not be a surprising conclusion, and, in fact, it vastly understates the situation as demonstrated in the next section.

Adjusting for quality and features. The feature content, utility, and reliability of the vehicles are on different orders of magnitude. A 2015 Mustang has an engine with 310 horsepower (compared to 20 horsepower for the Model T), top speed over 100 miles per hour (compared to about 45 MPH), and achieves 25 to 31 miles per gallon (compared to 13 to 21). Also the Mustang carries twice the weight for safety, and includes air-conditioning, cruise control, a sound system, airbags, and an anti-theft system among a myriad of other features that did not exist on the earlier Ford product.

Further, no financing was provided for the Model T. Only a rich person could amass about two years of wages in cash at one time to purchase an automobile in 1908. In contrast, the availability of 36, 48, and even 60-month financing allows even a below-average worker to actually enjoy the transportation benefits of an automobile while working to pay for the same vehicle at interest rates that are less than usurious. Indeed, in some situations in 2015, 0 percent financing was available for qualified buyers (and this does not seem to be a usurious interest rate).⁴³

Therefore, using the hourly price for economic analysis suggests just as the chicken was at least 96 percent less expensive from 1910 to 2014, the Mustang might cost 99 percent less than a Model T automobile after adjusting for feature content. It is not surprising that a good produced with more automated manufacturing (a car compared to a chicken) actually had more opportunities for reduction in price because of specialization and economies of scale.

⁴³Ford, “2015 Ford Mustang: Build and Price.”

Setting precise boundaries of the number of hours that delineate each category is a task for future ethicists. This analysis suggests, however, that the Pauline categories are stable across culture and over time if they are measured in hours of human life rather than in a specific currency or gold. As the prices of many goods have been declining in terms of hours of life, the next section introduces a second measurement that addresses the reality that lifetime hours and earning power have been increasing over time.

The Lifetime Earnings Index

Considering the price of goods and services in terms of hours of human life leads to a second implication from these two Pauline categories of life and gifting. Any given person theoretically would have an outside envelope or a maximum of total lifetime earnings.⁴⁴ This could be described by the following equation:

$$(Wage\ per\ hour) \times (Hours\ worked\ per\ year) \times (Years\ worked) = Lifetime\ Earnings$$

Figure 8. Maximum lifetime earnings estimate

In the United States in 2015, for example, the average worker will be on the job 34.6 hours per week for 50 weeks each year with two weeks of vacation.⁴⁵ This represents 1,730 hours of work every year. The prevailing wage as of January 2015 was \$24.75 for the average worker, suggesting an average annual wage of \$42,817.⁴⁶ A

⁴⁴This discussion is simplified with the assumption that a person does not receive a large inheritance or substantial gifts, which would make this analysis applicable to the majority of people. Though adding complexity, including a large inheritance would not substantially change the conclusions of this analysis. Also a person could choose to work in areas other than the marketplace, so this lifetime earnings should be considered a maximum amount of earnings, not the most likely earnings.

⁴⁵US Bureau of Labor Statistics, “Table B-3.”

⁴⁶Ibid.

typical working career might last from 20 to 62, or 42 years in total.⁴⁷ This leads to a lifetime earnings for an average worker of \$1.8 million.⁴⁸

Utilizing this index, the cost of obtaining a given good or service could be expressed as a percentage of lifetime earnings, and would allow for further insights for standardizing the categories of the Pauline balance sheet.

The next section considers lifetime earnings using representative financial figures and actuarial life expectancies for three economic eras: preindustrial times up to 1810 in America, industrialized United States around 1910, and contemporary 2015. While historical periods are considered in these examples, the primary point is to establish a measurement that is useful over the next two centuries. In other words, if productivity rates and wages continue to increase at the same rate (and poverty rates continue to trend downward) then it will be essential to have a clear measurement that distinguishes self-interest from greed.

Average Lifetime Earnings for Three Economic Eras

The first section of this chapter used categories recognized by the apostle Paul to demonstrate that a specific gifting and skill set from God, a limited lifetime known by God, and other requirements in the church and home that limit hours available for the marketplace can only amass a certain amount of monetary wealth in a lifetime.⁴⁹ Total lifetime earnings for an average worker can be computed by estimating the average hours

⁴⁷This analysis also assumes that productivity increases at a rate equal to the general rate of inflation for a given economy, which eliminates the need to use a CPI index to adjust future earnings to prevailing price levels.

⁴⁸Precisely \$1,819,125 based on the given assumptions and data for January 2015, from the Bureau of Labor Statistics cited previously.

⁴⁹Other situations, such as an inheritance, winning a lottery, or other low probability ways of amassing riches are addressed briefly later (conquering other nations, or stealing individually). Other important considerations, such as employing compound interest, thicker markets, superior currency, or increasing personal productivity are much more likely, but are beyond the scope of this analysis.

available to participate in the marketplace in a lifetime multiplied by an estimate of the average wage per hour.⁵⁰

This can be illustrated by considering three distinct economic eras: contemporary (c. 2015), industrial United States (c. 1910), and preindustrial America (up to 1810).⁵¹ Limitations in the scope of this dissertation prevent economic analysis in greater depth, but the historical numbers are representative for developing categories applicable for the next two centuries into the future.

In pre-industrial times, life expectancy at birth hovered around 26 years primarily because of the high prevalence of disease, famine, local violence, and war.⁵² Childhood essentially did not exist, so individuals entered the workforce in the household economy as soon as any viable contribution could be made, perhaps at the age of four.⁵³ The work week consisted of every daylight hour, or approximately 12 hours a day for six days every week. Taken together, these assumptions imply the average person would work approximately 79,200 hours in a lifetime.⁵⁴

⁵⁰For simplicity in light of the limited scope of this dissertation, the effects of inflation and changes in productivity are assumed to have no impact on earnings. This analysis is conservative because it assumes no learning curve and commensurate increase in wages over a lifetime. Further, this analysis assumes that all money is spent each year, so there is no compound interest in effect on money saved over time.

⁵¹Millet helpfully notes that between 1250 and 1800 AD building craftsmen in southern England were no better off based on estimates of real wages. Since real wages changes so little, it is reasonable to broadly consider this time up to the outset of the industrial revolution. Paul Millet, “Productive to Some Purpose?” in *Economies beyond Agriculture in the Classical World*, ed. D. J. Mattingly and John Salmon (London: Routledge, 2002), 36.

⁵²Julian Lincoln Simon, E. Calvin Beisner, and John Phelps, *The State of Humanity* (Oxford: Blackwell, 1995), 8.

⁵³Gleba and Pásztoakai-Szeöke explain, “Children in ancient times were regarded as individuals who were not adults but are preparing to become active members of society.” For this reason, children around two or three years of age would start to learn new skills that were useful for the survival of the family “such as preparing food or assisting in spinning and weaving.” They also note the discovery of women’s and children’s shoes in ancient salt mines indicates that the entire population was employed in salt-mining activities. Margarita Gleba and Judit Pásztoakai-Szeöke, *Making Textiles in Pre-Roman and Roman Times: People, Places, Identities* (Oxford: Oxbow, 2013), 43–50.

⁵⁴Granted, this is a demographic average life expectancy, and more sophisticated actuarial

In 1910 in the United States, the life expectancy reached 57 years according to government actuarial tables.⁵⁵ Generally childhood, as measured by reaching an eighth grade education, extended to 13 years before the average son likely entered the agrarian workforce.⁵⁶ Work days were unending during planting and harvest, but, for the sake of discussion, estimated to average around 60 hours every week. Therefore, the average person would work 135,000 hours in the marketplace, and this would provide almost triple the ability to purchase goods and services as the worker in the first century.

In 2015, life expectancy at birth in the United States was approximately 79 years.⁵⁷ Establishing when people actually enter the workforce or decide to retire is a bit of a challenge, but, for the sake of discussion, assume 20 and 62 years of age, respectively, based on the earliest date for receiving Social Security payments. The average work week of compensated employment according to the Bureau of Labor Statistics is about 35 hours of labor.⁵⁸

Interestingly, this suggests that the average person will work 73,500 hours in a

assumptions could be employed to estimate the lifetime earnings of people who survive childhood mortality and live to adulthood. On the other hand, more sophisticated estimates of lifetime profiles are not necessarily superior given the challenges of obtaining precise demographic data. In addition, as this analysis will show, greater precision would not significantly change the conclusions of this study. Finally, the focus of this discussion is on the future two centuries, and this historical analysis only serves as a representative analysis. For a look at the demographic future, see Simon, Beisner, and Phelps, *The State of Humanity*, 644–47.

⁵⁵United States, Bureau of the Census, and James W Glover, *United States Life Tables, 1890, 1901, 1910, and 1901-1910* (Washington, DC: Govt. Print. Off., 1921), 54.

⁵⁶Depending on the definition of the labor force, agricultural employment in the United States was over 80 percent in 1800 and remained between 40 percent to 50 percent by 1900. For an in-depth consideration, see Simon, Beisner, and Phelps, *The State of Humanity*, 126.

⁵⁷The Center for Disease Control reported an average life expectancy at birth for the United States as 78.8 years, rounded to 79 for this analysis. The Center for Disease Control, “FastStats,” accessed February 27, 2015, <http://www.cdc.gov/nchs/faststats/life-expectancy.htm>.

⁵⁸The Bureau of Labor Statistics reported 34.6 hours per week, rounded to 35 hours for this analysis. US Bureau of Labor Statistics, “Table B-2. Average Weekly Hours and Overtime of All Employees on Private Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” accessed February 27, 2015, <http://www.bls.gov/news.release/empsit.t18.htm>.

lifetime, which is the lowest amount of work on average of any of the historical eras considered. Though contemporary workers now labor fewer hours in a lifetime, productivity and therefore wages are exponentially higher.

The second part of this analysis requires an estimate in constant dollars and purchasing power parity of the hourly wage for each of these three workers in different economic eras. This complex economic estimate is based on many factors, but for the sake of this analysis it is assumed that the pre-industrial worker earned \$0.15 per hour, the worker in 1910 earned \$0.23 per hour, and a contemporary worker earns \$24.75 per hour.⁵⁹ Though this seems to be an extreme difference, it likely understates the real scenario primarily because the worker in 2015 has many more options of places to work and items to purchase with the wage compared to the first-century worker.

Putting life expectancy and wages together, the lifetime earnings for the average workers is summarized in the Table 2.

Table 2. Comparison of lifetime earnings for three economic eras

Economic Era	c. 1810	c. 1910	2015
Life Expectancy	26	57	79
Enter Labor Force	4	12	20
Exit Labor Force	26	57	62
Total Years Worked	22	45	42
Hours per Week	72	60	35
Total Hours Worked	79,200	135,000	73,500
Hourly wage (Nominal)	\$0.15	\$0.23	\$24.75
Hourly wage (2015 dollars)	\$3.54	\$5.43	\$24.75
Lifetime Earnings (2015)	\$280,471	\$733,050	\$1,819,125

⁵⁹The wages for 1910 and 2015 have been documented earlier in this dissertation. For earlier time periods, the policy of the Bureau of Labor Statistics has “been to select representative occupations in representative industries, and present for such occupations as continuous a record as possible of wages and hours of labor.” For example, wages in Massachusetts in 1629 were an equivalent of 73 cents per day or around \$0.07 per hour. By 1815, records show carpenters and bricklayers were earning \$1.50 for a ten-hour work day. United States and Bureau of Labor Statistics, *History of Wages*, 1–14.

In each of these cases, the worker is assumed to be an average of an entire workforce of all skill levels. Nevertheless, the lifetime earnings by 1910 had nearly tripled compared to the prior century and increased more than 6 times over two centuries according to this simple analysis.⁶⁰ This investigation next considers examples of the hypothetical purchase of an automobile in each of these areas.

Purchasing an automobile. Consider the example of a man who is contemplating purchasing a new car for transportation to work as a replacement for a vehicle that has been driven so many miles that it is no longer mechanically sound. Based on prevailing prices in 2015, in this scenario the man could purchase a Ford Fusion for about \$23,120, a Lexus sedan for about \$60,747, or a Rolls-Royce Phantom for about \$576,900.⁶¹ All of the three vehicles are essentially equally safe according to National Highway Transportation Association requirements for collision testing. For the sake of discussion, assume that the man has worked for much of his life such that he could pay cash for any of the three vehicles without deleterious effect on caring for his family or interrupt generous giving to his local church, mission work, and agencies serving the poor. Finally, assume that the man is so well grounded in his faith that none of the three vehicles would distract him from obedience to Jesus Christ or serve as an undue temptation to pride of ownership.⁶² The following analysis utilizes the lifetime earnings index as a

⁶⁰The dramatic differences in lifetime earnings show why extreme precision was not needed in the estimates for the c.1810 and c.1910 eras. Even if the result for c.1810 doubled, the contemporary worker would still be earning four times more over a lifetime and also enjoying triple the leisure time. In other words, the results are conclusive even with reasonable estimates.

⁶¹The Ford Fusion was a 2015 SE FWD model with a 2.5 liter I-4 engine and 6-speed automatic transaxle based on prices as www.ford.com. The Lexus was a 2015 GS 350 RWD with a 6 cylinder engine and 6-speed automatic overdrive transmission based on prices at www.lexus.com. The slogan “You’ll turn heads” at the website might suggest that this leans toward the category of signaling riches. The Rolls Royce was priced at www.cars.com because pricing information was not available without contacting a dealer at the official website. The Rolls Royce Phantom EWB included a 6.75 liter V12 engine with 8-speed automatic overdrive transmission and an illuminated, gold-plated, “spirit of ecstasy” hood ornament.

⁶²Granted, this final assumption might stretch the bounds of credulity for the sake of the main

guide to which category of the Pauline balance sheet might be appropriate for each of these three vehicles.

Table 3 shows the nominal wages for each economic era adjusted to equivalent purchasing power in 2015 dollars based on estimates from the CPI index. The table shows the number of hours for the average worker at an average wage to purchase each of the three vehicles. Further, the price of the vehicle is expressed as a percentage of lifetime earnings. Therefore, even if a Rolls-Royce were available to someone who lived before 1810, this vehicle would be too expensive to purchase with two lifetimes of labor (206 percent). Even around 1910, a Rolls-Royce Phantom was essentially impossible because it represented 79 percent of an entire lifetime of earnings, which left insufficient room for food, shelter, or generous tithing.⁶³ By 1910, a Ford Fusion still required more than 4,000 hours of wages for the average worker, or more than two years of pay devoted solely to the purchase of an automobile.

The average worker in 2015 spends much less than a third of lifetime earnings on food because human productivity in the workplace has expanded even faster than the human appetite. Yet Rolls-Royce Phantom still represents 32 percent of lifetime earnings. Though this analysis does not provide a conclusive answer to every purchase, but it would be challenging to argue that any single possession is worth devoting about a third of a lifetime of labor to acquire.⁶⁴ A further study of ethics could be pursued to establish

point of the discussion in this excursus. Any of these heart issues might be a signal of greed, but the goal at this point is to isolate the measure based on hours of life and percentage of lifetime earnings.

⁶³The average family in 1910 was spending approximately a third of its annual income on food, and this analysis assumes that a Christian family donates a tithe of income to the local church. After subtracting \$219,015 over a lifetime for a family's food and \$73,305 for the tithe, the average worker would have \$439,830 remaining of lifetime earnings. This would be insufficient to purchase a Rolls Royce Phantom. Even a Lexus GS would require more than a third of everything left. It appears to be idolatrous to devote so much of one's life to acquire such a possession. While heart examination is ultimately the only way to detect an idol or overmuch desire, this measurement certainly provides an objective measure to inform the internal investigation

⁶⁴Especially in light of the fact that insurance and operating costs would be a considerable additional expense beyond the initial purchase of the vehicle. Ethicists might want to consider if the asset itself might appreciate in value. If an expensive asset might be necessary for sustenance, such as a dialysis

how much of one’s life it might be worth, or the percentage that is reasonable to devote to a specific purchase. This method helps distinguish the acceptable category of enjoyment from the greedy category of indulgence. The Ford Fusion, however, was once an unimaginable luxury, but in 2015 only requires 934 hours for the average worker to acquire. This is fewer than six months of labor and less than 1 percent of lifetime earnings. This trend that makes unreachable luxuries increasingly affordable is accelerating and needs to be brought to the attention of the church.

Table 3. Summary of three car options over three economic eras

Economic Era	Dollar Price	c. 1810	c. 1910	2015
Ford	\$23,120			
Hours of Life		6,529	4,258	934
Percent of life		8%	3%	1%
Lexus	\$60,747			
Hours of Life		17,154	11,187	2,454
Percent of life		22%	8%	3%
Rolls Royce	\$576,900			
Hours of Life		162,906	106,243	23,309
Percent of life		206%	79%	32%
Memo:				
Hourly wage (Nom.)		\$0.15	\$0.23	\$24.75
Hourly wage (2015)		\$3.54	\$5.43	\$24.75
Lifetime Earnings		\$280,471	\$733,050	\$1,819,125

Though this analysis seems to be complex because it is dealing with three different economic eras and requires estimates for the average person, it establishes in principle how such a decision could be made in light of the Pauline framework. Further, it provides a more objective measurement that shows how many hours or what percentage of one’s life will need to be devoted to acquire a certain possession.

machine or ventilator, then it likely would be worth such a significant investment. Nonetheless, this assumes that all the other aspects of the Rolls Royce have been considered for sustenance, utility, security, and enjoyment. Such a life expense only for indulgence or signaling riches would not be warranted.

The Time/Wage Analysis into the Future

This economic analysis was necessarily simplified, but it does demonstrate the principles that could be utilized to guide decisions. Further, better statistics measuring average wages and the price of goods will make such examinations easier in the future. While it may seem anachronistic to consider the purchase of a Rolls-Royce by a worker in 1810, the church needs to adopt tools to help understand how such decisions can be morally and ethically made for centuries into the future. Essentially everyone will be able to purchase a Rolls Royce based on current trends of productivity growth, so the means of signaling riches likely will change.

For example, workforce productivity grew 2.8 percent per year from 1947 to 1973, and slightly slower at 2.6 percent from 2000 to 2007.⁶⁵ If worker productivity is assumed to grow at a 2.5 percent rate, the average hourly rate of pay would grow from \$24.75 in 2015 to \$290 per hour in 2115 and \$3,500 per hour by 2215. This implies that the average worker in a century will have the purchasing power of more than half \$1 million every year by today's standards.⁶⁶

Table 4. Comparison of compensation at 2.5 percent productivity growth for three time periods

Year	2015	2115	2215
Avg. Hourly Wage	\$24.75	\$292	\$3,454
Avg. Daily Pay (8 hours)	\$198	\$2,340	\$27,600
Avg. Annual Pay	\$49,500	\$584,000	\$6,900,000

⁶⁵US Bureau of Labor Statistics, "Productivity Growth by Major Sector, 1947-2014," accessed February 28, 2015, <http://www.bls.gov/lpc/prodybar.htm>.

⁶⁶This incredible increase is not a Postmillennial prediction, but rather an extrapolation of the trend line based on the economic data from the past two centuries. Certainly the problem of sin does not have an economic solution. Only the gospel addresses the problem of sin in the human heart, and local churches are necessary for the care and discipleship of people. Further, God has judged nations such as Israel or Judah resulting in enormous economic setbacks. Nevertheless, even corrupt societies like China and Russia have experienced dramatic economic growth resulting in improving living standards for average people. Many in the church struggle to understand the impact of exponential growth, though this is important for discipleship in the future. Even if the rate of growth in Table 4 falls 50 percent short of the historical trend, the average hourly wage in 2215 would be over \$300 as measured in 2015 purchasing power.

Though this rate of growth may be difficult to comprehend, it would be no different than attempting to explain to a colonial farmer in 1776 that by 2015 people would earn nearly \$200 for only eight hours of work. Such a farmer likely could not comprehend how someone could even spend \$49,500 every year. In the same way, two centuries hence it is possible that a worker would be able to purchase a Rolls-Royce Phantom for approximately one month's work, or purchase a Ford fusion every single day.

The church needs to prepare now for such an eventuality. For example, explaining that the Good Samaritan of Luke 10 paid two denarii, or two coins each worth about a day's wages, to the innkeeper will need to be reinterpreted to explain to the layperson of 2115 that this likely did not mean a gift of more than \$50,000 of purchasing power.

Similarly, the ways that greed will be expressed will continue to utilize the categories of signaling riches and indulgence even after essentially everyone has access to all that is needed for sustenance, utility, security, and enjoyment. Certainly the effects of sin will still be felt, so utopian dreams will never prevail apart from the advance of the gospel and the return of Jesus Christ. Nevertheless, exponential rates of change will mean that the church will need to reconsider how to interpret unchanging biblical truths in light of a swiftly moving situation.

Conclusion

The discussion in this chapter has combined two Pauline categories of gifting and life to form a measurement that serves to standardized the categories on the balance sheet to be applicable across culture and time.

First, the chapter provided insights into how specific products, such as cell phones or frying chickens, can begin on the Pauline balance sheet as an indulgence or signaling riches, then move over time into the categories of enjoyment, security, or utility. For manufactured products, increasing efficiencies and economies of scale can lower the nominal price of a good. Also, prevailing wages can rise as a result of increases

in productivity and efficiency. Both of these trends serve to lower the cost of a good as measured in hours of human life. Nevertheless, the balance sheet categories tend to remain constant when measured in terms of hours of human life.

Second, this analysis provided standardized categories for ethicists to better define the distinction between greed and self-interest utilizing the Pauline balance sheet. The purpose of this dissertation is not to enter into an ethical discussion but rather to demonstrate that such categories implicitly could be found in the Pauline corpus. A representative historical example was provided to show how drastically the economic environment could change over the next two centuries and to suggest ways for the church to continue to faithfully interpret timeless biblical truths.

CHAPTER 5

PAULINE CATEGORIES FOR GREED AND SELF- INTEREST COMPARED WITH SECOND TEMPLE JEWISH LITERATURE

The prior chapters delineated the Pauline categories that distinguish self-interest from greed across cultures and varying levels of economic development over time. This chapter compares and contrasts these categories with an appropriate sample of Second Temple Jewish literature to accomplish three primary goals.¹

First, this comparison to contemporary writings of Paul establishes whether similar categories for distinguishing greed and self-interest existed during the first century or before. This serves as a protection against reading modern economic categories into ancient texts or forcing ideas into Paul that were not in the original manuscripts.² The analysis demonstrates that Paul's writings on greed were similar to other major works of the Second Temple Jewish period.³

¹The Jewish Second Temple was dedicated during the reign of Zerubbabel on the site in Jerusalem of Solomon's magnificent edifice. Herod the Great later expanded it into one of the great structures of the ancient world. The lifespan of this temple endured from 516 BC to 70 AD, and this era of significant Jewish literature is called the Second Temple Jewish period. For additional discussion and definition, see Larry R. Helyer, *Exploring Jewish Literature of the Second Temple Jewish Period: A Guide for New Testament Students* (Downers Grove, IL: InterVarsity, 2002), 17; Paolo Sacchi, *The History of the Second Temple Jewish Period* (London: T & T Clark, 2004), accessed February 15, 2015, <http://site.ebrary.com/id/10489940>; F. F. Bruce, *Israel and the Nations: From the Exodus to the Fall of the Second Temple Jewish* (Grand Rapids: Eerdmans, 1963); Lawrence H. Schiffman, *From Text to Tradition: A History of Second Temple Jewish and Rabbinic Judaism* (Hoboken, NJ: Ktav, 1991).

²Grabbe provided a helpful discussion of this concern and gave the warning, "One of the problems encountered in recent study of antiquity is the assumption that ancient states and empires can be understood in the light of modern economic theory." Lester L. Grabbe, *A History of the Jews and Judaism in the Second Temple Jewish Period* (London: T & T Clark, 2005), 1:190 This dissertation seeks to mitigate this concern by maintaining a focus on microeconomic concepts rather than macroeconomic ideas that likely were not applicable in antiquity.

³Establishing the causation or basis for this similarity, such as speculation whether Paul had access to or borrowed from a specific text, is beyond the scope of this dissertation. Further, conjecture

Second, the latter part of this survey demonstrates that in some ways Paul's views contrasted with the Second Temple Jewish literature, primarily with respect to the purpose of work and almsgiving. In other words, the evidence suggests that Paul brought an advance to the discussion of greed and self-interest rather than simply reflecting or amalgamating thoughts that were extant at his time.

Third, this discussion further clarifies the Pauline categories that distinguish self-interest from greed through this dialogue that will interact with other contemporary documents. The cogency of the conclusions from the prior chapters are demonstrated through this analysis.

The limitations of this chapter require that not all available Second Temple Jewish literature be analyzed. For this reason the next section details the criteria for selecting Second Temple Jewish literature suitable for this investigation, as well as a brief description of the texts which are utilized.⁴ The following sections incorporates the Pauline categories developed in the prior chapters to organize the discussion of the Second Temple Jewish literature. The chapter concludes with a discussion of the contrast evident over the fundamental purpose of work and the ultimate effect of generosity and almsgiving.

Criteria for Selecting Suitable Texts from the Available Second Temple Jewish Literature

The vast body of Second Temple Jewish literature⁵ includes the Apocrypha, Pseudepigrapha, Qumran sectarian writings, Philo, and Josephus,⁶ so it is important to

about the direction of influence or the effects of independent texts and culture is also beyond the scope of this work.

⁴For a thorough summary of the literature of the Second Temple Jewish period, see Michael E. Stone, *Jewish Writings of the Second Temple Jewish Period: Apocrypha, Pseudepigrapha, Qumran, Sectarian Writings, Philo, Josephus* (Assen, The Netherlands: Van Gorcum, 1984).

⁵Helyer estimates that the full corpus of Second Temple Jewish literature extends to more than 4,200 pages, which is much larger than the entire Bible. Helyer, *Exploring Jewish Literature*, 21.

⁶Stone, *Jewish Writings*, i–xvi.

choose a representative sample suitable for an analysis on the narrow topic of greed.

The writings of Flavius Josephus are excluded because even though the lives of Paul (c. AD 5-67)⁷ and Josephus overlapped (c. AD 37-100),⁸ Josephus' major works, *The Jewish War* (c. 75) and *Antiquities of the Jews* (c. 94), were not written until after the martyrdom of Paul and it is unlikely these men interacted in other significant ways.

The writings of Philo predate Paul and likely were available to him, but they are sufficiently extensive to support an entire dissertation in comparison to the apostle Paul and therefore are the subject of future research beyond the discussion of this chapter.⁹

The Qumran sectarian writings have only sparse references to considerations of greed and unfortunately are insufficient for an extensive comparison.¹⁰ Likewise, the works of the Old Testament Pseudepigrapha range in date from roughly 200 BC to AD 200 with uncertain dates of authorship of many of the writings, so not all are suitable for this analysis related to Paul.¹¹ Also, lengthy pseudepigraphical works such as Jubilees

⁷Though the dates are not known exactly, the precision of Bruce's timetable is sufficient to conclude that Paul and Josephus were contemporaries. See F. F. Bruce, *Paul Apostle of the Heart Set Free* (Grand Rapids: Wm. B. Eerdmans, 2000), 475; Guthrie's Appendix B discusses the major scholarly theories and the reasons for uncertainty over the precise dating of the life of Paul. Donald Guthrie, *New Testament Introduction* (Downers Grove, IL: Inter-Varsity, 1990), 1001–10.

⁸Whiston has translated the complete works of Josephus and also a concise summary of his life in William Whiston, *The Works of Josephus: Complete and Unabridged* (Peabody, MA: Hendrickson, 1987), ix.

⁹Philo of Alexandria lived from about 20 BC to AD 50 and thus was a contemporary of the apostle Paul and Jesus. He wrote in Greek, and his collected works comprise more than 850 pages in English translation. For additional information on his life and writings, see Charles Duke Yonge, *The Works of Philo: Complete and Unabridged* (Peabody, MA: Hendrickson, 1993), xi.

¹⁰The Community Rule, for example, made a point that all possessions of the righteous members of the community shall be held in common (IQS 1:11), and afterward only condemned greed as one of the ways of the spirit of falsehood (IQS 4:1-20). The greatest number of references to the subject address the concern of intermingling the possessions of the righteous and the unrighteous (c.f. IQS 2:2-3:3; 5:1-6a, 18-22), which is not a matter addressed by Paul.

¹¹Helyer, *Exploring Jewish Literature*, 21–22. For Old Testament Pseudepigrapha from a wider date range, see Richard Bauckham, James R. Davila, and Alexander Panayotov, *Old Testament Pseudepigrapha: More Noncanonical Scriptures*, vol. 1 (Grand Rapids: W. B. Eerdmans, 2013).

and 4 Maccabees contain only a few references to economic matters. On the other hand, 1 Enoch predates Paul and contains a few helpful passages which are included in this analysis.¹²

This investigation is primarily restricted to the Apocrypha for the following reasons: First, these texts formulate a recognized body of literature that has been influential both to the early church fathers and the Roman Catholic Church.¹³ Second, these writings were primarily in Greek as part of the Septuagint,¹⁴ and this was both widely available and accessible to the apostle Paul.¹⁵ Third, the text traditions for these works have been relatively well established and often critical editions have been compiled.¹⁶ Fourth, several of these texts contain extended discussions of wealth, alms giving, commerce, and greed, and the narrative texts provide helpful illustrations of these

¹²The First Book of Enoch is a compilation of five books into a single work which is wholly preserved only in the Ethiopic text, though extensive parts have survived in Greek. In addition, fragments from eleven manuscripts of 1 Enoch have been discovered at Qumran, indicating that the text predates Paul. Stone provides an update of the textual history of the book and its contents that shows in general the challenges of dating the Pseudepigrapha in Stone, *Jewish Writings*, 396–406.

¹³The Apocrypha consists of the books (or parts of books) not found in the Hebrew Bible but included in the Septuagint and dates them from as early as the fourth century BC down to about AD 90. While these books were influential throughout the life and iconography of the early church, the Council of Trent in 1563 affirmed the authority of these books for the Roman Catholic Church. Helyer, *Exploring Jewish Literature*, 21.

¹⁴Reese argues that though the Wisdom of Solomon was included with the Septuagint, it evidently was originally composed in Greek, so it is technically not a translation. James M. Reese, *The Book of Wisdom, Song of Songs*, Old Testament Message: A Biblical-Theological Commentary, vol. 20 (Wilmington, DE: M. Glazier, 1983), 13.

¹⁵Towner provides a careful discussion of Paul's use of the Septuagint in quotations from the Old Testament which shows his access to this Greek translation. Philip H. Towner, "1-2 Timothy and Titus," in *Commentary on the New Testament Use of the Old Testament*, ed. G. K. Beale and D. A. Carson (Grand Rapids: Baker, 2007), 607–11.

¹⁶Unless otherwise noted, all translations and versifications of texts used in this chapter come from Alfred Rahlfs, *Septuaginta* (Peabody, MA: Hendrickson, 2006). Translations are generally consistent with the versification of the Michael D. Coogan et al., eds., *The New Oxford Annotated Apocrypha: New Revised Standard Version*, 4th ed. (New York: Oxford University Press, 2010). Individual volumes of the Göttingen Septuaginta (edition maior) for Sirach, Wisdom of Solomon, Tobit, Judith, and Baruch are noted in the appropriate section as recommended by the International Organization for Septuagint and Cognate Studies (IOSCS).

concepts lived out by exemplary figures.

Individual volumes of the Göttingen Septuaginta (*edition maior*) for Sirach, Wisdom of Solomon, Tobit, Judith, and Baruch are noted in the appropriate section as recommended by the International Organization for Septuagint and Cognate Studies (IOSCS).

Table 5. Summary of Second Temple Jewish literature selected for analysis

Primary Interaction	Insufficient Material for Interaction
Sirach (Ecclesiasticus)	1-4 Maccabees
Wisdom of Solomon	2-3 Esdras
Tobit	Expanded Esther
Judith	The Prayer of Azariah
Baruch	Susanna
1 Esdras	Bel and the Dragon

The surveyed texts of the Apocrypha included Tobit, Judith, Expanded Esther, Wisdom of Solomon, Ecclesiasticus (Sirach),¹⁷ Baruch, The Prayer of Azariah, Susanna, Bel and the Dragon, 1-3 Esdras, 1-4 Maccabees. Of primary value were Sirach and Wisdom of Solomon,¹⁸ which both utilized categories consistent with the apostle Paul on

¹⁷This book is often cited by its Latin name, *Liber Ecclesiasticus*, which often is confused with the similarly-named canonical book, Ecclesiastes. This apocryphal book was originally written in Hebrew between 200 and 175 BC by Joshua ben Sira (Sirach in Greek). The grandson of this Jewish teacher translated the proverbs of this popular work into Greek around 132 BC for the benefit of Alexandrian Jews who could no longer read Hebrew. It was included as part of the Septuagint and has become the most quoted book in the Roman Catholic liturgy behind the Psalms. Further background information on this book can be found in John G. Snaith, *Ecclesiasticus, or the Wisdom of Jesus Son of Sirach* (London: Cambridge University Press, 1974), 1–5; R. A. F. MacKenzie, *Sirach*, Old Testament Message: A Biblical-Theological Commentary, vol. 19 (Wilmington, DE: Michael Glazier, 1983), 13–22.

¹⁸Despite the moniker “Wisdom of Solomon,” this is considered to be an anonymous work likely composed in Alexandria in the first century before Christ because of its technical philosophical vocabulary consistent with the Hellenistic period. The book essentially is an appeal to believe in the God of revelation in the face of temptations toward a prevailing secular culture. Additional background information is available in Reese, *The Book of Wisdom, Song of Songs*, 13–25; John Geyer, *The Wisdom of Solomon: Introduction and Commentary* (London: SCM, 1963), 17–58; John E. Rybolt, *Wisdom* (Collegeville, MN: Liturgical, 1986), 5–8.

the topics of commerce and greed.¹⁹ The narratives of Tobit²⁰ and Judith²¹ are especially helpful in describing exemplary figures that lived in a way consistent with the wisdom teachings. Baruch and 2 Esdras, though exceedingly brief, both include insightful passages which are quoted in this chapter beginning in the next section.

This selection of literature should be sufficiently broad to demonstrate the categories utilized by the apostle Paul existed in other writings before and during the first century. A broader examination could be part of future research to shed additional light the extent of such thoughts about greed. On the other hand, Paul clearly disagreed with the perspectives represented in these writings over the fundamental understanding of the importance of work and the effects of almsgiving on salvation. While other literature may be discovered which is more consistent with the writings of Paul, this sample should be sufficient to demonstrate that Paul brought further insights or revelation to bear through his teachings for churches in the first century.

Condemnation of Greed in Second Temple Jewish Literature

The sample of Second Temple Jewish literature agreed with the Pauline corpus in condemning greed, as illustrated in a proverb of Ben Sira: “The eye of the greedy

¹⁹Mackenzie includes in his likely reconstruction of Ben Sira, “If not a merchant, he was at least familiar with business affairs.” MacKenzie, *Sirach*, 15.

²⁰The Book of Tobit describes the life of pious Jewish families in exile in Nineveh. This delightful narrative displays the lives of people who are living according to the covenantal demands expressed in Deuteronomy. Based on fragments discovered at Qumran, it likely was composed in Aramaic around 200 to 170 BC, though the complete text now exists in a Greek text of a longer form of the book from Codex Siniaticus. Craghan provides more background information in John F. Craghan, *Esther, Judith, Tobit, Jonah, Ruth*, Old Testament Message: A Biblical-Theological Commentary, vol. 16 (Wilmington, DE: Michael Glazier, 1982), 129–35.

²¹Craghan colorfully describes the book of Judith as “the story of one woman pitted against the huge Assyrian war machine” and “the female version of David and Goliath.” Judith embodies Israel’s covenant faith during a time of national crisis from a massive invasion. This book appears to have been composed in Hebrew around the middle of the second century BC, though it now only exists in three divergent Greek forms. Craghan provides more background information in *ibid.*, 65–74.

person is not satisfied with his share; greedy injustice withers the soul” (Sir 14:9).²²

Further definition of these condemnations are provided with selected passages below and compared and contrasted with the Pauline categories in the following sections.

Pauline Balance Sheet Categories

This section demonstrates that the Pauline balance sheet categories were also present in Second Temple Jewish literature.²³ For reference, the diagram of the Pauline balance sheet is reproduced in Figure 9.

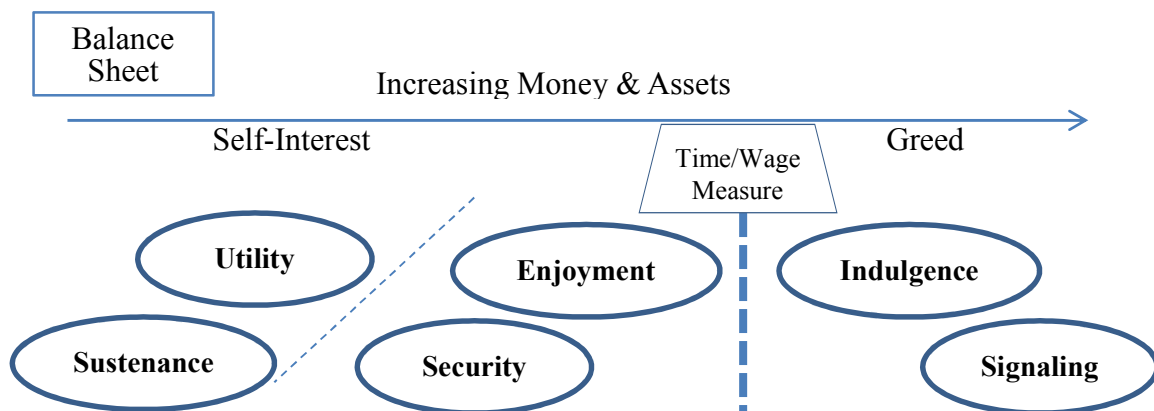


Figure 9. Pauline balance sheet categories

Sustenance

Paul recognized a minimum level required for subsistence, such as food and clothing (1 Tim 6:8), and that believers could expect to live at this level even if assistance was needed from family or the local church (1 Tim 5:4-8; 2 Cor 8:13-14).

²²MacKenzie correctly observes that the “eye of the greedy person” parallels the “man of the evil heart” in the prior section of the text, which shows the grievous nature of greed from the perspective of Sirach. MacKenzie, *Sirach*, 69. For comparison of the English to the critical Greek edition, see Joseph Ziegler, ed., *Septuaginta 12,2* (Göttingen: Vandenhoeck & Ruprecht, 1980).

²³The reader's indulgence is requested in understanding that longer quotations are worthwhile for the sake of clarity and context. The goal of each quotation in these sections is to provide sufficient framework to demonstrate that each individual quote was used correctly in context, especially since this apocryphal literature might be unfamiliar to some readers.

Along these lines, Ben Sira provided an explicit list of what is necessary for life:

Assist your neighbor to the best of your ability, *but be careful not to fall yourself. The necessities of life are water, bread, and clothing, and also a house to assure privacy.* Better is the life of the poor under their own crude roof than sumptuous food in the house of others. *Be content with little or much* and you will hear no reproach for being a guest. (Sir 29:20-23, emphasis added)

Snaith understands that Ben Sira is teaching the “virtues of independence” in the argument that contentment at a minimum level was superior to being reproached for enjoying luxuries as a perennial guest.²⁴ However, Ben Sira set a low standard for the essentials that sustain life and recognized that there might be inequities in the distribution of these material goods. Indeed, he argued that even a crude roof that met the minimum standards was superior to envying and pursuing greater material prosperity as a guest of a wealthier person. Paul the apostle likewise learned to be content in all circumstances, even if he had only food and clothing (Phil 4:11; 1 Tim 6:8). Ben Sira specifically stated that one should never be generous to the point of risking a personal fall, which is inconsistent with Paul’s implicit assumption in his exhortation on generosity to the Corinthians (2 Cor 8:13-14).²⁵

In addition to a call for contentment, Ben Sira insisted that oppressing a poor person was also a serious offense and reasoned:

The Most High is not pleased with the offerings of the ungodly, nor for a multitude of sacrifices does he forgive sins. Like one who kills a son before his father’s eyes is the person who offers a sacrifice from the property of the poor. *The bread of the needy is the life of the poor; whoever deprives them of it is a murderer.* To take away a neighbor’s living is to commit murder; to deprive an employee of wages is to shed blood. When one builds and another tears down, what do they gain but hard work? (Sir 34:23-28, emphasis added)

Consistent with the prophet Nathan’s shrewd story before King David of a rich

²⁴Snaith, *Ecclesiasticus, or the Wisdom of Jesus Son of Sirach*, 147.

²⁵Though Paul did not want to burden the Corinthians and expected them to keep enough to subsist (and not in essence switch places with the poor Saints of Jerusalem), he did emphasize the overwhelming generosity out of poverty that was flowing from Macedonia (2 Cor 8:1-5). In other words, Paul encouraged generosity in every circumstance, rather than the cautious position of Ben Sira.

man who used a poor man's lamb to serve a guest (2 Sam 12:1-7), Ben Sira declared that anyone who oppressed the poor (even to offer a sacrifice to God) was like a heinous murderer who kills a son before his father's eyes.²⁶ Interestingly, this passage did not necessarily require generosity to the poor, but to "take away" (ἀφαιρέω) what sustained life (ἐμβίωσιν) was murder. Rather than giving to the poor, one was bound simply not to offer a sacrifice from the material goods of the poor (ἐκ χρημάτων πενήτων). Similarly, Ben Sira commanded his readers to not deprive or defraud the poor of bread or an employee of his wages (ἀποστερέω). Paul addressed this issue among the Corinthian believers (1 Cor 6:7), and Jesus also required the rich young ruler to give alms to the poor in addition to turning from murder, adultery, theft, and false witness (Mark 10:19).

In other passages, Ben Sira required his readers to not neglect to give alms (Sir 7:10), give a portion to priests (Sir 7:31), mercifully lend (Sir 29:1), and even serve as surety for a neighbor (Sir 29:14), but he never added the sense of obligation to serve certain poor people that was found in the writings of the apostle Paul. Paul understood that the care for the needy extended as an obligation to direct relatives (1 Tim 5:4-8) and also to other members of the family of God, such as his collection to provide relief for the saints in Jerusalem (2 Cor 8:14). Indeed, Paul encouraged believers to do good to everyone, but especially to those who are of the household of faith (Gal 6:10).

In summary, Paul's category for human subsistence was consistent with other authors of his time period that understood human beings as having a minimum level of material prosperity to maintain life, but Paul's extended beyond that to include an obligation to help, especially those who were personal relatives or of the household of faith.

²⁶Gregory the Great comments on the intensity of God's hatred for such oppression of the poor: "What could be more unbearable than the death of a son before his father's eyes? In this way it shows the wrath with which this sacrifice is regarded . . . and yet, they frequently weigh up what they give but fail to consider what they steal." S. J. Voicu and Thomas C. Oden, *Apocrypha*, Ancient Christian Commentary on Scripture XV (Downers Grove, IL: InterVarsity, 2010), 345.

Utility

The prior section examined the minimum level of material prosperity required to sustain human life and considered whether a moral obligation was created for believers in contact with people living below such a standard. Paul also recognized that a person could maintain tools and real property necessary to earn a living in the future. This category of additional property beyond a minimum level of subsistence was well-documented in the Second Temple Jewish literature. For example, Ben Sira provided an enhanced list of the goods required for human flourishing:

To the faithful his ways are straight, but full of pitfalls for the wicked. From the beginning good things were created for the good, but for sinners good things and bad. *The basic necessities of human life are water and fire and iron and salt and wheat flour and milk and honey, the blood of the grape and oil and clothing.* All these are good for the godly, but for sinners they turn into evils. (Sir 39:24-27, emphasis added)

The ultimate thrust of this passage was to teach that God gives good material possessions to righteous people and that God turns even good possessions to evil purposes for the unrighteous.²⁷ Beyond that, the list helpfully delineated additional material goods that have utility for the future and for subduing creation. In addition to the minimal standard of water, bread, and clothing, Ben Sira added fire, iron, salt, as well as milk, honey, wine, and oil.

From the first group, fire not only warmed habitations but was also of significant industrial use in smelting and forging.²⁸ Salt preserved meat for future consumption,²⁹ and iron was superior to bronze for all manner of useful tools in many

²⁷Rybolt objects that this represents a simplistic view of the world and that Ben Sira has not learned the lesson of Job. Though this likely is correct, it does not invalidate any use of the list of the necessities of life. John E. Rybolt, *Sirach* (Collegeville, MN: Liturgical, 1986), 84.

²⁸For additional insight into the life and practices of Iron Age smelters, see Lidar Sapir-Hen and Erez Ben-Yosef, "The Socioeconomic Status of Iron Age Metalworkers: Animal Economy in the 'Slaves' Hill', Timna, Israel," *Antiquity* 88, no. 341 (2014): 776. For a popular-level review of this research, see Hershel Shanks, "Life Was Not So Bad for Smelters," *Biblical Archaeology Review* 41, no. 1 (2015): 6, 74.

²⁹Salt was a valuable commodity extracted at great effort from rock-salt mines as well as salt marshes by the sea, inland salt lakes, and certain hot springs. Salt was such an essential aspect of ancient

occupations.³⁰ Beyond water for mere subsistence, milk provided more nutrition as well as greater enjoyment along with honey and wine. Oil not only provided incremental calories for laborers, it also enhanced flavor and was used for personal cleaning.³¹ The expectation undergirding the passage was not simply that human beings will simply survive from day to day but will also possess the tools and resources to progress toward human flourishing.

The books of Tobit and Judith provided a narrative description that showed an exemplary man and a virtuous woman who were enjoying these levels of material prosperity.

So Raguel promptly gave Tobias his wife Sarah, as well as half of all his property: *male and female slaves, oxen and sheep, donkeys and camels, clothing, money, and household goods*. Then he saw them safely off; he embraced Tobias and said, “Farewell, my child; have a safe journey. The *Lord of Heaven prosper you* and your wife Sarah, and may I see children of yours before I die.” (Tob 10:9, emphasis added)³²

Tobias’ new father-in-law made a generous gift near the conclusion of the enchanting account of his miraculous marriage, and in so doing he provided a helpful list of the material possessions that provided utility beyond mere subsistence to a newlywed couple. Raguel’s prayer was that the couple should prosper rather than simply survive.

Donkeys and camels were expensive capital goods essential for transporting people and cargoes in the ancient near East, especially over great distances in the

life that it functioned in places as currency. J Toutain and M. R. Dobie, *The Economic Life of the Ancient World* (London: K. Paul, Trench, Trubner & Co., 1930), 284–91.

³⁰In addition to its uses in weaponry, iron was essential for both tools and fasteners in the carpentry trades. *Ibid.*, 128, 292.

³¹Magness describes in great detail how oil was used for cooking, personal cleaning, and medicinal healing. Jodi Magness, *Stone and Dung, Oil and Spit: Jewish Daily Life in the Time of Jesus* (Grand Rapids: William B. Eerdmans, 2011), 121–25.

³²For comparison of the English translation to the critical Greek edition, see Robert Hanhart, ed., *Tobit* (Göttingen: Vandenhoeck & Ruprecht, 1983).

wilderness.³³ Male and female slaves, which were more like bond servants than the racial slavery of the antebellum United States, were necessary to accomplish the time-consuming household tasks that made up human flourishing beyond subsistence.³⁴ Oxen provided muscle power to accomplish heavier tasks which were impossible by human effort alone. Oxen and sheep together were a way of storing food on the hoof for the future and even growing the food supply over time through animal husbandry. Finally, money like silver coins, provided a convenient means to transact with other human beings, especially on extended journeys like the one awaiting the newlyweds.

Tobias was portrayed in this narrative as an exemplary Jew in exile in Nineveh, such that he was exceedingly generous in almsgiving in accord with his father's clear commands. Indeed, Tobit had commanded Tobias to "Give all your surplus as alms, and do not let your eyes begrudge your giving of alms" (Tob 4:14). In other words, maintaining possessions that served Tobias for flourishing and earning a living in the future was not in conflict with generous giving. There was not even a hint of a requirement to liquidate all of his possessions in order to give them away to the poor as Jesus required of the rich young ruler (Matt 19:6-29; Mark 10:17-30; Luke 18:18-25).

A similarly exemplary figure was the virtuous and heroic Judith who saved Israel in the narrative that bears her name. This account provided a list of the possessions

³³Ferguson contends that "all in all there was more frequent and easier travel during the Roman empire than at any other period of human history before the nineteenth century." Though undoubtedly correct, travel was still arduous in Roman times, much less in the centuries of the Roman republic and preceding empires. Everett Ferguson, *Backgrounds of Early Christianity* (Grand Rapids: W. B. Eerdmans, 1993), 82.

³⁴Of course, human flourishing was not extended to all in the way that Paul made the gospel available even to slaves. Instead, the account of Tobit in its perspective on slaves was more similar to Aristotle, as will be seen in the next chapter. Ferguson notes, "Slavery was a basic element in ancient society. Much of the initiative as well as the work done belonged to this class." *Ibid.*, 55–57. For additional background on Greco-Roman slavery, see Moses I. Finley, ed., *Classical Slavery* (London: Routledge, 2014); K. R. Bradley, *Slaves and Masters in the Roman Empire: A Study in Social Control* (New York: Oxford University Press, 1987); John Byron, "Paul and the Background of Slavery: The Status Quaestionis New Testament Scholarship," *Currents in Biblical Research* 3, no. 1 (2004): 116–39; Joseph D. Fantin, "Free at Last! The Impact of Freed Slaves on the Roman Empire," *Bibliotheca Sacra* 171, no. 683 (2014): 373–77.

she inherited and maintained beyond what was needed for mere subsistence:

She was beautiful in appearance, and was very lovely to behold. Her husband Manasseh had left her *gold and silver, men and women slaves, livestock, and fields; and she maintained this estate*. No one spoke ill of her, for she feared God with great devotion. (Jdh 8:7-8, emphasis added)³⁵

Throughout the account, Judith is consistently portrayed as a Deborah-like heroine favored by God.³⁶ In fact, “no one spoke ill of her” despite her extensive holdings in capital goods almost identical to Tobit in the prior discussion. In addition to the holdings of the exiled Tobias (money, slaves, and livestock), Judith maintained fields which both theologically and economically would have been the most valuable possession of an Israelite and essential capital goods in an overwhelmingly agrarian society.³⁷

In this era, serving the poor and being generous in almsgiving did not seem to extend to liquidating real estate holdings to help sustain the life of the destitute. This is especially clear in the following passage:

She became more and more famous, and grew old in her husband’s house, reaching the age of one hundred five. She set her maid free. She died in Bethulia, and they buried her in the cave of her husband Manasseh; and the house of Israel mourned her for seven days. *Before she died she distributed her property* to all those who were next of kin to her husband Manasseh, and to her own nearest kindred. (Jdh 16:23-24, emphasis added)

This text demonstrated that an archetypal woman possessed the right to own and give to relatives the capital goods that she had inherited, maintained, and expanded

³⁵For comparison of the English translation to the critical Greek text, see Robert Hanhart and Akademie der Wissenschaften in Göttingen, *Judith* (Göttingen: Vandenhoeck & Ruprecht, 1979).

³⁶Craghan notes that after seven chapters emphasizing the Assyrian might and Jewish plight, Judith is introduced into the narrative. She is of pure descent with the longest genealogy of any woman, faithful to mourn her husband, regular in prayer, devoted to fasting, generous to others, and undiminished in her beauty. Craghan, *Esther, Judith, Tobit, Jonah, Ruth*, 76–77.

³⁷Grabbe explains that the economy of the Second Temple Jewish period was agrarian and that all trade was secondary. The vast majority of the population was employed in farming because the methods were primitive and labor-intensive such that each farm yielded only a small surplus each year. Even gains from limited trading were often invested in farm land which provided the only reliable and non-violent means of accumulating wealth. Grabbe, *A History of the Jews and Judaism*, 1:191.

during her lifetime.³⁸ In his writings, the apostle Paul clearly agreed with this mindset prevalent in the literature of the first century.

Security

This category of security overlaps significantly with the prior category of utility in the Second Temple Jewish literature, such that it would be possible to repeat many other passages from the prior section. Nevertheless, the core of this concept can be found in the following passage from Ben Sira:

To son or wife, to brother or friend, do not give power over yourself, as long as you live; and do not give your property to another, in case you change your mind and must ask for it. *While you are still alive and have breath in you, do not let anyone take your place. For it is better that your children should ask from you than that you should look to the hand of your children.* Excel in all that you do; bring no stain upon your honor. At the time when you end the days of your life, in the hour of death, distribute your inheritance. (Sir 33:20- 23, emphasis added)

This passage is similar to Paul's argument that "children are not obligated to save up for their parents, but parents for their children" (2 Cor 12:14), and goes further to encourage readers to not distribute possessions until the hour of death. In other words, possession should be maintained as security from control of others right up to the end of life. Rybolt argued that such freedom was to be "the mark of the wise in all aspects of life."³⁹ This passage does not stand in contradiction to the generosity and almsgiving also present in Ben Sira, and was perfectly consistent with the practice of the exemplary Judith (Jdh 16:23-24).

In practice, it can be a challenge to distinguish between saving for security against future calamities (such as a failed harvest or loss of possessions to a marauding army) and a self-indulgent love of money. The very next passage in Ben Sira seemed to cross this line as it expressed a darker way to provide security against the future through

³⁸This distribution of property is consistent with the special case of the daughters of Zelophehad which Moses brought before the Lord in Num 27:5-11. Craghan, *Esther, Judith, Tobit, Jonah, Ruth*, 126.

³⁹Rybolt, *Wisdom*, 71.

ensuring that farm animals and slaves are well-trained and well-motivated for hard work:

Fodder and a stick and burdens for a donkey; bread and discipline and work for a slave. Set your slave to work, and *you will find rest*; leave his hands idle, and he will seek liberty. Yoke and thong will bow the neck, and for a wicked slave there are racks and tortures. Put him to work, in order that he may not be idle, for idleness teaches much evil. Set him to work, as is fitting for him, and if he does not obey, make his fetters heavy. Do not be overbearing toward anyone, and do nothing unjust. (Sir 33:24-29, emphasis added)

From this passage, the goal is to find rest (*ἀνάπαυσιν*), which was both offered by Jesus to those who labor and were heavily laden (Matt 11:27-30) and sought by the rich farmer who tore down his barns in Jesus' parable warning against materialism (Luke 12:15-21). This concept might be considered as security for the future, pursued successfully through seeking God or sinfully apart from God. For Ben Sira, this security was to be found by ensuring that everyone was sufficiently motivated to work, even through the extreme and morally dubious means of yokes, thongs, racks, and tortures.⁴⁰

Further commentary and discussion of this passage could be pursued, especially how such inhumane practices were consistent with not being “overbearing toward anyone” and doing “nothing unjust.” Nevertheless it is sufficient for this analysis to demonstrate that the category of saving and preparing as security for the future existed in the Second Temple Jewish literature, though it stood in contrast to the mindset displayed in the writings of the apostle Paul.

Enjoyment

Paul clearly understood that for human flourishing people could expect to maintain some possessions simply for aesthetic enjoyment and that God richly provided people with things to enjoy (1 Tim 6:17). Such a category for enjoyment was not

⁴⁰On one hand, Ben Sira considers slaves and cattle in the same context, not unlike Exodus 10:10 or 17. On the other hand, utilizing the same treatment to motivate both does not seem consistent with wisdom. Further, the rationale for treatment is for self-interest and does not mention any intrinsic value for the enslaved human beings. Snaith argues unpersuasively that Ben Sira “probably intends the ‘racks,’ ‘tortures,’ and ‘fetters’ to be taken metaphorically.” Snaith, *Ecclesiasticus, or the Wisdom of Jesus Son of Sirach*, 164.

difficult to find in the Second Temple Jewish literature, including passages such as the following:

My child, *treat yourself well*, according to your means, and present worthy offerings to the Lord. Remember that death does not tarry, and the decree of Hades has not been shown to you. Do good to friends before you die, and reach out and give to them as much as you can. *Do not deprive yourself of a day's enjoyment; do not let your share of desired good pass by you.* Will you not leave the fruit of your labors to another, and what you acquired by toil to be divided by lot? Give, and take, and indulge yourself, *because in Hades one cannot look for luxury.* All living beings become old like a garment, and the decree from of old is, "You must die!" Like abundant leaves on a spreading tree that sheds some and puts forth others, so are the generations of flesh and blood; one dies and another is born. Every work decays and ceases to exist, and the one who made it will pass away with it. (Sir 14:4-19, emphasis added)

This passage requires little comment, because the stated expectation was that the reader will treat himself well, appropriate his personal share of desirable goods, and not deprive himself of a day's enjoyment. The goal was to enjoy luxury in this life, because it cannot be pursued in the hereafter.

In Ben Sira and the Wisdom of Solomon, the pursuit of wisdom through fear of the Lord was consistently set forth as the highest ideal for men, though the enjoyment of riches is assumed to be fundamentally good and one of the great rewards provided by obtaining wisdom. Representative passages that convey this message include,

To fear the Lord is the focus of wisdom; *she inebriates mortals with her fruits; she fills their whole house with desirable goods, and their storehouses with her produce.* (Sir 1:16-17, emphasis added).

My child, when you come to serve the Lord, prepare yourself for testing. Set your heart right and be steadfast, and do not be impetuous in time of calamity. Cling to him and do not depart, *so that your last days may be prosperous.* (Sir 2:1-3, emphasis added)

If riches are a desirable possession in life, what is richer than wisdom, the active cause of all things? (Wis 8:5, emphasis added)⁴¹

Wisdom rescued from troubles those who served her. When a righteous man fled from his brother's wrath, she guided him on straight paths; she showed him the kingdom of God, and gave him knowledge of holy things; *she prospered him in his labors, and increase the fruit of his toil.* When his oppressors were covetous, *she stood by him and made him rich.* She protected him from his enemies, and kept them safe from those who live in wait for him; his arduous contest she gave him the

⁴¹For comparison of the English translation to the critical Greek edition, see Joseph Ziegler, ed., *Septuaginta 12,1* (Göttingen: Vandenhoeck & Ruprecht, 1980).

victory, so that he might learn that godliness is more powerful than anything else. (Wis 10:9-12, emphasis added)

The argument of both Ben Sira and Wisdom was that wisdom was the highest ideal and obtained through the fear of the Lord,⁴² but the assumption underlying the argument was that human flourishing was desirable and an acceptable motivation. This consists of desirable goods, storehouses full of produce, prosperous days, fruitful toil, riches, and possessions. Further passages from the Second Temple Jewish need not be multiplied to demonstrate this point. However this category can cross over to sinful self-indulgence. Similar to Paul, a distinction was made between virtuous enjoyment and excessive indulgence in the Second Temple Jewish literature, which is examined in the next section.

Indulgence

The Second Temple Jewish literature expressed that enjoyment of the material world was a blessing for the godly, but indulgence is undoubtedly the purview of the ungodly who believe neither in God nor justice in the afterlife (Wis 1:16-2:5). The practices of those with such beliefs are described at length at the outset of the Wisdom of Solomon:⁴³

Come, therefore, let us enjoy the good things that exist, and make use of the creation to the full as in youth. *Let us take our fill of costly wine and perfumes*, and let no flowers of spring pass us by. Let us crown ourselves with rosebuds before they wither. Let none of us fail to share in our revelry; everywhere let us leave signs of enjoyment, because this is our portion, and this our lot. *Let us oppress the righteous poor; let us not spare the widow or regard the gray hairs of the aged*. But let our might be our law of right, for what is weak proves itself to be useless. Let us lie in

⁴²This significant passage in Wisdom of Solomon portrays Wisdom as actively involved in the unfolding of the lives of the patriarchs in the salvation history of ancient Israel. Helyer notes the significance, “The timeless world of ideas (Hellenism) has not swallowed up history (Judaism). In fact, God’s progressive, unfolding, saving plan provides the definitive framework from which one perceives reality.” Helyer, *Exploring Jewish Literature*, 294.

⁴³Reese notes, “Only the larger context [of this passage] makes clear that the Sage is making an appeal to educated Jews who are tempted by the allurements of pagan culture.” Some of the practices described in the passage would be acceptable or even encouraged to some degree. This shows the importance of being able to distinguish between acceptable self-interest and sinful greed in action. Reese, *The Book of Wisdom, Song of Songs*, 38. See also the discussion in Geyer, *The Wisdom of Solomon*, 62–65.

wait for the righteous man, because he is inconvenient to us and opposes our actions, he reproaches us for sins against the law, and accuses us of sins against our training. He professes to have knowledge of God, and calls himself a child of the Lord. He became to us a reproof of our thoughts; the very sight of him is a burden to us, because his manner of life is unlike that of others and his ways are strange. (Wis 2:6-15, emphasis added)

This passage describes people who have become rich through oppression of the poor, widowed, and aged and expended this inappropriate gain for costly wine, perfumes, and other indulgences. Though the enjoyment of wine and perfume seems similar to pursuits of the righteous, it is evident from this passage that a separate category of self-indulgence is condemned. This is made clearer in the writings of Ben Sira:

Do not follow your base desires, but restrain your appetites. If you allow your soul to take pleasure in base desire, it will make you the laughingstock of your enemies. *Do not revel in great luxury*, or you may become impoverished by its expense. *Do not become a beggar by feasting with borrowed money*, when you have nothing in your purse. The one who does this will not become rich; one who despises small things will fail little by little. (Sir 18:30-19:1, emphasis added)

This text also demonstrates a limit to the godly enjoyment of worldly goods. Great luxury could lead to impoverishment, such as splurging on expendable goods with borrowed money. While Paul the apostle considered such indulgence to be sinful against God, the primary motivation to shun such errors in Ben Sira was to avoid being a laughingstock of enemies or impoverished in the future.

The author of 1 Enoch also provides an indication of a category of indulgence beyond godly enjoyment. He addresses sinners whose riches make them appear like the righteous, “Woe to you who devour the finest of the wheat and drink wine in large bowls” before they go on to tread underfoot the lowly (1 Enoch 96:4). The author demonstrates an understanding of both quality and quantity that exceeds acceptable limits, and is consistent with the category used by the apostle Paul.

Unfortunately, the sample of the Second Temple Jewish literature examined does not appear to provide sufficient material to define the limits in volume or purity to make a comparison with the Pauline corpus developed in the prior chapters. Similar to the authors reviewed in the first chapter, the reader was expected to understand greed

when it appeared, though it was never specifically defined in the Second Temple Jewish literature surveyed for this analysis.

Signaling

This final Pauline balance-sheet category encompassed material goods and services that were purchased to signal the riches of the owner to other people. The Second Temple Jewish literature provided many examples that demonstrated an understanding of riches used solely for boasting in a way that extended beyond aesthetic enjoyment, security against the future, utility for work, or simple sustenance. One such passage from Ben Sira illustrated this point: “*Do not boast about wearing fine clothes, and do not exalt yourself when you are honored; for the works of the Lord are wonderful, and his works are concealed from humankind*” (Sir 11:4, emphasis added).

The key point illustrated in this short passage was that the clothing was not simply finely made for enjoyment or modesty, but that the wearer boasted in order to make the quality of the clothing known to others.⁴⁴ As before, Judith provides a helpful illustration of signaling riches:

She removed the sackcloth she had been wearing, took off her widow’s garments, bathed her body with water, and anointed herself with precious ointment. She combed her hair, put on a tiara, and dressed herself in the festive attire that she used to wear while her husband Manasseh was living. She put sandals on her feet, and put on her anklets, bracelets, rings, earrings, and all her other jewelry. Thus she made herself very beautiful, *to entice the eyes of all the men who might see her.* (Jdh 10:3-4, emphasis added)

In this part of the narrative, the righteous Judith chose to change out of her widow’s garments and to dress in a way that would attract the gaze of “the eyes of all the men who might see her.” In addition to anklets, bracelets, rings, and earrings, Judith found

⁴⁴The immense cost of clothing in the first century is sometimes lost on modern readers who have access to decent clothing at a trivial cost from such secondhand stores as Goodwill. The incredible labor-intensive process of shearing sheep, carding wool, spinning thread, weaving cloth, and sewing garments made the final product extremely expensive. The very statement of John the Baptist, “Whoever has two tunics is to share with him who has not, and whoever has food is to do likewise” (Luke 3:11) only makes sense in a society where owning two tunics is noteworthy and some people have none at all.

places on her person for all her other jewelry to appear in an intentionally ostentatious display. In the narrative it is evident that her clothing signals her opulence, and also that her attractiveness had a sexual component. As part of her subterfuge to deceive the Assyrian general and deliver Israel, Judith adopted a costume directly contrary to Paul's command that women not adorn themselves with "gold or pearls or costly attire" (1 Tim 2:9). In this way, she illustrated a common understanding of this category of signaling riches.

The author of Wisdom extended this category beyond simply clothing:

What has our arrogance profited us? *And what good has our boasted wealth brought us?* All those things have vanished like a shadow, and like a rumor that passes by; like a ship that sailed through the billowing water, when it has passed no trace can be found/ (Wis 5:8-9, emphasis added)

The context of this passage, according to Geyer, is "a calm and rational discussion presented by the ungodly when once they have seen that the values they treasured in life were of no account."⁴⁵ The lament of the ungodly was not simply about the utility or aesthetics of the material goods but that the reactions of others were an integral part of enjoying their possessions. This passage conveys a negative sense to "boasted wealth" compared to the positive passages about material goods listed in Wisdom earlier in this analysis. An illustration of this extended category is provided in the narrative of 1 Esdras:

Then the three young men of the bodyguard, who kept guard over the person of the king, said to one another, "Let each of us state what one thing is strongest; and to the one whose statement seems wisest, King Darius will *give rich gifts and great honors of victory. He shall be clothed in purple, and drink from gold cups, and sleep on a gold bed, and have a chariot with gold bridles, and a turban of fine linen, and a necklace around his neck;* and because of his wisdom he shall sit next to Darius and shall be called Kinsman of Darius. (1 Esd 3:4-7, emphasis added).

This main goal of the narrative was to describe a competition over wisdom and strength, but the nature of the prizes for the victor also illustrated the point of signaling

⁴⁵Geyer, *The Wisdom of Solomon*, 73; Rybolt also notes the similarity of this cry of remorse to the later rhetorical question of Jesus, "What shall it profit a man to gain the whole world and lose his own soul?" (Matt 16:26). Rybolt, *Wisdom*, 21.

riches. It is self-evident that drinking from a gold cup provided no greater utility for imbibing liquid than a silver, brass, or perhaps even pottery cup. The primary difference was the signal sent to others from the possession of a gold cup, not to mention a golden bed and golden horse bridle.

This category was illustrated without moral implication in the narrative of 1 Esdras, but it is clearly portrayed in a negative light and condemned in 1 Enoch:

And now I swear unto you, to the wise and to the foolish, for you shall have manifold experiences on the earth. For you men shall put on more adornments than a woman, and colored garments more than a virgin: In royalty and in grandeur and in power, and in silver and in gold and in purple, and in splendor and in food they shall be poured out as water. Therefore they shall be wanting in doctrine and wisdom, and they shall perish thereby together with their possessions; and with all their glory and their splendor, and in shame and in slaughter and in great destitution, Their spirits shall be cast into the furnace of fire. (1 Enoch 98:1)

This concludes the analysis considering the Pauline balance sheet categories and demonstrates that each concept was represented in the first century before and after the birth of Christ. This analysis demonstrates that modern economic and accounting categories are not being read back into the text, but rather Paul was using concepts commonly found in the literature of his time. Even so, these texts do not prove that Paul relied on these categories or simply amalgamated existing ideas, and the final section establishes that Paul brought a different motivation and nuance to his teachings in these areas.

Pauline Income Statement Categories

The prior section considered Pauline balance statement categories in light of selected Second's Temple Literature, and this section extends the investigation to the Pauline income statement categories, as illustrated in figure 10.

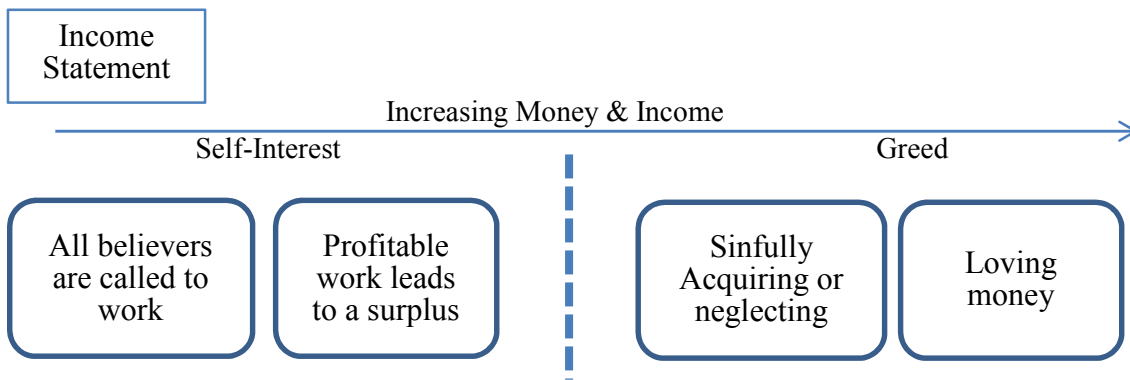


Figure 10. Pauline income statement categories

Calling to Work

Ben Sira was clear about his expectation that people were created for work, even menial labor, though this was stated in a negative proverb: “Do not hate hard labor or farm work, which was created by the Most High” (Sir 7:15). Further, “There is wrath and impudence and great disgrace when a wife supports her husband” (Sir 25:22), which conveyed that men were specifically called to work profitably to support a family, and not vice versa. In an admonition reminiscent of Paul’s reproach to the Thessalonians, Ben Sira warned against a life of begging rather than working:

My child, do not live the life of a beggar; it is better to die than to beg. When one looks to the table of another, one’s way of life cannot be considered a life. One loses self-respect with another person’s food, but one who is intelligent and well instructed guards against that. In the mouth of the shameless begging is sweet, but it kindles a fire inside him. (Sir 40:28-30, emphasis added)

Ben Sira contended that only a shameless person would find begging to be acceptable or even sweet. Just as Paul gave the command, “If anyone is not willing to work, let him not eat” (2 Thess 3:10), Ben Sira stated flatly that “It is better to die than to beg.”

In an illustration from narrative, Tobit made the same point during what he expected to be his deathbed speech of final instructions to his son. He admonished Tobias and said, “And in idleness there is loss and dire poverty, because idleness is the mother of famine. Do not keep over until the next day the wages of those who work for you, but pay

them at once. If you serve God, you will receive payment” (Tob 4:13b). This admonition implied that men were not only expected to work but work in a way that would be profitable to avert poverty and famine. The payment of wages was one means of demonstrating work was profitable and served others. Further, receiving payment from God was a further sign of having completed profitable work. The importance of this measurement is seen in the next section.

Profitable Work Leads to Surplus

Paul was not interested in those who only pretended to work in performing “eye-service as a people-pleaser,” but rather expected work to be fruitful and profitable over time (Eph 6:6; Col 3:22). This category was also abundantly clear in the Second Temple Jewish literature in passages that extolled tangible things that served as a measure of a profitable life:

Wealth and wages make life sweet, but better than either is finding a treasure. Children and the building of a city establish one’s name, but better than either is the one who finds wisdom. Cattle and orchards make one prosperous; but a blameless wife is accounted better than either. Wine and music gladden the heart, but the love of friends is better than either. (Sir 40:18-20, emphasis added)

This passage assumed that material goods were inherently valuable, even though the main point of this passage was that the love of friends, a blameless wife, and obtaining wisdom are even better.⁴⁶ In other words, founding a city has the measurable result of establishing the renown of one’s name for posterity. Likewise, a growing number of cattle and increasing productivity of fruit trees were quantifiable measures of prosperity.

Ben Sira also admonished, “Do not make a display of your wisdom when you do your work, and do not boast when you are in need. Better is the worker who has goods in plenty than the boaster who lacks bread” (Sir 10:26-27). This proverb made the point

⁴⁶Snaith explains that Ben Sira is using a formal pattern that “one thing is good, but ‘better still’ something else.” Though the point of the passage is ultimately to point to the climax of the “fear of the Lord” as being the best of all, each intermediate step represents something that in itself is fundamentally good. Snaith, *Ecclesiasticus, or the Wisdom of Jesus Son of Sirach*, 200.

that workers were to work profitably and wages were a measure of effectiveness of this work. Anything short of that was not worthy of boasting.

Tobit illustrated this notion when he hired Raphael to accompany his son on a journey with a commitment: “I will pay you a drachma, a day’s wages, as well as expenses for yourself and my son. So go with my son, and I will add something to your wages” (Tob 5:15). Near the conclusion of the narrative, the exemplary Israelite called his son Tobias and said, “My child, see to paying the wages of the man who went with you, and give him a bonus as well” (Tob 12:1). The shocking size of this bonus (Tob 12:5) is discussed in the final section on generosity compared with the teaching of Paul.

This goal for useful work extended beyond simply working for wages to all aspects of managing a household and life:

Do not exchange a friend for money, or a real brother for the gold of Ophir. Do not dismiss a wise and good wife, for her charm is worth more than gold. Do not abuse slaves who *work faithfully*, or hired *laborers who devote themselves to their task*. Let your soul love intelligent slaves; do not withhold from them their freedom. Do you have cattle? Look after them; *if they are profitable to you*, keep them. (Sir 7:18-23, emphasis added)

Hired laborers, intelligent slaves, and cattle could provide a profit to an individual in addition to personal labor for wages.⁴⁷ Ben Sira encouraged profit from many different sources in the household, though Snaith correctly reported that this discussion of individual value was ultimately leading to a discussion of how each individual was to be treated.⁴⁸

The author of Wisdom condemned looking to idols rather than God, but implicitly accepted the desire to profit in every aspect of life:

When *he prays about possessions* and his marriage and children, he is not ashamed to address a lifeless thing. For health he appeals to a thing that is weak; for life he prays to a thing that is dead; for aid he entreats a thing that is utterly inexperienced; *for a prosperous journey*, a thing that cannot take a step; for *money-making and*

⁴⁷Ben Sira is arguing that earning a profit in many ways is good, but not necessarily the greatest good. For example, granting freedom to Greek slaves as if they were Hebrew slaves (Exod 21:2; Deut 15:12) is morally right, though not necessarily the most profitable personally. MacKenzie, *Sirach*, 49.

⁴⁸Snaith, *Ecclesiasticus, or the Wisdom of Jesus Son of Sirach*, 44.

work and success with his hands he asks strength of a thing whose hands have no strength. Again, one preparing to sail out to voyage over raging waves calls upon a piece of wood more fragile than the ship that carries him. *For it was desire for gain that planned that vessel*, and wisdom with the artisan who built it; but it is your providence, O Father, that steers its course. (Wis 13:17-19, emphasis added)

In each case, the author assented to the pursuit of possessions, prosperous journey, moneymaking, success, and gain, while mocking idolatrous means to accomplish these objectives.

The Second Temple Jewish literature also recognized a distinction between profitable labor and work driven by acquisitiveness and greed, and this is examined in the following section.

Sinfully Obtaining or Neglecting

The existence of this Pauline category is illustrated by the following passage from the Second Temple Jewish literature:

Blessed is the rich person who is found blameless, and who does not go after gold. Who is he, that we may praise him? For he has done wonders among his people. Who has been tested by it and been found perfect? Let it be for him a ground for boasting. *Who has had the power to transgress and did not transgress, and to do evil and did not do it?* His prosperity will be established, and the assembly will proclaim his acts of charity. (Sir 31:8-11, emphasis added)

The broader context of the passage described many people who evidently loved money and were led into sin by the pursuit of gain. In contrast, people of business who were tempted to transgress, but did not oppress the poor or defraud for gain, were commended. The full context of this passage is examined in the next section, but this is sufficient to establish a dividing line between acceptable self-interest (as described and encouraged in the last two sections) and sinful transgression driven by greed and other base means.

The author of Wisdom understood that while earning a profit was fundamentally good, using sinful means to achieve gain was unacceptable:

Their heart is ashes, their hope is cheaper than dirt, and their lives are worth less than clay, because they failed to know the one who informed them and inspired them with active souls and breathed the living spirit into them. *But they considered our existence an idle game, and life a festival held for profit, for they say one must get money however one can, even by base means.* For these persons, more than all

others, know that they sin when they make from earthly matter fragile vessels and carved images. (Wis 15:10-13, emphasis added)

Likewise, in the wisdom contest of 1 Esdras, the contestant who considered women to be the most powerful force of the universe also described the nature of sinful acquisition in extended detail:

Do you not labor and toil, and bring everything and give it to women? *A man takes his sword, and goes out to travel and rob and steal and to sail the seas and rivers; he faces lions, and he walks in darkness, and when he steals and robs and plunders, he brings it back to the woman he loves.* A man loves his wife more than his father or his mother. Many men have lost their minds because of women, and have become slaves because of them. (1 Esd 4:22-25, emphasis added)

This text described gaining riches through oppression of others or using sinful means to rob and steal from the innocent. Such a person was portrayed negatively compared to the profitable workers of the prior section. Likewise, in contrast to the benefits of material goods described earlier, prosperity acquired through sinful means was condemned as being fleeting:

Woe to you who acquire silver and gold in unrighteousness and say: "We have become rich with riches and have possessions; And have acquired everything we have desired. And now let us do what we purposed: For we have gathered silver, And many are the husbandmen in our houses." And our granaries are full to the brim as with water, yes, and like water your lies shall flow away; For your riches shall not abide, but speedily ascend from you; For you have acquired it all in unrighteousness, And you shall be given over to a great curse. (1 Enoch 97:8-9, emphasis added)

Ben Sira added another description of the fleeting nature of wealth: "All bribery and injustice will be blotted out, but good faith will last forever. *The wealth of the unjust will dry up like a river,* and crash like a loud clap of thunder in a storm. As a generous person has cause to rejoice, so lawbreakers will utterly fail" (Sir 40:12-14, emphasis added).

He also provided a harsher depiction of those who become rich by evil means:

A rich person does wrong, and even adds insults; a poor person suffers wrong, and must add apologies. *A rich person will exploit you if you can be of use to him, but if you are in need he will abandon you.* If you own something, he will live with you; *he will drain your resources without a qualm.* When he needs you he will deceive you, and will smile at you and encourage you; he will speak to you kindly and say, "What do you need?" He will embarrass you with his delicacies, *until he has drained you two or three times, and finally he will laugh at you.* Should he see you

afterwards, he will pass you by and shake his head at you. (Sir 13:3-7, emphasis added).

This final passage seems to illuminate a tension that exists throughout Sirach, namely that all wealth is created through sinful means even though everyone is commanded to work. Fully analyzing this tension in Ben Sira would require a second dissertation, but the final section of this chapter observes that no such tension exists in Paul, but instead the Pauline corpus provides a clear distinction between godly self-interest and ungodly greed for gain.

Loving Money

Paul unequivocally stated, “The love of money is a root of all kinds of evils” (1 Tim 6:10). Several passages suggest that a similar category of evil implicitly was part of the understanding of the authors of Second Temple Jewish literature, though none wrote with the quintessential clarity of Paul on this issue. For example,

Who has found her place? And who has entered her storehouses? Where are the rulers of the nations, and those who lorded it over the animals on earth; those who make sport of the birds of the air, and who hoarded up silver and gold in which people trust, and *there is no end to their getting; those who schemed to get silver, and were anxious*, but there is no trace of their works? They have vanished and gone down to Hades, and others have arisen in their place. (Bar 3:15-19, emphasis added)⁴⁹

To scheme for silver with great anxiety was an indication that obtaining money was the ultimate goal rather than serving others and subduing creation. Because there was no end to the desire to get more, this passage presents clear evidence of a category of insatiable greed. Likewise, Ben Sira said,

Wakefulness over wealth wastes away one’s flesh, and anxiety about it drives away sleep. Wakeful anxiety prevents slumber, and a severe illness carries off sleep. The rich person toils to amass a fortune, and when he rests he feeds himself with his dainties. The poor person toils to make a meager living, and if ever he rests he becomes needy. One who loves gold will not be justified; one who pursues money will be led astray by it. Many have come to ruin because of gold, and their destruction has met them face-to-face. It is a stumbling block to those who are avid for it, and every fool will be taken captive by it. (Sir 31:1-8, emphasis added)

⁴⁹Joseph Ziegler, *Ieremias, Baruch, Threni, Epistula Ieremiae* (Göttingen: Vandenhoeck & Ruprecht, 1957), 127.

In a terminology synonymous with Paul, Ben Sira described a person who loved gold and pursued money even to the point of opposing God and causing personal ruin. Such a person lies awake at night in anxiety as evidence of being captivated by money. Such an attitude led to trusting money to be the solution to every problem, and this was explicitly condemned in 1 Enoch:

Woe to you rich, *for ye have trusted in your riches*, And from your riches you shall depart, Because you have not remembered the Most High in the days of your riches. You have committed blasphemy and unrighteousness, And have become ready for the day of slaughter, And the day of darkness and the day of the great judgment. Thus I speak and declare unto you: He who has created you will overthrow you, And for your fall there shall be no compassion, And *your Creator will rejoice at your destruction*. (1 Enoch 94:8-10, emphasis added)

The consequences of trusting in riches and the related sin were so drastic that even the Creator will rejoice at the destruction of such people. Likewise, Ben Sira included an eschatological admonishment, “Do not depend on dishonest wealth, work will not benefit you on the day of calamity” (Sir 5:8). Though he did not explicitly capture the poignancy of the apostle Paul’s category of the love of money, Ben Sira expressed a similarly dangerous sentiment: “For gold has ruined many, and has perverted the minds of Kings” (Sir 8:1-2).

A narrative description that demonstrated the choice of whether to love a son or love money more appeared in Tobit:

But his mother began to weep, and said to Tobit, “Why is it that you have sent my child away? Is he not the staff of our hand as he goes in and out before us? *Do not heap money upon money, but let it be a ransom for our child*. For the life that is given to us by the Lord is enough for us.” (Tob 5:18, emphasis added)

In this passage, Tobit’s wife, Anna, objected to Tobit sending their only son Tobias over dangerous roads to retrieve ten talents of silver that had been left in trust in a foreign country. Her contention was that Tobit loved money more than his child, while she loved her son more than money. In the narrative of the exemplary Tobit, this turned out not to be the case, but nevertheless it illustrated the existence of a category of loving money more than people or other things.

To summarize up to this point, each category for defining the distinction

between self-interest and greed used by Paul was present to some degree in Second Temple Jewish literature that was widely circulating during the first century. This group of texts demonstrates that these are not modern economic categories that have been read back into the writings of Paul. A wider search of texts available at that time may provide additional examples, but this is sufficient to show that Paul's concepts would not have been completely foreign to his readers.

Nevertheless, Paul did introduce at least two significant innovations not present in this representative sample of Second Temple Jewish literature. Paul would likely argue that commerce, though it was often influenced by sin, was fundamentally good and represented obedience to the mandate to subdue creation. He claimed to have defrauded no one, though he was plying his trade for years (Acts 20:33-35). In marked contrast, several passages from the selection of Second Temple Jewish literature seemed to imply that all commerce was necessarily sinful. These will be examined briefly in the next section.

Also, generosity is encouraged in both groups of texts, however the fundamental purpose for almsgiving was radically different. Both would indicate that giving to the poor stores up favor with God both in the present world and in the future. However, several passages in the Second Temple Jewish literature directly stated that the giving of alms led to the forgiveness of sins and had a salvific effect for the donor.

The next two sections investigate in turn both of these significant contrasts to demonstrate that in his apostolic role, Paul taught something profoundly different than the authors of the Second Temple Jewish literature as represented by the sample used in this investigation.

Work Tinged by Greed

In certain passages, Ben Sira seemed to condemn all work as being necessarily connected with sinfulness as can be seen in the following short passage:

A merchant can hardly keep from wrongdoing, nor is a tradesman innocent of sin. *Many have committed sin for gain*, and those who seek to get rich will avert their eyes. *As a stake is driven firmly into a fissure between stones, so sin is wedged in between selling and buying.* If a person is not steadfast in the fear of the Lord, his house will be quickly overthrown. (Sir 26:29-27:3, emphasis added)

In this passage, Ben Sira first cast commerce in a negative light with the assertion that many have committed sin for gain, a statement that was patently true in a fallen world and with which the apostle Paul undoubtedly would agree. However, Ben Sira went further to state, “As a stake is driven firmly into a fissure between stones, so sin is wedged in between selling and buying.” This colorful expression seems to assert that buying and selling cannot take place apart from sin or that every act of commerce is necessarily displeasing to God. As demonstrated in prior chapters, Paul likely would disagree with this statement about the fundamental nature of work.

Another passage that was less explicit but still negative toward work can be found later in Ben Sira:

*Hard work was created for everyone, and a heavy yoke is laid on the children of Adam; from the day they come forth from their mother’s womb until the day they return to the mother of all the living. Perplexities and fear of heart are theirs, and anxious thought of the day of their death. From the one who sits on a splendid throne to the one who grovels in dust and ashes, from the one who wears purple and a crown to the one who is clothed in burlap, there is anger and in the end trouble and unrest, and fear of death, and fury and strife. And when one rests upon his bed, his sleep at night confuses his mind. He gets little or no rest; *he struggles in his sleep as he did by day.* He is troubled by the visions of his mind like one who has escaped from the battlefield. (Sir 40:1-6, emphasis added)*

The term for “hard work” (ἀσχολία) expresses the idea of toilsome labor that keeps one from leisure for contemplation. This lexeme is a *hapax legomenon* in the Septuagint, making a precise translation a challenge. The term could be a statement of the state of affairs in a fallen world, but even so it disagrees with Paul’s view of subduing creation through commerce as being fundamentally good.

A further passage conveyed a negative perspective on the ultimate outcome of even successful work: “One becomes rich through diligence and self-denial, and the reward allotted to him is this: when he says, ‘I have found rest, and now I shall feast on

my goods!’ he does not know how long it will be until he leaves them to others and dies” (Sir 11:14).

In summary, Ben Sira and other Second Temple Jewish documents contain many positive statements about productive work and commerce, but these seem to be in tension with other assertions in the same documents. The latter assertions definitely stand in tension with the perspective communicated in the Pauline corpus.

The Purpose of Generosity

A second tension between the Pauline framework and the Second Temple Jewish literature is evident in considerations of generosity. While both strongly encouraged generosity, the ultimate purpose of charity and the effects of almsgiving stood in sharp contrast.

The call to generosity was clear in much of the Second Temple Jewish literature: “Do not grow weary when you pray; do not neglect to give alms” (Sir 7:10) and “Fear the Lord and honor the priest, and give him his portion, as you have been commanded: the firstfruits, the guilt offering, the gift of the shoulders, the sacrifice of sanctification, and the firstfruits of the holy things” (Sir 7:31).

Giving alms was such a central aspect of the life of the archetypical Tobit that it formed a central part of his personal introduction at the outset of that narrative:

I, Tobit, walked in the ways of truth and righteousness all the days of my life. I performed *many acts of charity for my kindred* and my people who had gone with me in exile to Nineveh in the land of Assyria. (Tob 1:3, emphasis added)

In the days of Shalmaneser *I performed many acts of charity* to my kindred, those of my tribe. *I would give my food to the hungry and my clothing to the naked*; and if I saw the dead body of any of my people thrown out behind the wall of Nineveh, I would bury it. (Tob 1:16, emphasis added)

Lest the listener in the narrative be unclear on the specific nature of Tobit’s generosity, he described it in exquisite detail:

I would hurry off to Jerusalem with the *first fruits* of the crops and the firstlings of the flock, the tithes of the cattle, and the first shearings of the sheep. I would give these to the priests, the sons of Aaron, at the altar; likewise the tenth of the grain, wine, olive oil, pomegranates, figs, and the rest of the fruits to the sons of Levi who ministered at Jerusalem. Also for six years I would save up a *second tenth* in money

and go and distribute it in Jerusalem. *A third tenth* I would give to the orphans and widows and to the converts who had attached themselves to Israel. I would bring it and give it to them in the third year, and we would eat it according to the ordinance decreed concerning it in the law of Moses and according to the instructions of Deborah, the mother of my father Tobiel, for my father had died and left me an orphan. (Tob 1:6-9, emphasis added)

Tobit not only described his own generosity, but also encouraged his son to practice the same. When Tobias sought counsel about a suitable bonus to pay the faithful Rafael (who agreed to work for one drachma a day), Tobit replied, “He deserves, my child, to receive half of all that he brought back” (Tob 12:4). In the narrative, Tobias and Rafael retrieved ten talents of silver, so this recommended bonus was unimaginably extravagant in its generosity.

On the other hand, the target of Tobit’s largess stood in distinction to the recommendation of the apostle Paul. While Paul encouraged believers to do good to everyone, especially those of the household of faith (Gal 6:10), Tobit restricted his giving exclusively to those who were wholeheartedly mindful of God:

When the table was set for me and an abundance of food placed before me, I said to my son Tobias, “Go, my child, and bring *whatever poor person* you may find of our people among the exiles in Nineveh, *who is wholeheartedly mindful of God*, and he shall eat together with me. I will wait for you until you come back.” (Tob 2:2, emphasis added)

Likewise in his deathbed instructions to his son, Tobit added,

Give some of your food to the hungry, and some of your clothing to the naked. Give all your surplus as alms, and do not let your eyes begrudge your giving of alms. Place your bread on the grave of the righteous, *but give none to sinners*. (Tob 4:13b-17, emphasis added)

The narrative of Tobit is consistent with the explicit teaching of Ben Sira:

No good comes to one who persists in evil or to one who does not give alms. *Give to the devout, but do not help the sinner*. Do good to the humble, *but do not give to the ungodly; hold back their bread, and do not give it to them*, for by means of it they might subdue you; then you will receive twice as much evil for all the good you have done to them. For the Most High also hates sinners and will inflict punishment on the ungodly. *Give to the one who is good, but do not help the sinner*. A friend is not known in prosperity, nor is an enemy hidden in adversity. One’s enemies are friendly when one prospers, but in adversity even one’s friend disappears. (Sir 12:3-9, emphasis added)

Not only is the target of charity different, the ultimate purpose of almsgiving is radically different than the apostle Paul. Ben Sira instructed,

Be generous when you worship the Lord, and do not stint the first fruits of your hands. With every gift show a cheerful face, and dedicate your tithe with gladness. Give to the Most High as he has given to you, and as generously as you can afford. *For the Lord is the one who repays, and he will repay you sevenfold.* Do not offer him a bribe, for he will not accept it; and do not rely on a dishonest sacrifice; for the Lord is the judge, and with him there is no partiality. (Sir 35:10-18, emphasis added)

Tobit was even more explicit on the specifics of almsgiving in his important deathbed speech to his son: “As water extinguishes a blazing fire, so almsgiving atones for sin” (Tob 3:30). He later adds,

To all those who practice righteousness give alms from your possessions, and do not let your eyes begrudge the gift when you make it. Do not turn your face away from anyone who is poor, and the face of God will not be turned away from you. If you have many possessions, make your gift from them in proportion; if few, do not be afraid to give according to the little you have. So you will be laying up a good treasure for yourself against the day of necessity. *For almsgiving delivers from death and keeps you from going into the Darkness.* Indeed, almsgiving, for all who practice it, is an excellent offering in the presence of the Most High. (Tob 4:5-11, emphasis added).

Near the conclusion of the narrative, Tobit returned to the topic with the instruction,

Prayer with fasting is good, but better than both is almsgiving with righteousness. A little with righteousness is better than wealth with wrongdoing. It is better to give alms than to lay up gold. *For almsgiving saves from death and purges away everything.* Those who give alms will enjoy a full life, but those who commit sin and do wrong are their own worst enemies. (Tob 12:8, emphasis added)

The apostle Paul would fundamentally disagree with these assertions, as is evident from a brief inspection of Romans 3:19-31 or Ephesians 2:1-10.

Conclusion

This chapter has demonstrated that Paul’s condemnation of greed is consistent with Second Temple Jewish literature as well as the fundamental categories developed to differentiate godly self-interest from sinful greed. On the other hand, two examples of contrast over work being tinged by greed and the purpose of generosity demonstrate that Paul did not completely adopt teachings from Second Temple Jewish literature into his writings, at least not from the representative sample used in this investigation. The next chapter conducts a similar examination of major works of Greco-Roman philosophy

which were influential in the first century and likely were available to the apostle Paul. This examination shows the radical differences between Paul and prevailing schools of philosophy and demonstrate that these Pauline categories cannot be found in all writings from the period.

Excursus: Other Economic Ideas Expressed in the Apocrypha

The scope of this dissertation has been limited to the distinction between self-interest and greed, but close examination of the books of the Apocrypha reveal that many economic concepts are taught or represented, and this likely could lead to profitable research on related topics in the future. The purpose of this excursus is to collect some of this valuable material into one place to serve future investigators. The sections includes a remarkable description of prices based on supply and demand, an allusion to relationships of reciprocity, and a description of ancient banking and trusts.

Prices Based on Supply and Demand

The book of 2 Esdras includes an extended discussion of the enormous value of righteous people to God, or the Most High, such that he has created two worlds to separate the righteous from the unrighteous (2 Esdras 7:10-16). To this end, Ezra was instructed with an example from the abundance of various resources produced by the earth compared to the value or price of each resource:

He answered me and said, "Listen to me, Ezra, and I will instruct you, and I will admonish you once more. For this reason the Most High has made not one world but two. Inasmuch as you have said that the righteous are not many but few, while the ungodly abound, hear the explanation for this. If you have just a few precious stones, will you add to them lead and clay?" I said, "Lord, how can that be?" And he said to me, "Not only that, but ask the earth and she will tell you; defer to her, and she will declare to you. Say to her, 'You produced gold and silver and bronze, and also iron and lead and clay; but silver is more abundant than gold, and bronze than silver, and iron than bronze, and lead than iron, and clay than lead.' Judge therefore which things are precious and desirable those that are abundant or those that are rare?" I said, "O sovereign Lord, *what is plentiful is of less worth*, for what is more rare is more precious." He answered me and said, "Consider within yourself what you have thought of the person who has what is hard to get rejoices more than the person who has what is plentiful. So also will be the judgment that I have promised; for I will rejoice over the few who shall be saved, because it is they who have made my glory to prevail now, and through them my name has now been honored. I will

not grieve over the great number of those who perished; for it is they who are now like a mist, and are similar to a flame and smoke – they are set on fire and burn hotly and are extinguished.” (2 Esd 7:49-61, emphasis added)

In other words, metal’s restricted supply tended to have higher prices, while more abundant materials were worth much less. This ancient text captured the supply curve aspect of the basic model of supply and demand used in modern economics.

Reciprocal Relationships

Since the banking system was underdeveloped in the ancient near East, it was not infrequent to store value in the form of promises or obligations from associates. The collection of these reciprocal relationships are often referred to as the patron-client system. Before the advent of effective refrigeration, slaughtering a large animal such as a sheep would produce more meat than could be consumed by a household before it would spoil. For this reason, it was convenient to invite friends to the subsequent feast following the occasion of slaughtering such an animal. This would create the obligation for a reciprocal invitation to a future feast. In this way, value was stored in future promises.

Without the precision of coinage or currency, the value of the promises was often vague and subject to dispute. Also, the death, negligence, or evil intent of the client could result in a loss to the patron who provided the initial gift.

Some of the challenges associated with this system are captured in the teaching of Ben Sira:

There may be good fortune for a person in adversity, and a windfall may result in a loss. *There is the gift that profits you nothing, and the gift to be paid back double.* There are losses for the sake of glory, and there are some who have raised their heads from humble circumstances. Some buy much for little, but pay for it seven times over. The wise make themselves beloved by only few words, but the courtesies of fools are wasted. *A fool’s gift will profit you nothing, for he looks for recompense sevenfold.* He gives little and upbraids much; he opens his mouth like a town crier. Today he lends and tomorrow he asks it back; such a one is hateful to God and humans. (Sir 20:9-15, emphasis added)

In this passage, Ben Sira observed that some people make very small gifts and have the expectation of a very great payback, even double or sevenfold. It is notable that

with the breakdown of the Roman Empire and the rise of better currency and banking, the patron-client or reciprocal relationship system declined in many areas of the world.

Banking and Trusts

The practice of leaving funds in trust with other people was a logical result of a nascent banking system, difficulty in transporting metal coins, and dangers associated with traveling on ancient roads. In the narrative of Tobit, he left a considerable sum, ten talents of silver, in trust with a friend and was prevented from retrieving this wealth for many years. In fact, he had to send his son Tobias and a hired “man” Rafael to prove their own authenticity and reclaim the trust. The cost of this “banking” transaction included the expenses of traveling as well as the wages of a hired employee for security and guidance, not to mention the extravagant bonus paid to Rafael of half the money reclaimed. This narrative provided an apt example of the sober wisdom taught by Ben Sira: “When you make a deposit, be sure it is counted and weighed, and when you give or receive, put it all in writing” (Sir 42:7). Tobit described his actions that were consistent with this admonition when he was in a similar situation:

Because I was mindful of God with all my heart, the Most High gave me favor and good standing with Shalmaneser, and I used to buy everything he needed. Until his death I used to go into Media, and buy for him there. While in the country of Media *I left bags of silver worth ten talents in trust with Gabael*, the brother of Gabri. But when Shalmaneser died, and his son Sennacherib reigned in his place, the highways into Media became unsafe and I could no longer go there. (Tob 1:10-15, emphasis added)

Tobit originally left ten talents of silver in trust as a convenience for making future purchases, but when the highways became unsafe he was unable to withdraw this trust deposit. Twenty years passed in the narrative, and Tobit was not only unable to retrieve his funds, all of his goods were seized because he piously buried dead Israelites who had been thrown out behind the wall of Nineveh. Upon what he thought was his deathbed, he charged his son Tobias with rectifying the situation:

That same day Tobit remembered the money that he had left in trust with Gabael at Rages in Media, and he said to himself, “Now I have asked for death. Why do I not call my son Tobias and *explain to him about the money before I die?*” Then he

called his son Tobias, and when he came to him he said, “My son, when I die, give me a proper burial. Honor your mother and do not abandon her all the days of her life. Do whatever pleases her, and do not grieve her in anything. Remember her, my son, because she faced many dangers for you while you were in her womb. And when she dies, buried her beside me in the same grave.” (Tob 4:1-4, emphasis added)

Without any rigorous system of record keeping, the knowledge and ownership of the ten talents of silver could have been lost with the death of Tobit.

And now, my son, *let me explain to you that I left 10 talents of silver in trust with Gabael son of Gabias, at Rages in Media. Do not be afraid, my son, because we have become poor. You have great wealth if you fear God and flee from every sin and do what is good in the sight of the Lord your God.* (Tob 4:20-21, emphasis added)

Tobit’s son Tobias actually was a wealthy man, but because of the challenges of the ancient banking system he had no access to the funds. The task of retrieving them would be quite expensive, and even life endangering:

Then Tobias answered his father Tobit, “I will do everything that you have commanded me, father; *but how can I obtain the money from him, since he does not know me and I did not know him?* What evidence am I to give him so that he will recognize and trust me, and give me the money? Also, I do not know the roads to Media, or how to get there.” Then Tobit answered his son Tobias, “*He gave me his bond and I gave him my bond. I divided his in two; we each took one part, I put one with the money.* And now twenty years have passed since I left this money in trust. So now, my son, find yourself a trustworthy man to go with you, and we will pay him wages until you return. But get back the money from Gabael. (Tob 5:1-3, emphasis added)

This passage illustrated how the ancient banking system overcame the problem of identification and knowledge. Each man provided a bond or a seal which was subsequently broken in two. Only if the correct halves of the seals were returned would the money in trust to be released. This could create enormous problems if half of one of the seals was lost at sea, to bandits, or much less through carelessness.

Tobit said to him, “Brother, of what family are you and from what tribe? Tell me, brother.” He replied, “Why do you need to know my tribe?” But Tobit said, “I want to be sure, brother, whose son you are and what your name is.” He replied, “I am Azariah, the son of the great Hananiah one of your relatives.” Then Tobit said to him, “Welcome! God save you, brother. Do not feel bitter toward me, brother, because I wanted to be sure about your ancestry. It turns out that you are a kinsman, and a good and noble lineage. For I knew Hananiah and Nathan, the two sons of Shemelia, and they used to go with me to Jerusalem and worshiped with me there, and were not led astray. Your kindred are good people; you come of good stock. Heartily welcome!” (Tob 5:11-14)

Another way of addressing the knowledge and security problem was to learn

and trust the family and kindred of a newly hired man:

Now, day by day, Tobit counted how many days Tobias would need for going and for returning. And when the days had passed and his son did not appear, he said, “*Is it possible that he has been detained? Or that Gabael has died, and there is no one to give him the money?*” And he began to worry. (Tob 10:1-3, emphasis added)

This passage demonstrates the inherent risk and effectively high expense of using this system of trusts rather than a more effective banking system. If the trustee Gabael had died, then Tobit would have no recourse to reclaiming his wealth. Even if Gabael was alive, then only the seals on the old money bags would serve as a guarantee against any tampering with the contents:

So Raphael with a servant and two camels went to Rages in Media and stayed with Gabael. Raphael gave him the bond and informed him that Tobit’s son Tobias had married and was inviting him to the wedding celebration. So Gabael got up and *counted out to him the money bags, with their seals intact*; then they loaded them on the camels. (Tob 9:5, emphasis added)

Even though Tobias was able to reclaim this wealth from trust, everyone else was denied the use of the funds for more than two decades. A more effective banking system would develop over time that would eliminate this enormous opportunity cost:

So when Tobit heard, he began rejoicing and praising God at the top of his voice. Tobias reported to his father that his journey had been successful, that he had brought the money, that he married Raguel’s daughter Edna, and that she was, indeed, on her way there, very near to the gate of Nineveh. (Tob 11:15b)

Certainly, a wonderful marriage was a cause of rejoicing, but it actually was sad that Tobit felt the need to rejoice at a safe journey to withdraw funds and reclaim family wealth. This actually was evidence of a primitive banking system.

The purpose of this excursus was to collect passages that might serve future research using modern economic categories to better understand the practices of these ancient text. Further investigation of the Second Temple Jewish literature undoubtedly yields additional material for future analysis.

CHAPTER 6

PAULINE CATEGORIES FOR GREED AND SELF-INTEREST COMPARED WITH GRECO-ROMAN PHILOSOPHY

The first three chapters delineated the Pauline categories which distinguish self-interest from greed across cultures and varying levels of economic development. Consistent with the goals of the prior chapter, this investigation compares and contrasts these categories with a representative sample of Greco-Roman philosophers to accomplish three objectives.

First, this analysis highlights that the issue of distinguishing self-interest and greed was universally recognized as a significant problem.¹ Similarities between Paul and his contemporaries suggest that concern about greed is part of the universal condition of human beings.

Second, this comparison of contemporary first-century writings highlights the fundamental differences between the Pauline categories and the prevailing views of three major Greco Roman philosophers. This analysis demonstrates that the methodology of this dissertation does not necessarily force modern economic categories into every possible situation or find Pauline categories in every text. While the last chapter showed that Paul had an organic similarity (with some contrasts) to the Second Temple literature, this chapter demonstrates the fundamental differences between Paul and the predominant philosophies of his day.

Third, this discussion is intended to further clarify the Pauline categories that

¹See Kelly Rogers' anthology for a fuller treatment of perspectives on self-interest from Plato, Aristotle, Epicureanism, Stoicism, and more modern philosophers. Kelly Rogers, *Self-Interest: An Anthology of Philosophical Perspectives* (New York: Routledge, 1997).

distinguish self-interest from greed through comparison documents. The cogency of the conclusions from prior chapters should be further enhanced through this analysis.

The limitations of this chapter require that not all available Greco-Roman philosophical literature be analyzed. For this reason the next section details the criteria for selecting literature suitable for this investigation. In addition, it provides a brief biography of the authors and a description of the specific texts that are considered. The following sections employ the Pauline categories developed in the prior chapters to organize the discussion of the philosophical literature. The chapter also includes a discussion of the contrast evident over the fundamental purpose of work and uses a comparison of the arguments for private property as an illustrative example.

Criteria for Selecting Suitable Texts from the Extensive Literature of Greco-Roman Philosophers

When Paul was in Athens, he conversed with Epicurean and Stoic philosophers who invited him to present his new teaching about Jesus Christ on the Areopagus. Acts 17:16-34 showed that followers of Epicurus were active in Athens in the first century AD, and the core of his teaching has been preserved for examination in this analysis.² Seneca was an archetypical Roman Stoic and more than 10 volumes of his essays, epistles, and plays have endured to the present.³ Finally, in Athens the teachings of the peripatetic Aristotle were still prevalent in the first century and many of his extensive works have survived over the centuries.⁴ Though the number of philosophers,

²The next section provides more details about what writings of Epicurus have been lost and which have been preserved for this analysis.

³Keener provides an extensive excursus showing a significant diversity among those who identified with Epicurean philosophy. Nevertheless, this analysis proceeds with the surviving documents as representative of the positions of Epicurus. Craig S. Keener, *Acts: An Exegetical Commentary* (Grand Rapids: Baker, 2014), 3:2584-95; Hicks of Cambridge noted that “the philosophical systems of Zeno and Epicurus may profitably be studied together. For, in spite of obvious differences, over which their adherents for centuries waged internecine warfare, it is easy to discern the fundamental similarity between them.” Robert Drew Hicks, *Stoic and Epicurean* (New York: Russell & Russell, 1962), v.

⁴Though the Academy of Plato was still centered in Athens, Clark notes that its influence was

philosophies, and variant sects was vast, this analysis is limited to these three men whose ideas and followers interacted with the teachings of Paul.⁵ The next three sections provide a brief biography and more precise description of the writings of each of these three philosophers.⁶ The latter half of this chapter is organized according to the categories of the Pauline income statement and balance sheet in a way that is consistent with the prior chapter. This format highlights the areas of agreement and disagreement among the writings of each philosopher.

Epicurus

Epicurus was born in the Athenian colony of Samos about five years after the death of Plato and lived from 341 to 270 BC.⁷ His early life was spent as a wandering teacher until he established a school of philosophy in his own garden outside the city walls of Athens.⁸ He was a polemical figure with bitter enemies yet gathered disciples of more intense loyalty than any other philosopher in antiquity.⁹

waning. In contrast, Stoicism and Epicureanism were the “missionary schools” that “competed for the allegiance of the Romans in the last years of the Republic.” M. L. Clarke, *The Roman Mind: Studies in the History of Thought from Cicero to Marcus Aurelius* (Cambridge: Harvard University Press, 1956), 20.

⁵Other suitable candidates for future research would be Cicero and Epictetus. For this limited chapter, Cicero was not considered because he was quite eclectic in his philosophizing. Epictetus was not used because he actually lived after the apostle Paul, though his philosophy reflected a collection of ideas that were in circulation in the first century AD. See Ferguson for an enduring analysis of the sophists, academicians, peripatetics, skeptics, cynics, stoics, and epicureans who were active in Paul’s day. Everett Ferguson, *Backgrounds of Early Christianity* (Grand Rapids: W. B. Eerdmans, 1993), 299–377.

⁶Xenophon devoted an entire work to the subject of economics which would also be a suitable subject for future research. For the limited analysis of this chapter, however, he was not used because he lived several centuries before Paul (430-354 BC) and a clear line of connection to the life or writings of Paul is difficult to establish. Xenophon. J. Thompson, and B. J. Hayes, *Xenophon: Oeconomicus* (London: W.B. Clive, University Tutorial Press, 1900).

⁷Ferguson, *Backgrounds of Early Christianity*, 348.

⁸Whitney J. Oates, *The Stoic and Epicurean Philosophers: The Complete Extant Writings of Epicurus, Epictetus, Lucretius, Marcus Aurelius* (New York: Modern Library, 1957), xvii. For the critical edition of his surviving works, see Diogenes Laertius, *Lives of Eminent Philosophers*, trans. Robert Drew Hicks, Loeb Classical Library (London: W. Heinemann, 1925).

⁹Diogenes Laertius records at length his deference to others, benevolence to all mankind, piety

He lived a life of austere contentment in his garden, surrounded by students who included both men and women, as well as slaves and free.¹⁰ In his correspondence, he related that he was satisfied with his standard diet of bread and water, but Diogenes Laertius quotes him as saying, “Send me a little pot of cheese, that, when I like, I may fare sumptuously.”¹¹

Epicurus was a prolific writer, reportedly producing 300 rolls of essays, though much of his work has been lost.¹² Three letters have been preserved that epitomize the core of his philosophy.¹³ In addition, a collection of 40 maxims called “Principal Doctrines” capture many of his key ideas along with another collection of 81 short sayings discovered in a Vatican manuscript.¹⁴

The teachings of Epicurus were still influential centuries after his death as is evident from Acts 17, but also from the philosophical poem “On the Nature of Things” from the Latin poet Lucretius. This poem remains the most important and influential exposition of the Epicurean system.¹⁵ While it might have been helpful to have more of

towards the gods, and his affection toward his country. On the other hand, he also mentions that Epicurus allegedly called Aristotle “a profligate, who after devouring his patrimony took to soldiering and selling drugs” and that for his philosophical opponents, he used such epithets as “a jellyfish,” “an illiterate,” “a fraud,” “a trollop,” “the toadies of Dionysius,” “a pack-carrier,” “a village schoolmaster,” “the nonsense-monger,” “fawning gift-bearer,” “despoilers,” and “an ignorant boor.” Laertius, *Lives of Eminent Philosophers*, 535–39.

¹⁰John M. Rist, *Epicurus: An Introduction* (Cambridge: Cambridge University Press, 1972), 11.

¹¹Laertius, *Lives of Eminent Philosophers*, 541.

¹²So Rist, *Epicurus*, ix; quoting Laertius, *Lives of Eminent Philosophers*, 555.

¹³These three letters were preserved by Diogenes Laertius. The letter to Herodotus summarizes his key doctrines on nature or physics. The letter to Pythocles covers his theories on celestial phenomena including astronomy and meteorology. The most important letter to Menoeceus provides a clear summary of his ethics of human life. This third letter is utilized in the investigation in this chapter. Oates, *The Stoic and Epicurean Philosophers*, 3–34.

¹⁴These proverb-like sayings have all been collected in one volume along with the extended poem of Lucretius in Oates, *The Stoic and Epicurean Philosophers*.

¹⁵Ferguson, *Backgrounds of Early Christianity*, 350; The complete work has been translated

the writings of Epicurus for this analysis, the surviving documents are more than sufficient to demonstrate that his philosophical system disagreed profoundly with the writings of the apostle Paul.¹⁶

Seneca

Lucius Annaeus Seneca was born to an equestrian family in Córdoba Spain and lived from AD 1-65. He was a contemporary of the apostle Paul, though there is no direct evidence of them having personal acquaintance or correspondence.¹⁷ The closest known connection was that Paul stood before the judgment seat of Seneca's brother Galileo during the time he was the proconsul of Achaea in AD 51-52 (Acts 18:12). Seneca "became famous in rhetoric, philosophy, money-making, and imperial service."¹⁸ He served as the tutor in Rome of the young Nero and eventually became an advising minister during his subsequent reign as emperor.¹⁹ He was forced to commit suicide for

from Latin in Oates, *The Stoic and Epicurean Philosophers*, 69–222.

¹⁶After this introduction to each philosopher, the quotes from each will be compared and contrasted with the individual categories of the Pauline income statement and balance sheet. This follows a similar organization as the prior chapter and hopefully will be easier for the reader to follow areas of agreement and disagreement.

¹⁷The alleged collection, which included eight epistles from Seneca and six letters in reply from Paul, was known to Jerome who referred to him as "our own Seneca." Subsequent analysis has led to the conclusion that these likely are fourth century forgeries composed to commend Seneca to Christians or Paul to stoics. J. B. Lightfoot wrote, "The poverty of thought and style, the errors in chronology and history, and the whole conception of the relative positions of the Stoic philosopher and the Christian Apostle, betray clearly the hand of a forger." Joseph Barber Lightfoot, *St. Paul's Epistle to the Philippians*, rev. ed. (Grand Rapids: Zondervan, 1953), 271.

¹⁸Harvard University Press, "Seneca," accessed February 15, 2015, <http://www.hup.harvard.edu/catalog.php?isbn=9780674990852>.

¹⁹On the unusual position of being a stoic counselor to such a despotic and sensual emperor, Arnold comments, "He [Seneca] did not possess the zeal of a reformer, and doubtless tolerated many an abuse, and often bowed his head before power even when linked with tyranny." Edward Vernon Arnold, *Roman Stoicism* (London: Routledge/Taylor and Francis, 2014), 113, accessed February 15, 2015, <http://public.eblib.com/choice/publicfullrecord.aspx?p=1619079>.

allegedly participating in a conspiracy against the emperor.²⁰

A trove of Seneca's writings have been preserved and make up 10 volumes of the Loeb Classical Library, including 10 ethical treatises preserved under the name "Dialogues."²¹ In addition, 124 moral epistles have survived as well as a satirical play on Claudius and nine tragedies.²² Seneca also corresponded with Epicurean adherents and quoted Epicurus on several occasions.²³

While Seneca is an eloquent representative of Roman stoicism in the first century,²⁴ his personal actions and choices do not always seem to correspond to his writings.²⁵ Further, he often appears to contradict himself in addressing practical matters of wealth and money, especially when comparing letters addressed to different audiences.

Aristotle

Aristotle was born at Stagirus in Chalcidice and came to the Academy of Plato to study at age 17. He was invited by Philip of Macedon to come to the court at Pella and

²⁰Don Nardo, *Influential Figures of Ancient Rome* (San Diego: Lucent, 2003), 63.

²¹For a specific comparison of Seneca's ethics to the epistle to the Romans, see Penny Vining, "Comparing Seneca's Ethics in Epistulae Morales to Those of Paul in Romans," *Restoration Quarterly* 47, no. 2 (2005): 83–104.

²²The Loeb Classical Library edition of Seneca contains ten volumes including moral essays in Volumes I–III; the 124 epistles in Volumes IV–VI; the tragedies in Volumes VIII and IX; and the treatises on natural phenomena, *Naturales Quaestiones*, in Volumes VII and X.

²³For example, in his correspondence with Lucilius, Seneca playfully states, "The thought for today is one which I have discovered in Epicurus; for I am wont to cross over even into the enemy's camp,—not as a deserter, but as a scout." Lucius Annaeus Seneca, *Moral Letters to Lucilius*, trans. Richard Mott Gummere, Loeb Classical Library (Cambridge, MA: Harvard University Press, 1920), 1:9.

²⁴Zeno (314-264 BC) was the founder of the school on the stoa (covered colonnade) on the north side of the marketplace of Athens. Panaetius (185-109 BC) adapted Stoicism to the world-ruling Romans by returning to a more Platonic understanding of the body and soul and accepting the eternity of the world rather than a world conflagration. The Roman stoics of the first century AD focused almost exclusively on ethical and practical concerns. For this reason, Seneca is an excellent representative of later Roman stoicism for this analysis. Hicks, *Stoic and Epicurean*, 4–6.

²⁵"Wealthy, he preached indifference to wealth; evader of pain and death, he preached scorn of both; and there were other contrasts between practice and principle." Harvard University Press, "Seneca."

tutor the young Alexander. He returned to Athens in 334 BC and founded his own school, which gained the name “Peripatetic” after the covered walk (περίπατος) around the colonnaded courtyard in his rented buildings.²⁶

Aristotle saw himself in some sense as a successor of Plato, and his extensive writings on an amazing variety of subjects fill 2,486 pages in English translation.²⁷ The primary works utilized for this analysis are “Politics,” “Nicomachean Ethics,” “Eudemean Ethics,” and “Economics.”²⁸

Two Examples: Private Ownership and Condemnation of Greed

Before comparing the Greco-Roman philosophers to the categories on the Pauline income statement and balance sheet, it is helpful to begin with two straightforward examples: private ownership of possessions and the condemnation of greed. These two case studies demonstrate that even when the philosophers agree with each other or Paul, the presuppositions for their arguments differ radically. The next two sections serve as a brief introduction to the argumentation styles of the philosophers before moving on to the primary analysis of this chapter.

The Private Ownership of Possessions

This section reviews an area of agreement between Epicurus, Aristotle, Seneca, and Paul: personal ownership of possessions rather than communal property. Nevertheless, this section highlights the four different approaches to addressing this straightforward question and serves as an introduction to the contrasting argumentation approaches.

²⁶Ferguson, *Backgrounds of Early Christianity*, 318.

²⁷Aristotle, *The Complete Works of Aristotle: The Revised Oxford Translation*, trans. Jonathan Barnes (Princeton, NJ: Princeton University Press, 1984).

²⁸Barnes notes that “the traditional *Corpus Aristotelicum* contains several works which were certainly or probably not written by Aristotle.” “Economics” is one of the works which might not have been composed by Aristotle, though it seems to express ideas consistent with his other writings. *Ibid.*, xiii.

Epicurus. Epicurus argued for private ownership and communicated to his friends that the “did not think it right that their property should be held in common” as was required of friendships among the Pythagoreans.²⁹ Even so, he had an extremely minimal view of what possessions were required for his “very simple and frugal life” such that his initial followers subsisted on bread and were “content with half a pint of thin wine and were, for the rest, thoroughgoing water-drinkers.”³⁰

Seneca. Seneca, who was himself a wealthy man from service to the empire, similarly would not forbid private property: ³¹

For he alone is in kinship with God who has scorned wealth. *Of course I do not forbid you to possess it, but I would have you reach the point at which you possess it dauntlessly;* this can be accompanied only by persuading yourself that you can live happily without it, and by regarding riches always as likely to elude you.³²

Seneca contended that he maintained his own wealth dauntlessly and could live happily without it in a way that was consistent with the Stoic lifestyle. He argued that the voice of reason cried out, “Abandon riches, which are either a danger or a burden to the possessor” so that by living a life of deprivation away from the pleasures of the body one could avoid growing soft and weak.³³

²⁹Laertius, *Lives of Eminent Philosophers*, 539.

³⁰Ibid., 539. Keener notes, however, that some of the later followers of Epicurus were accused of profligacy. See the extensive excursus on Epicurus in Keener, *Acts*, 3:2584-95.

³¹The reader's indulgence is once again requested in understanding that reading longer quotations is worthwhile for the sake of the discussion. The goal of each quotation in these sections is to provide sufficient framework to demonstrate that each individual quote was used correctly in context, especially since this philosophical literature is vast and may be unfamiliar to many readers. Although the quotations may be long, my goal is to ensure that the commentary and discussion are concise and incisive, bearing in mind the admonition of Epicurus, "δεῖ διαλαβεῖν ὅτι καὶ ὁ πολλὸς λόγος καὶ ὁ βραχὺς εἰς τὸ αὐτὸ συντείνει" (Understand that short discourses and long discourses both achieve the same thing). See Oates, *The Stoic and Epicurean Philosophers*, 41.

³²Seneca, *Moral Letters to Lucilius*, 1:123.

³³Seneca's essay “On the Happy Life” offers a similar defense of the ownership of wealth in response to his critics combined with a polemic against pleasure. Ibid., 1:283.

Aristotle. Aristotle claimed the right to possess private property using his inimitable method of thorough argumentation:

The householder has four roles in relation to wealth. He ought to be able to *acquire* it, and to *guard* it; otherwise there is no advantage in acquiring it, but it is a case of drawn water with a sieve, or the proverbial jar with a hole in it. Further, he ought to be able to *order his possessions* aright and *make proper use* of them; for it is for these purposes that we require wealth.³⁴

Diogenes provides further insight from his understanding of this saying from Aristotle:

“He regarded virtue as not of itself sufficient to ensure happiness; *bodily goods and external goods were also necessary*, for the wise man would be miserable if he lived in the midst of pains, poverty, and similar circumstances.”³⁵

Further, Aristotle understood private property as necessary for serving the higher interests of the entire polis and to avoid problems inherent with communal possessions. Representative statements from Aristotle on this topic include the following:

Property should be in a certain sense common, but, as a general rule, private; for, when everyone has a distinct interest, men will not complain of one another, and they will make more progress, because everyone will be attending to his own business.³⁶

When the husbandmen are not the owners, the case will be different and easier to deal with; but when they till the ground for themselves the question of ownership will give a world of trouble. If they do not share equally in enjoyments and toils, those who labor much and get little will necessarily complain of those who labor little and receive or consume much. But indeed there is always a difficulty in men living together and having all human relations in common, but especially in their having common property.³⁷

And further, there is the greatest pleasure in doing a kindness or service to friends or guests or companions which can only be rendered when a man has private property.³⁸

³⁴This work has been attributed to Aristotle and is consistent with his ethics and style, though some dispute its authenticity. Aristotle, “Economics,” in *The Complete Works of Aristotle*, 1344b23–27, emphasis added.

³⁵Appropriately, Diogenes also relates that Aristotle understood, “Vice, however, is sufficient in itself to secure misery, even if it be ever so abundantly furnished with corporeal and external goods.” Laertius, *Lives of Eminent Philosophers*, 477, emphasis added.

³⁶Aristotle, “Politics,” in *The Complete Works of Aristotle*, 1263a25–29.

³⁷*Ibid.*, 1263a9–17.

³⁸*Ibid.*, 1263a39–40.

Paul. Finally, the apostle Paul affirmed private property rights through his quotes from the Decalogue (Rom 13:9, quoting Exod 20:15).

In summary, all four agreed that private property was appropriate and that one should not mandate communal property. However, Epicurus argued for private property but expected only minimal or subsistence-level possessions by his followers. Seneca agreed on private property, and held great quantities of possessions while warning against the dangers of riches. Aristotle saw private ownership as a natural part of life and necessary for human happiness. Only Paul understood private property as being created by divine fiat against stealing.

This section is representative of what will be seen in the examination of the Pauline categories of the income statement and balance sheet. The three philosophers might agree or disagree with Paul (or each other) on any individual category, but the fundamental purpose or rationale remains distinct in each instance. This confusing situation demonstrates that though Paul had organic similarities to the Second Temple literature, he was at significant variance with the prevailing philosophical systems of the first century on the distinction between self-interest and greed. While all four condemned greed, only Paul provided a vibrant definition of the terms that could be practically applied by a broad audience, which is illustrated in the next section.

Condemnation of Greed

This section begins with a depiction of an understanding of self-interest among the philosophers, recognition of a distinction between self-interest and greed, and concludes with condemnations of greed by all four men. Unfortunately, the extant writings do not provide a more precise definition of greed that distinguishes it from self-interest.

Epicurus. The pursuit of personal hedonic pleasure was foundational to the philosophical system of Epicurus, and this was evident in his letter to Menoeceus:

Our every action is done so that we will not be in pain or fear. As soon as we achieve this, the soul is released from every storm, since an animal has no other

need and must seek nothing else to complete the goodness of body and soul. Thus we need pleasure only when we are in pain caused by its absence; but when we are not in pain then we have no need of pleasure.³⁹

However, his understanding of such self-interest is highly nuanced:

When we say, then, that pleasure is the end and aim, we do not mean the pleasures of the prodigal or the pleasures of sensuality, as we are understood to do by some through ignorance, prejudice, or willful misrepresentation. By pleasure we mean the absence of pain in the body and of trouble in the soul.⁴⁰

Therefore Epicurus fundamentally assumed that every individual will pursue self-interest as the primary motivation in life with the caveat that this was not a stampede toward blind hedonistic pleasure.

Seneca. Seneca simply assumed self-interest as being a primal motivation or natural instinct of every person, and this was reflected in both his political and personal life choices:

*A man simply obeys a natural instinct that disposes him to show affection for himself, and it is this that causes him to take the utmost pains to avoid what is hurtful, and to seek what is beneficial. Consequently, the man who gives to himself is not generous, nor is he who pardons himself merciful, nor he who is touched by his own misfortunes pitiful. For generosity, mercy, and pity contribute to others; natural instinct contributes to oneself.*⁴¹

On the other hand, Seneca also nuanced this presupposition by acknowledging it was good that people were motivated by more than self-interest: “Moreover, if it were only self-interest that moved us to help others, those who could most easily dispense benefits, such as the rich and powerful and Kings, who need no help from others, would not be under the least obligation to bestow them.”⁴² Further, Seneca contended that being

³⁹Epicurus, “Letter to Menoeceus,” trans. Saint-Andre Peter, accessed January 10, 2015, <http://www.monadnock.net/epicurus/letter.html#p127>. See also Laertius, *Lives of Eminent Philosophers*, 653, emphasis added.

⁴⁰Laertius, *Lives of Eminent Philosophers*, 657.

⁴¹Seneca, *Moral Letters to Lucilius*, 1:315, emphasis added.

⁴²Indeed, he argues that pursuing virtue is not necessarily a matter of self-interest: “For what is more shameful than for anyone to calculate the value to a man of being good, since Virtue neither invites by the prospect of gain, not deters by the prospect of loss, and, so far is she from bribing any man with hopes and promises, that, on the contrary, she bids him spend upon her, and is more often found in

motivated solely by self-interest was less than ideal: “For a good deed that looks carefully to its own interests loses some of its glory.”⁴³ He apparently felt that the Stoics were particularly gifted in looking beyond self-interest compared with other philosophical schools:

But the fact is, no school is more kindly and gentle [than the Stoics], none more full of love to man and more concerned for the common good, so that its avowed object to be of service and assistance, and *to regard not merely self-interest*, but the interest of each and all.⁴⁴

In the pursuit of self-interest, though, Seneca acknowledged that there must be a crossing over point that fell into greed:

It is impossible for the mind to find here a sure repose; shattered and storm-tossed it must ever be if it depends upon its worst qualities to save it, if it cannot be brave without being angry, *if it cannot be industrious without being greedy* . . . such is the tyranny under which that man must live who surrenders to the bondage of any passion.⁴⁵

In other words, industriousness can be driven by self-interest, but beyond a certain point, acquisitiveness could only be motivated by unacceptable greed. This continuum demonstrated that there must be an ideal mean, possibly influenced by the thought of Aristotle, who developed this same theme.

voluntary contributions. We must go to her, trampling underfoot all self-interest; withersoever she calls, withersoever she sends us we must go, without any regard for our fortunes, sometimes even without sparing our own blood, and we must never refuse her demands.” Lucius Annaeus Seneca, *Moral Essays*, trans. John W. Basore, Loeb Classical Library (Cambridge, MA: Harvard University Press, 1928), 3:205, 209, emphasis added.

⁴³Lucius Annaeus Seneca, *Moral Essays, De Beneficiis*, trans. John W. Basore, Loeb Classical Library (Cambridge, MA: Harvard University Press, 1935), 3:151, emphasis added.

⁴⁴Lucius Annaeus Seneca, *Moral Essays*, trans. John W. Basore, Loeb Classical Library (Cambridge, MA: Harvard University Press, 1928), 1:439.

⁴⁵*Ibid.*, 131. In a similar passage, Seneca assumes a similar crossover point into greed. [Speaking of the son Marcia has lost] “Tell me Marcia, when you saw your son, youth that he was, the wisdom of an old man, a mind victorious over all sensual pleasures, unblemished, faultless, seeking riches without greed, honours without ostentation, pleasures without excess, did you think that you could long have the good fortune to keep him safe and unharmed?” Lucius Annaeus Seneca, *Moral Essays*, trans. John W. Basore, Loeb Classical Library (Cambridge, MA: Harvard University Press, 1928), 2:85.

Aristotle. Aristotle first recognized that self-interest was fundamental in human beings and wrote, “Surely the love of self is a feeling implanted by nature and not given in vain.” He also understood self-interest to extend on a continuum into an area of excess or unacceptable selfishness: “Although selfishness is rightly censured; this, however, is not the mere love of self, but the love of self in excess, like the miser’s love of money; for all, or almost all, men love money and other such objects in a measure.”⁴⁶

Aristotle appropriately advanced the discussion by defining his terms and demonstrating that a mean of liberality must exist between lavishness and illiberality:

Also magnanimity, magnificence, and liberality are mean⁴⁷ states—liberality being shown in the acquisition or expenditure of wealth. For the man who is more pleased than he ought to be with every acquisition and more pained than he ought to be at every expenditure is illiberal; he who feels less of both that he ought is lavish; he who feels both as he ought is liberal. (By “as he ought”, both in this and in the other cases, I mean “as right reason directs.”) But since the two former show their nature respectively by excess and defect—and *where there are extremes, there is also a mean that is best, a single best for each kind of action—liberality must be the mean between lavishness and meanness in regard to the acquisition and expenditure of wealth.*⁴⁸

This text demonstrated that the issue of distinguishing self-interest from greed analyzed in this dissertation was recognized as a significant issue in the golden age of Greece. Aristotle notably relies on the feelings of being pleased or pained by specific acquisitions or expenditures as well as “right reason” to direct human decisions and behaviors. He establishes that such a crossing over point must exist, and also attempts to provide additional clarification on the basis of justice. First, he establishes that distribution of money is a matter of justice:

Of particular justice and that which is just in the corresponding sense, one kind is that which is manifested in distributions of honour [*sic*] or money or the other things that fall to be divided among those who have a share in the constitution (*for in these*

⁴⁶Aristotle, “Politics,” 1263a39–1263b4, emphasis added.

⁴⁷For the sake of the modern reader, the word “mean” in this context is not used negatively to refer to something low or base, but rather positively as the standard of moderation dictated by reason.

⁴⁸Aristotle, “Eudemian Ethics,” in *The Complete Works of Aristotle*, 1231b27–37, emphasis added.

*it is possible for one man to have a share either unequal or equal to that of another), and another kind is that which plays a rectifying part in transactions.*⁴⁹

Having established that this is a matter of justice, Aristotle added another step toward clarification that the distribution of goods from a transaction must be proportional:

This, then, is what the just is—the proportional; *the unjust is what violates the proportion*. Hence one term becomes too great, the other too small, as indeed happens in practice; for the man who acts unjustly has too much, the man who is unjustly treated too little, of what is good.⁵⁰

Unfortunately, the clarification of the mean is not made any more precise, and Aristotle ends the discussion:

We have now defined the unjust and the just. These having been marked off from each other, it is plain that just action is intermediate between acting unjustly and being justly treated; *for the one is to have too much and the other is to have too little.*⁵¹

While it is clear that some ideal mean of self-interest that does not cross into greed must exist in any given transaction, it seems tautological to define deviation from the mean as one having too much and the other having too little. Aristotle thus demonstrates the challenge of attempting to address this question of defining greed with a precision that crosses both time and culture.

Epicurus. Epicurus condemns greed implicitly and characteristically approaches the question from a dramatically different angle. He asserted in his 29th *Sovran Maxim*, “Of our desires some are natural and necessary; others are natural, but not necessary; others, again, are neither natural nor necessary, but are due to illusory opinion.”⁵² Eating when hungry for Epicurus would be the fulfillment of a natural and

⁴⁹Ibid., 1130b30–1131a1, emphasis added.

⁵⁰Ibid., 1131b16–20, emphasis added.

⁵¹Ibid., 1133b29–32, emphasis added.

⁵²Diogenes helpfully interprets this maxim: “Epicurus regards as natural and necessary desires which bring relief from pain, as e.g. drink when we are thirsty; while by natural and not necessary he means those which merely diversify the pleasure without removing the pain, as e.g. costly viands; by the neither natural nor necessary he means desires for crowns and the erection of statues in one’s honour.”

necessary desire, while eating a wide variety of foods would be natural but not necessary. Pursuit of excessive wealth, positions of power, or honors such as statues would fall into the category of neither natural nor necessary in his philosophical system.

Specifically, Epicurus says, “Nature must be persuaded, not forced. And we will persuade nature by fulfilling the necessary desires, and the natural desires too if they cause no harm, *but sharply rejecting the harmful desires.*”⁵³ In this way he condemns greed as being a desire that is not only unnatural and unnecessary, but also harmful. His implicit definition of greed is essentially anything beyond what is required for human subsistence and the maintenance of convivial friendships which do not in themselves require struggle or great exertion.⁵⁴ As he states in his *Soverain Maxim* #21, “One who perceives the limits of life knows how easy it is to expel the pain produced by a lack of something and to make one's entire life complete; so that there is no need for the things that are achieved through struggle.”⁵⁵ Therefore the simple solution to the problem of greed according to Epicurus is to reject desire for anything requiring exertion or struggle.

Seneca. Seneca was much more direct, if less elegant, in his denunciation of greed, though he seemed to assume a common understanding of avarice with the reader. He argued for a deity with a character such that

Laertius, *Lives of Eminent Philosophers*, 673.

⁵³Peter Saint-Andre adds, “Epicurus contrasts the natural and necessary desires with the unnecessary desires, not the harmful desires, although he does tend to point out that the unnecessary desires tend to cause harm.” Epicurus, “Vatican Sayings,” trans. Saint-Andre Peter, 29, accessed January 10, 2015, <http://www.monadnock.net/epicurus/vatican-sayings.html#n21>. See also Oates, *The Stoic and Epicurean Philosophers*, 41, emphasis added.

⁵⁴In his *Soverain Maxim* #31, Epicurus clarifies this saying: “Among natural desires, those that do not bring pain when unfulfilled and that require intense exertion arise from groundless opinion; and such desires fail to be stamped out not by nature but because of the groundless opinions of humankind.” Epicurus, “Principal Doctrines,” trans. Saint-Andre Peter, #31, accessed January 10, 2015, <http://www.monadnock.net/epicurus/principal-doctrines.html#a30>.

⁵⁵Laertius, *Lives of Eminent Philosophers*, 671; Oates, *The Stoic and Epicurean Philosophers*, 21; Epicurus, “Principal Doctrines.”

evil of every sort he keeps far from them [the good men]—sin and crime, evil counsel and *schemes for greed*, blind lust and *avarice intent upon another's goods*. The man himself he protects and delivers . . . the good man himself relieves God of this concern; he despises externals.⁵⁶

Seneca also saw greed as not only an area for providential protection but also a place for human responsibility: “*The mind does not need to be incited to greed, to accusations, and to discord; it tends to these by a natural impulse*. But, as far as we can, let us oppose it, and cut it off from the opportunities that it seeks.”⁵⁷ Further, Seneca understood that greed was difficult for one to personally detect until it was almost too late:

Indeed, the more stealthily it comes, the greater its force. For all unconcealed vices are less serious; a disease also is farther on the road to being cured when it breaks forth from concealment and manifests its power. *So with greed, ambition, and the other evils of the mind,—you may be sure that they do the most harm when they are hidden behind a pretense of soundness.*⁵⁸

Paul. The Greco Roman philosophers would agree with the apostle Paul that self-interest is fundamentally good and that excessive self-interest beyond a certain point is unacceptable greed or covetousness. However, Seneca and Epicurus primarily argued that greed is to be avoided because it is contrary to virtue and therefore personally harmful. Aristotle saw greed is a violation of justice and the proportion that should be maintained in human interactions. Only Paul recognized greed as being sinful and wrong because it was out of character with God.

These foundational differences persist throughout the Pauline categories examined in the next section, which demonstrates that these unique categories are not being forced into the thinking of any author. Though the greatest overlap seems to be with Seneca, this apparent agreement likely follows from the malleability of some of

⁵⁶Seneca, *Moral Essays*, 1:43. emphasis added.

⁵⁷Seneca, *Moral Essays*, 3:153, emphasis added.

⁵⁸Lucius Annaeus Seneca, *Epistulae Morales I*, trans. John W. Basore, Loeb Classical Library (Cambridge, MA: Harvard University Press, 1928), 379, emphasis added.

Seneca's perspectives in different contexts and could be the fruitful object of future research.

Pauline Income Statement Categories

This section extends the investigation to the Pauline income statement categories as illustrated next, and the latter half of this chapter considers the Pauline balance sheet.

Call to Work

In contrast to the apostle Paul, Epicurus only provides a pale expectation that human beings were created for work. For example, he said, "At one and the same time we must philosophize, laugh, and *manage our household and other business*, while never ceasing to proclaim the words of true philosophy."⁵⁹ In light of his other significant ideas, it is clear that Epicurus puts labor low on the list of priorities, far behind the study of philosophy and laughter with friends. Nevertheless, he recognizes that some labor is required of everyone: "It is pointless for a man to pray to the gods for that which he has the power to obtain by himself."⁶⁰ However, work was limited by his low expectation of what was necessary for subsistence, according to his *Soverain Maxim* #15: "Natural wealth is both limited and easy to acquire, but the riches incited by groundless opinion are boundless."⁶¹ In other words if his followers avoided the incitement of the praise of the masses, they would not desire riches, and the amount of work needed to subsist happily would be quite small. In contrast to the apostle Paul, none of the surviving writings of Epicurus suggest that he considered any aspects of work noble, creative, or inherently human.

⁵⁹Epicurus, "Vatican Sayings"; see also Oates, *The Stoic and Epicurean Philosophers*, 44, emphasis added.

⁶⁰Epicurus, "Vatican Sayings"; see also Oates, *The Stoic and Epicurean Philosophers*, 43.

⁶¹Epicurus, "Principal Doctrines"; see also Oates, *The Stoic and Epicurean Philosophers*, 36.

Aristotle. Aristotle’s view of work would be even lower than that of Epicurus. He was appalled to think that any free man would willingly devote himself to work, much less manual labor. Accordingly, he said, “Enough has been said about the theory of wealth-getting; we will now proceed to the practical part. Such things may be studied by a freeman, *but will only be practiced from necessity.*”⁶² Rather, the ideal according to Aristotle would be a life devoted to thought rather than manual labor:

Yet this science is not anything great or wonderful; the master need only know how to order that which the slave must know how to execute. *Hence those who are in a position which places them above toil have stewards who attend to their households while they occupy themselves with philosophy or with politics.*⁶³

In stark contrast to the apostle Paul who personally set an example of toiling night and day to be self-sufficient with his own hands (see, for example 1 Cor 4:12; 1 Thess 2:9), Aristotle believed, “Of possessions, that which is the best and the worthiest subject of economics comes first and is most essential – I mean, man. *It is necessary therefore to first to provide oneself with good slaves.*”⁶⁴ Also, “Three things make up the life of a slave, *work, punishment, and food.*”⁶⁵

Even for free men, Aristotle had nothing short of contempt for those who actually worked in any occupation different than the pursuit of philosophy:

Now if we make a division of the kinds of life, some do not even pretend to this sort of well-being, being only pursued for the sake of what is necessary, e.g. those concerned with vulgar arts, or with commercial or servile occupations—by vulgar I mean arts pursued only with a view to reputation, by servile those which are sedentary and wage-earning, by commercial those connected with selling in markets and selling in shops. But there are also three goods directed to a happy employment of

⁶²Aristotle, “Politics,” 1258b9–11, emphasis added.

⁶³Although Aristotle assumed slavery as a part of every household (and personally owned slaves which were manumitted in his will), he apparently believed that the acquisition of slaves was unjust. In the next sentence he added, “But the art of acquiring slaves, I mean unjustly acquiring them, differs both from the part of the master in the art of the slave, being a species of hunting or war. Enough of the distinction between master and slave.” Ibid., 1255b 33–40, emphasis added.

⁶⁴Aristotle, “Economics,” 1344a23–25, emphasis added.

⁶⁵Ibid., 1344a34–35, emphasis added.

life, those which we have above called the three greatest of human goods, excellence, wisdom, and pleasure.⁶⁶

Seneca. It is likely that Seneca shared Aristotle's view of work as being for slaves and not free men; nevertheless in many passages he extols the virtue of work, saying, "Work is the sustenance of noble mind."⁶⁷ Even manual labor such as farming and tilling fields are included in the scope of Seneca's admiration, for example, "Who, moreover, if he is a man and intent upon the right, is not eager for reasonable toil and ready for duties accompanied by danger? To what energetic man is not idleness a punishment?"⁶⁸ Seneca also vividly describes the consequences of presumably not being devoted to physical work as a man:

Bodies grown fat through sloth are weak, and not only labour [*sic*], but even movement and their very weight cause them to break down. Unimpaired prosperity cannot withstand a single blow; but he who has struggled constantly with his ills becomes hardened through suffering, and yields to no misfortune.⁶⁹

Though the historical record implies that Seneca never personally plowed a field, he sarcastically asked, "Is Fabricus unfortunate because whenever he has leisure from affairs of the state, he tills his fields. . . . Tell me, then, would he be happier if he loaded his belly with fish from a distant shore and with birds from foreign parts?"⁷⁰ It is possible that this reflects a stoic veneration for physical labor which hardens the body and yields direct fruit from the soil, though it does not seem to be consistent with the actual

⁶⁶Aristotle provides a list of various modes of life that do not depend on barter and trade: "The lives of the herdsman, the husbandman, the brigand, the fishermen, the hunter." It is unclear whether he understands "brigand" to be a general thief or perhaps a slave-raider, but it is consistent with Thucydides statements about brigandage and piracy as common in earlier times, and as still deemed respectable professions in Northern Greece. In any case, it demonstrates that Aristotle was more concerned with obtaining wealth than whether the means was a zero-sum or a positive-sum game. Aristotle, "Eudemean Ethics," 1215a26–35.

⁶⁷Seneca, *Epistulae Morales I*, 225.

⁶⁸Seneca, *Moral Essays*, 1:9.

⁶⁹*Ibid.*, 1:11.

⁷⁰*Ibid.*, 1:19.

lifestyle of Seneca.⁷¹

In summary, these three Greco Roman philosophers seem to stand in stark contrast with the apostle Paul's call for all believers to work quietly and profitably to generate a surplus suitable for generosity.⁷² The life of the mind seems to be much more important than the ability to do manual labor to improve the physical world. This fundamental difference continues to create clear distinctions in the exploration of further Pauline categories in the next section.

Profitable Work Leads to Surplus

Paul was not interested in those who only pretended to work in performing “eye-service as a people-pleaser” but rather expected work to be fruitful and profitable over time (Eph 6:6; Col 3:22). The prior section demonstrated that the three philosophers examined in this analysis already deviate from Paul over the nature and purpose of individual work, therefore this division only widens in this section. While the philosophers each expected work to be profitable in a particular way, these concepts were still categorically different than the apostle Paul.

Epicurus. Epicurus again provided only the weakest allusions in favor of profitable work. He cleverly said, “Necessity is an evil; but there is no necessity for continuing to live with necessity.”⁷³ In other words, work is not necessarily good in itself, but should be profitable for eliminating the needs in life that compel people to suffer. Another short saying implied that work should be profitable: “Don't spoil what you have by desiring what you don't have; but remember that what you now have was once among

⁷¹Further clouding the issue of Seneca's actual disposition toward work are passages such as, “Work is not a good. Then what is a good? I say, the scorning of work. That is why I should rebuke men who toil to no purpose.” Seneca, *Epistulae Morales I*, 223.

⁷²See chap. 2 for a fuller development of this idea.

⁷³Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 40.

the things only hoped for.”⁷⁴ This statement presupposes that over time work actually produces results such as an increase in hoped-for possessions. In general, however, the disposition of Epicurus was to decrease desires to achieve a state of contentment, rather than subduing the earth profitably in obedience to God.

Aristotle. Aristotle did not expect a free man to personally work but rather to oversee the work of slaves and other ventures that would yield a profit over time⁷⁵:

The various kinds of property are to be distinguished, and those which are productive ought to be more numerous than the unproductive, and the sources of income ought to be so distributed that they may not run a risk with all their possessions at the same time.⁷⁶

This passage not only addresses the Pauline category that work should be profitable but also touches the balance sheet category of security. In other words, the household manager should have sources of income that are differentiated to minimize the risk of future poverty in light of deleterious outcomes.

Aristotle did not view all sources of income as being morally equivalent, however, and said, “Here the main source of revenue is the land, next other kinds of regular activity, and thirdly investments of money.”⁷⁷ Also, discretion was necessary in choosing sources of income, because “the man who makes profit from any source is greedy of gain; the man who makes it from none, or perhaps few, is a waster. The braggart is one who pretends to more than he possesses, the self-depreciator is one who pretends to less.”⁷⁸

The following extended quote illustrates that Aristotle had an extremely

⁷⁴Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 41.

⁷⁵In a declaration that possibly influenced the well-read Benjamin Franklin, Aristotle admonished that “there are occasions when a master should rise while it is still night; for this helps to make a man healthy and wealthy and wise.” Aristotle, “Economics,” 1345a16–17.

⁷⁶*Ibid.*, 1344b25–28, emphasis added.

⁷⁷*Ibid.*, 1346a10–12.

⁷⁸Aristotle, “Eudemian Ethics,” 1221a23–25.

negative view of retail trade and banking as a means of gaining wealth:

There are two sorts of wealth-getting, as I said; one is a part of household management, the other is retail trade: the former is necessary and honorable, *while that which consists in exchange is justly censured; for it is unnatural, and a mode by which men gain from one another.* The most hated sort, and with the greatest reason, *is usury, which makes a gain out of money itself, and not from the natural object of it.* For money was intended to be used in exchange, but not to increase at interest. In this term interest, which means the birth of money from money, is applied to the breeding of money because the offspring resembles the parent. *That is why of all modes of getting wealth this is the most unnatural.*⁷⁹

Aristotle seems to have limited the natural use of money to exchange for purchases while overlooking the reality that money facilitates relationships and commitments among free people. Such exchanges could involve material goods or services such as banking transactions.

Seneca. Seneca simply assumed that work was intended to be profitable and wrote, “The philosopher shall own ample wealth, but it will have been wrested from no man, nor will it be stained with another’s blood—wealth acquired without harm to any man.”⁸⁰ This final quote seems to recognize a distinction between profitable labor and work driven by acquisitiveness and greed, and is examined in the following section.

Sinfully Obtaining or Neglecting

The existence of this Pauline category is only vaguely present in the life and writings of Epicurus. For example, one of his *Soverain Maxims* was, “Natural justice is a covenant for mutual benefit, to not harm one another or be harmed,”⁸¹ and also,

It is impossible to be confident that you will escape detection when secretly doing something contrary to an agreement to not harm one another or be harmed, even if

⁷⁹Aristotle, “Politics,” 1258a39–1258b7, emphasis added.

⁸⁰Seneca, *Moral Essays*, 2:157.

⁸¹Epicurus, “Principal Doctrines”; see also Oates, *The Stoic and Epicurean Philosophers*, 35; Laertius, *Lives of Eminent Philosophers*, 667.

currently you do so countless times; for until your death you will be uncertain that you have escaped detection.⁸²

One could assume that these two maxims extended into every sphere of life including the marketplace. Further, Epicurus was eulogized with an epigram that characterized his life: “Ye toil, O men, for paltry things and incessantly begin strife and war for gain; but nature's wealth extends to a moderate bound, whereas vain judgments have a limitless range.”⁸³ This quote suggests an awareness of a willingness to harm others for gain, though does not necessarily reflect a commercial context. This confusion over labor is consistent with the ambiguity present in Aristotle’s work, who listed brigandage or slave-raiding as some of the common gainful occupations.⁸⁴

Seneca. Seneca was equally ambiguous in making statements that seem to indicate that all pursuit of riches is necessarily evil: “Good does not result from evil. But riches result from greed; therefore, riches are not a good,” and “money comes through sacrilege and theft.”⁸⁵ Further, “That which we are desiring to attain it, involves us in many evils, is not a good. *But while we are desiring to attain riches, we become involved in many evils; therefore, riches are not a good.*”⁸⁶ As part of the challenge of interpreting the voluminous writings of Seneca is the following statement that seems to contradict his prior enthusiasm both for work and profitable employment:

Would you know what makes men greedy for the future? It is because no one has yet found himself. Your parents to be sure, asked other blessing for you; but I myself pray rather that you may despise all those things which your parents wished for you

⁸²Epicurus, “Principal Doctrines”; see also Oates, *The Stoic and Epicurean Philosophers*, 38; Laertius, *Lives of Eminent Philosophers*, 675.

⁸³Laertius, *Lives of Eminent Philosophers*, 541.

⁸⁴Aristotle, “Politics,” 1256a35–40.

⁸⁵Lucius Annaeus Seneca, *Epistles 66-92*, trans. John W. Basore, Loeb Classical Library (Cambridge, MA: Harvard University Press, 1928), 335.

⁸⁶*Ibid.*, 339, emphasis added.

in abundance. *Their prayers plunder many another person, simply that you may be enriched. Whatever they make over to you must be removed from someone else.*⁸⁷

This passage implies that all commercial activity is a zero-sum game that harms other people, which is radically different from the Pauline categories on the income statement.

Aristotle. Aristotle seems to be completely different than the Pauline categories. He would view brigandage or even more as a legitimate means of acquiring wealth, while Paul would not, and Aristotle considers retail trade and interest on loans to be fundamentally evil, while Paul would not. For example, Aristotle said

In regard to property the first care is that which comes naturally. Now in the course of nature the art of agriculture is prior, and next come those arts which extract the products of the earth, mining and the like. Agriculture ranks first because of its justice; *for it does not take anything away from man, either with their consent, as do retail trading and the mercenary arts, or against their will, as do the warlike arts.* Further, agriculture is natural; for by nature all derive their sustenance from their mother, and so men derive it from the earth.⁸⁸

Aristotle's primary distinction was on whether the means of gathering riches was natural or unnatural and consensual or nonconsensual. In this way he surprisingly combined retail trading, mercenary arts, and warlike arts together as part of the unnatural methods. Similarly Aristotle uses the following example that completely crosses Pauline categories:

Again, if one man commits adultery for the sake of gain and makes money by it, while another does so at the bidding of appetite though he loses money and is penalized for it, the latter would be held to be self-indulgent rather than grasping while the former is unjust, but not self-indulgent; evidently, therefore, *he is unjust by reason of his making gain by his act.*⁸⁹

The error of adultery, according to Aristotle, is self-indulgence, or if it results in monetary gain, it would be grasping and unjust. This idea further demonstrates that the Pauline categories as a formulation are not dependent on the Aristotelian philosophy prevailing at his time.

⁸⁷Seneca, *Epistulae Morales I*, 231–33.

⁸⁸Aristotle, "Economics," 4676b1–5.

⁸⁹Aristotle, "Eudemian Ethics," 1130a23–28, emphasis added.

In addition, even war was an acceptable means of obtaining riches according to Aristotle because he considered it natural:

And so, from one point of view, *the art of war is a natural's part of acquisition*, for the art of acquisition includes hunting, and art which we ought to practice against wild beasts, and *against men who, though intended by nature to be governed, will not submit; for war of such a kind is naturally just.*⁹⁰

Again, all other unjust acts are ascribed invariably to some particular kind of wickedness, e.g. adultery to self-indulgence, the desertion of a comrade in battle to cowardice, physical violence to anger; *but if a man makes gain, his action is ascribed to no form of wickedness but to injustice.* Evidently, therefore, there is apart from injustice in the wide sense another, particularly, injustice which shares the name and nature of the first, because its definition falls within the same genus; for the force of both lies in a relation to others but the one is concerned with honor or money or safety—or that which includes all of these, if we had a single name for it—and *its motive is the pleasure that arises from gain*; while the other is concerned with all the objects with which the good man is concerned.⁹¹

This final passage of this section shows the somewhat fuzzy boundary in the Pauline categories between sinning to obtain a profit and the sheer love of money. Aristotle recognizes a pleasure that arises from gain rather than in obtaining possessions or material goods as a result of profitable work.

Loving Money

Paul unequivocally stated, “The love of money [ἡ φιλαργυρία] is a root of all kinds of evils” (1 Tim 6:10), and several passages suggest that a similar category of evil implicitly was part of the understanding of three Greco Roman philosophers analyzed in this study.

Epicurus. Epicurus, for example, is unequivocal in his denunciation:

It is not right to love money unjustly [φιλαργυρεῖν ἄδικα], and shameful to love it justly; for it is unbecoming to be overly stingy, beyond what is right. 43. The love of money, if unjustly gained, is impious, and, if justly, shameful; for it is inappropriate to be miserly even with justice on one's side.⁹²

⁹⁰Aristotle, “Politics,” 1256b22–30, emphasis added.

⁹¹Aristotle, “Eudemian Ethics,” 1130a29–1130b5, emphasis added.

⁹²Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 42.

In addition, loss of personal autonomy is a great evil in a philosophical system of Epicurus, and the love of money can lead to this significant problem:

Since the attainment of great wealth can scarcely be accomplished without slavery to crowds or to politicians, a free life cannot obtain much wealth; but such a life already possesses everything in unfailing supply. Should such a life happen to achieve great wealth, this too it can share so as to gain the good will of one's neighbors.⁹³

Seneca. Interestingly, Seneca seems to be less aware of the existence of a category of the love of money, and even less confident that such a desire would be wrong. He weakly withholds commendation and said, “Just as to seek wealth without any love of the virtues and without the cultivation of character, and to display an interest in bare work only is by no means to be commended.”⁹⁴ Similarly, he encouraged virtue with the pithy quip, “To those who are intent upon something they wish to gain, all that they already have already gained seems worthless.”⁹⁵

Aristotle. In a dramatic contrast to Seneca and also the apostle Paul, Aristotle provides an extended analysis of the concept of loving money:

I take wealth and the art of wealth in two senses; the art in one sense being the proper use of one's property (say of a shoe or a coat), in the other an accidental mode of using it—not the use of a shoe for a weight, but, say, the selling of it or letting it out for money; for here too the shoe is used. *Now the lover of money* [ὁ φιλαργυρος] *is a man eager for actual money, which is a sign of possession taking the place of the accidental use of other possessions.* But the illiberal man may even be lavish in the accidental pursuit of wealth, for it is in the natural pursuit of it that he aims at increase. The lavish runs short of necessities; *but the liberal man gives his superfluities.* There are also species of these genera which exceed or fall short as regards parts of the subject-matter of liberality, e.g. the sparing, the skinflint, the grasper at disgraceful gain, all are illiberal; the sparing is characterized by his refusal to spend, the grasper at disgraceful gain by his readiness to accept anything, the skinflint by his strong feelings over small amounts, while the man who has the sort of injustice that involves meanness is a false reckoner and cheat. And similarly

⁹³Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 43.

⁹⁴Seneca, *Moral Essays*, 2:195.

⁹⁵Seneca, *Moral Essays*, 3:131.

one class of spendthrift is a waster by his disorderly expenditure, the other a fool who cannot bear the pain of calculation.⁹⁶

Aristotle demonstrates that the love of money actually falls into two categories: the desire for gain for the pleasure of having money itself (rather than the enjoyment of subduing creation through profitable work) and the unwillingness to part with money whether for generosity or even reasonable purchases. This concept incidentally is consistent with the category used by Paul.

In summary, all three philosophical schools differ from each other and from Paul in significant ways in their understanding of the meaning and purpose of work and the distinction between self-interest and greed. The next section investigates the correspondence on the Pauline balance sheet categories and demonstrates that while there are some incidental correspondences, once again they are in general disagreement.

Pauline Balance Sheet Categories

This section examines in what ways the Pauline balance sheet categories were also present in three schools of Greco-Roman philosophy. The primary areas of agreement were in the level of human sustenance, which was not a surprising category to find universally. They also agree primarily in the area of signaling wealth, which demonstrates that human pride in possessions has been recognized across cultures.

Sustenance

Paul recognized a minimum level required for subsistence, such as food and clothing (1 Tim 6:8), and that believers could expect to live at this level even if assistance was needed from family or the local church (1 Tim 5:4-8, 2 Cor 8:13-14).

Epicurus. Epicurus agreed with Paul but in a way that was consistent with his philosophy of life that everyone needed a very low level of material goods for subsistence and also that such a level was the upper bound of what was needed to live a good life:

⁹⁶Aristotle, "Eudemian Ethics," 1231b37–1232a16.

“The body cries out to not be hungry, not be thirsty, not be cold. Anyone who has these things, and who is confident of continuing to have them, can rival the gods for happiness.”⁹⁷ In other words, having enough to survive should have been more than enough for happiness.

To emphasize not only the lower bound of subsistence but also that an upper bound existed, Epicurus added that it was perception and not physical limitation that causes people to increase desires without bound:

The stomach is not insatiable, as most people say; instead the opinion that the stomach needs unlimited filling is false. What cannot be satisfied is not a man's stomach, as most men think, but rather the false opinion that the stomach requires unlimited filling.⁹⁸

As a consequence of this philosophical understanding of the boundaries provided by nature, he could confidently say, “Poverty is great wealth if measured by the goals of nature, and wealth is abject poverty if not limited by the goals of nature.”⁹⁹

Aristotle. Aristotle also recognized a lower boundary of possessions that are necessary for life (though at a much higher level than Epicurus), and also an upper boundary of assets that are needed:

Of the art of acquisition then there is one kind which by nature is a part of the management of a household, and insofar as the *art of household management must either find ready to hand, or itself provide, such things necessary to life, and useful for the community of the family or state, as can be stored.* They are the elements of true riches; for *the amount of property which is needed for a good life is not unlimited although Solon in one of his poems says that no bound to riches has been fixed for man. But there is a boundary fixed, just as there is in the other arts; for the instruments of any art are never unlimited,* either in number or size, and riches may be defined as a number of instruments to be used in a householder in estate. And so

⁹⁷He also expanded on this idea in maxim 18: “As soon as the pain produced by the lack of something is removed, pleasure in the flesh is not increased but only embellished. Yet the limit of enjoyment in the mind is produced by reasoning out these very things and similar things, which once provoked the greatest fears in the mind.” Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 41.

⁹⁸Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 43.

⁹⁹Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 41.

we see that there is a natural part of acquisition which is practiced by managers of households and by statesman, and the reason for this.¹⁰⁰

Ironically, Aristotle and Epicurus agree that boundaries exist but disagree about the level of the boundary. Further, neither provided defining information about a specific practical limit.

Seneca. With characteristic loquaciousness, Seneca also recognized a lower and upper boundary and provided additional demarcation in several passages:

For how small a sum is needed to support a man! And who can fail to have this little if he possesses any merit whatsoever? So far as concerns myself, I know that I have lost, not wealth, but my “engrossments.” The wants of the body are trifling. It requires *protection from the cold and the quenching of hunger and thirst by food and drink*; if we covet anything beyond, we toil to serve, not our needs, but our vices.¹⁰¹

Did nature give us bellies so insatiable, when she gave us these puny bodies, that we should outdo the hugest and most voracious animals in greed? Not at all. How small is the amount which will satisfy nature? A very little will send her away contented. It is not the natural hunger of our bellies that costs us dear, but our solicitous cravings. Therefore those who, as Sallust puts it, “hearken to their bellies,” should be numbered among the animals, and not among men; and certain men, indeed, should be numbered, not even among the animals, but among the dead.¹⁰²

Hold fast, then, to this sound and wholesome rule of life; *that you indulge the body only so far as is needful for good health*. The body should be treated more rigorously, that it may be obedient to the mind. Eat merely to relieve your hunger; drink merely to quench your thirst; dress merely to keep out the cold; house yourself merely as a protection against personal discomfort. It matters little whether the house to be built of turf, or of variously coloured imported marble; understand that a man is sheltered just as well by a thatch as by a roof of gold. *Despise everything that useless toil creates as an ornament and an object of beauty*. And reflect that nothing except the soul is worthy of wonder; for to the soul, if it be great, naught is great.¹⁰³

Life is well enough furnished, but we are too greedy with regard to its furnishings; something always seems to us lacking, and it will always seem lacking. To have lived long enough depends neither upon our years nor upon our days, but upon our minds.¹⁰⁴

¹⁰⁰Aristotle, “Politics,” 1256b22–39, emphasis added.

¹⁰¹Seneca, *Moral Essays*, 2:447–49, emphasis added.

¹⁰²Seneca, *Epistulae Morales I*, 425–26.

¹⁰³*Ibid.*, 39–41, emphasis added.

¹⁰⁴*Ibid.*, 427, emphasis added.

I shall give to him if he is in need, *yet not to the extent of bringing need upon myself*; I shall come to his aid if he is at the point of ruin, yet not to the extent of bringing ruin upon myself, unless by doing so I shall purchase the safety of a great man or a great cause. . . . Each one of us should consider his own means and resources in order that we many not bestow either a larger or a smaller amount than we are able to give.¹⁰⁵

In summary, Paul's category for human subsistence was consistent with other authors of his time period that understood human beings as having a minimum level of material prosperity to maintain life, but extended beyond that to include an obligation to help, especially those who were personal relatives or of the household of faith.

Utility

The prior section examined the minimum level of material prosperity required to sustain human life and considered whether a moral obligation was created for believers in contact with people living below such a standard. Paul also recognized that a person could maintain tools and property necessary to earn a living in the future.

Aristotle. Aristotle agreed with Paul on the propriety of owning tools and other resources to ensure future production and sustenance and provided an extended discussion of such instruments: "And as in the arts which have a definite sphere, the workers must have their own proper instruments for the accomplishment of their work, so it is in the management of a household."¹⁰⁶

Though he differed radically from Paul in his moral understanding of what would be a suitable tool,¹⁰⁷ Aristotle argued, "A slave has been shown to be part of

¹⁰⁵Seneca, *Moral Essays, De Beneficiis*, 3:77–79, emphasis added.

¹⁰⁶Aristotle, "Politics," 1253b25–27.

¹⁰⁷On one hand, Paul and Aristotle understood that households were made up of the same basic elementary relationships. This is evident from comparing Col 3:18-4:1 and Eph 5:22-6:9 to Aristotle's statement, "Now we should begin by examining everything in its fewest possible elements; and the first and fewest possible parts of the family are master and slaves, husband and wife, father and children." Aristotle, "Eudemian Ethics," 1253b4–6. On the other hand, Paul's letter to Philemon obviously revealed that he viewed human beings, even bond servants, as being much more than Aristotle's living tools.

property,”¹⁰⁸ and, as seen before, “Of possessions, that which is best and the worthiest of subject of economics comes first and is most essential—I mean, man.”¹⁰⁹ Aristotle understood human beings as living tools with no value at all beyond their instrumentality for accomplishing tasks and fashioning objects as part of managing a household. He argued,

Now instruments are of various sorts; some are living, others lifeless; in the rudder, the pilot of the ship has a lifeless [instrument], in the look-out man, a living instrument; for in the arts the servant is a kind of instruments. Thus, too, a possession is an instrument for maintaining life. And so, in the arrangement of the family, *a slave is a living possession, and property a number of such instruments; and the servant is himself an instrument for instruments.*¹¹⁰

Aristotle continued his argument with a hypothetical anticipation of an automated factory: “If the shuttle would weave and the plectrum touched a lyre” of their own accord, then “chief workmen would not want servants, your masters [would not lack] slaves.”¹¹¹ This teaching disagrees fundamentally with the apostle Paul’s understanding of humans as being intrinsically valuable in the image of God as well as Paul’s understanding of human flourishing.

Epicurus. Epicurus, at least in the sample of his works still extant, does not address the utility of having tools and instruments for the creation of wealth. Rather, he encourages men to build a treasury of self-reliance (*αὐταρκείας*) so that they can be more skilled at giving to others rather than depending on gifts from others.¹¹² From his perspective, the way to prepare for the future was to become accustomed to the bare necessities required to sustain life, so that any surplus could be shared with others.

¹⁰⁸Aristotle, “Politics,” 1256a1.

¹⁰⁹Aristotle, “Eudemian Ethics,” 1344a23–25.

¹¹⁰Aristotle, “Politics,” 1253b28–33, emphasis added.

¹¹¹Ibid., 1253b39–1254a1.

¹¹²Epicurus, “Vatican Sayings”; see also Oates, *The Stoic and Epicurean Philosophers*, 42.

Seneca. Seneca, for his part, seems to assume that workmen will retain tools and farmers possess plows without an explicit discussion of the propriety.

Security

Generally, Aristotle assumes that someone managing a household would have possessions sufficient to sustain for the future and not necessarily face a great risk of loss.¹¹³ Seneca does not elaborate on this category other than saying, “The philosopher shall own ample wealth” through legitimate means which seems to imply sufficient possessions to avoid risk for the future, though he did not elaborate on his understanding of “ample.”¹¹⁴ Epicurus said, “Although some measure of safety from others comes from the power to fight them off and from abundant wealth, the purest security comes from solitude and breaking away from the herd.”¹¹⁵ Rather than seeing human flourishing as consistent with increasing possession, Epicurus encouraged individuals to drive wants and desires down to the lowest level of sustenance in order to achieve consistent satisfaction and avoid troubling efforts. The secret to the good life, he argued, was to recognize clearly the upper and lower bounds on needs:

There is also a limit in simple living, and he who fails to understand this falls into an error as great as that of the man who gives way to extravagance. There is an elegance in simplicity, and one who is thoughtless resembles one whose feelings run to excess.¹¹⁶

Likewise, Seneca recognized an upward bound on possessions in relation to the individual appetite of a human being: “Why do you pile riches on riches? You really should remember how small your bodies are! Is it not madness and the wildest lunacy to

¹¹³Aristotle, “Politics,” 1344b25–28.

¹¹⁴He added that such ample wealth should “have been wrested from no man, nor will it be stained with another’s blood—wealth acquired without harm to any man.” Seneca, *Moral Essays*, 2:157.

¹¹⁵Epicurus, “Principal Doctrines”; see also Oates, *The Stoic and Epicurean Philosophers*, 36.

¹¹⁶Epicurus, “Vatican Sayings,” 43#63; see also Oates, *The Stoic and Epicurean Philosophers*.

desire so much when you can hold so little?”¹¹⁷

It is sufficient for this analysis to demonstrate that the category of saving and preparing as security for the future existed to some degree in the philosophical schools of thought of the first century, though it stood in contrast to the mindset displayed in the writings of the apostle Paul.

Enjoyment

Paul clearly understood that for human flourishing people could expect to maintain some possessions simply for aesthetic satisfaction and God richly provides people with things to enjoy (1 Tim 6:17).

Epicurus. Such a category for enjoyment was foundational for the teachings of Epicurus, and he colorfully said, “Friendship dances around the world, announcing to each of us that we must awaken to happiness.”¹¹⁸ He also soberly admonished his followers not to delay joy in life: “We are born only once and cannot be born twice, and must forever live no more. You don't control tomorrow, yet you postpone joy. Life is ruined by putting things off, and each of us dies without truly living.”¹¹⁹ In his letter to Menoeceus, Epicurus argued that such happiness was subject to the introspection of the wise who examined quality in addition to quantity: “And even as men choose of food not merely and simply the larger portion, but the more pleasant, so the wise seek to enjoy the time which is most pleasant and not merely that which is longest.”¹²⁰

¹¹⁷Seneca, *Moral Essays*, 2:451.

¹¹⁸Epicurus, “Vatican Sayings”#52; see also Oates, *The Stoic and Epicurean Philosophers*, 43.

¹¹⁹Epicurus, “Vatican Sayings”#14; Oates, *The Stoic and Epicurean Philosophers*, 40.

¹²⁰This understanding of enjoyment as fundamental to live also informed Epicurus’ thoughts about death: “The flesh assumes that the limits of joy are infinite, and that infinite joy can be produced only through infinite time. But the mind, reasoning out the goal and limits of the flesh and dissolving fears about eternity, produces a complete way of life and therefore has no need of infinite time; yet the mind does not flee from joy, nor when events cause it to exit from life does it look back as if it has missed any aspect of

Aristotle. Aristotle likewise argued that the pursuit of happiness through economic expenditures was an essential part of the good life. Further, that for every individual in every specific circumstance of life there existed an upper and lower boundary of expenditure, such that there was a perfect mean of what to expend for appropriate happiness in every situation. Accordingly a magnificent man tends to “choose in great expenditure the fitting magnitude, and desires this sort of mean, and with a view to this sort of pleasure.”¹²¹ In contrast, “the man whose inclination is to do something larger than necessary is out of harmony,” and was “near to those called by some tasteless and showy.”¹²² In summary, to spend too little was “shabby” and spend too much was “showy,” but it is magnificent to entertain suitably “both to the object (e.g. one thing is fitting for a servant’s, another for a favorite’s wedding) and to the entertainer both in extent and kind.”¹²³

Seneca. Seneca devoted an entire treatise to the subject of the enjoyment of living in “On the Happy Life,” though it is questionable to what extent he personally implemented his teachings. He adopted the premise that everyone sought happiness and in his essay tended to dwell on the limits of happiness. The presupposition and cautions are evident in the following quote:

First of all we must have a sound mind and one that is in constant possession of its sanity; second, it must be capable of the noblest fortitude, ready for every emergency, careful of the body and of all that concerns it, but without anxiety;

the best life” in his *Soverain Maxim* 20. Epicurus, “Letter to Menoeceus,” 4.

¹²¹Aristotle, “Eudemian Ethics,” 1233a35–39.

¹²²Ibid., 1233b1–2.

¹²³Aristotle provides an example to make his point utilizing the great Athenian admiral and a great Athenian general that must have been poignant to his original readers: “People thought that the mission conducted by Themistocles to the Olympian games was not fitting to him because of his previous low station, but would have been to Cimon.” Ibid., 1233b8–10.

lastly, it must *be attentive to all the advantages that adorn life, but with over-much love for none*—the user, but not the slave of the gifts of Fortune.¹²⁴

In other words, given a sound mind and a body befitting a Roman ready for national service as a legionary, a person should enjoy the aspects that adorn an enjoyable life, though Seneca often provided the immediate admonition not to be enslaved by indulgence.

Epicurus. Epicurus likewise provided a note of admonition in his discussion of the enjoyment of life: “No pleasure is a bad thing in itself, but the things which produce certain pleasures entail disturbances many times greater than the pleasures themselves.”¹²⁵ He did not advocate unbounded hedonistic pursuits but rather the pursuit of pleasure guided by reason that carefully weighed the costs as well as benefits of every choice. Epicurus, and ostensibly Seneca, cautioned their readers against indulgence, though their definition of indulgence differed somewhat from that of the apostle Paul, as seen in the next section.

Similar to Paul, a distinction was made between virtuous enjoyment and excessive indulgence in the Greco-Roman philosophical schools, and is examined in the next section.

Indulgence

The Greco-Roman literature analyzed in this study recognized two distinct categories between enjoyment and indulgence, with the former being expected as part of a good life and the latter warned against in no uncertain terms. While the presence of two categories is easy to demonstrate, the distinction between these categories is difficult to discern from this sample of philosophical writings.¹²⁶

¹²⁴Seneca, *Moral Essays*, 2:107, emphasis added.

¹²⁵Epicurus, “Principal Doctrines,” #8; see also Oates, *The Stoic and Epicurean Philosophers*, 35.

¹²⁶Clarifying the distinction between these two categories would be a suitable topic for future research.

Seneca. Seneca recognized that there must be a limit to enjoyment: “Then, too, it is the excess of pleasure that harms; but in the case of virtue there need be no fear of any excess, for in virtue itself resides moderation.”¹²⁷ Consequently, he painted a vivid picture of the indulgent:

See them, too, upon a heap of roses, gloating over their rich cookery, while their ears are delighted by the sound of music, their eyes by spectacles, their palates by savours; softs and soothing stuffs caress with their warmth the length of their bodies, and, that the nostrils may not meanwhile be idle, the room itself, where sacrifice is being made to Luxury, reeks with varied perfumes. You will recognize that these are living in the midst of pleasures, and yet it will not be well with them, because what they delight in is not a good.¹²⁸

One boundary between enjoyment and wrongful indulgence is whether the pleasure causes harm to an individual:

Ills are sometimes for the good of those to whom they come; just as much so, my word for it, as that things which are lauded and sought after are sometimes to the hurt of those who delight in them, being very much like over-eating, drunkenness, and the other indulgences which kill by giving pleasure.¹²⁹

Characteristically extolling the value of reason, Seneca set a second limit on indulgence at the point of enslavement that makes the pursuit of pleasures the master over logical reason: “I do not maintain that the body is not to be indulged at all; but I maintain that we must not be slaves to it.”¹³⁰ In addition, he states,

If we shall guard the endowments of the body and the needs of Nature with care and fearlessness, in the thought that they have been given but for a day and are fleeting, *if we shall not be their slaves, nor allow these alien things to become our masters*, if we shall count that the gratifications of the body, unessential as they are, have a place like to that of auxiliaries and light-armed troops in camp—if we let them serve, not command—thus and thus only will these things be profitable to the mind. Let not a man be corrupted by external things.¹³¹

Seneca recognized that the minimum standard for subsistence was similar for

¹²⁷Seneca, *Epistulae Morales I*, 85.

¹²⁸Seneca, *Moral Essays*, 2:127.

¹²⁹Seneca, *Moral Essays*, 1:15.

¹³⁰Seneca, *Epistulae Morales I*, 85.

¹³¹Seneca, *Moral Essays*, 2:119, emphasis added.

all men, but this led to the despairing question, “Utility measures our needs; but by what standard can you check the superfluous?”¹³² Without the ability to provide an external or universal standard to separate enjoyment from indulgence, Seneca observed,

It is for this reason that men sink themselves in pleasures, and they cannot do without them once they have become accustomed to them, and for this reason they are most wretched, because they have reached such a pass that what was since superfluous to them has become indispensable. *And so they are the slave of their pleasures instead of enjoying them.*¹³³

As a result, he could only provide a simple, if shrill, admonition: “Flee luxury, flee enfeebling good fortune, from which men’s minds grow sodden. . . . While all excesses are hurtful, the most dangerous is unlimited good fortune.”¹³⁴

Aristotle. Aristotle devoted two chapters of Book III of the “*Nicomachean Ethics*” to describe the virtue of temperance in detail, especially examining the distinction with self-indulgence and incontinence.¹³⁵ Even a cursory reading of the discussion, however, reveals a sharp contrast with the understanding of the apostle Paul on this subject. Aristotle defined the antithesis of temperance:

The self-indulgent man, then, craves for all pleasant things or those that are most pleasant, and is led by his appetite to choose these at the cost of everything else; hence he is pained both when he fails to get them and when he is craving for them (for appetite involves pain); but it seems absurd to be pained for the sake of pleasure.¹³⁶

An equal failure, according to Aristotle, is not to have any enjoyment at all, and this makes temperance the mean between these two extremes. From his perspective,

¹³²Ibid., 2:263.

¹³³Ibid., 2:119, emphasis added.

¹³⁴Seneca, *Moral Essays*, 1:29–31.

¹³⁵For a fuller summary of Aristotle’s argument, see Howard J Curzer, “Aristotle’s Account of the Virtue of Temperance in *Nicomachean Ethics* III.10-11,” *Journal of the History of Philosophy* 35, no. 1 (1997): 5–25, doi:10.1353/hph.1997.0008.

¹³⁶Aristotle, “*Nicomachean Ethics*,” in *The Complete Works of Aristotle*, 1119a1–6.

the middle position occupied by a temperate man is marked by moderate desires such that he does not enjoy “the things that he should not, nor anything of this sort to excess, nor does he feel pain or craving when they are absent, or does so only to a moderate degree, and not more than he should, nor when he should not, and so on.”¹³⁷ Like Epicurus, Aristotle encouraged men to avoid loving certain pleasures more than they were worth, especially those that are contrary to what is noble or beyond one’s financial means.¹³⁸

Interestingly, Aristotle drew a distinction within self-indulgence according to the object of the overweening desire. He argues that some things that produce pleasure are necessary, such as preserving life, while others are worthy but can be pursued to excess, such as food and sexual intercourse. He also recognized other desires which are not necessary but “worthy of choice in themselves (e.g. victory, honor, wealth, and good and pleasant things of this sort).”¹³⁹ With reference to this intermediate kind, men should not be blamed as much for seeking an excess of these things, because they are only self-indulgent in a qualified way.¹⁴⁰ Finally, Aristotle holds out hope for an incontinent man who may eventually be able to control his desires, whereas “the self-indulgent man, as was said, has no regrets; for he stands by his choice; but any incontinent man is subject to regrets” and for the pursuit of pleasure “the self-indulgent man is convinced because he is the sort of man to pursue them.”¹⁴¹ Therefore the philosopher holds little hope for such a self-indulgent man.

Signaling

This final Pauline category encompasses material goods and services that are

¹³⁷Ibid., 119a12–16.

¹³⁸Ibid., 1119a18–20.

¹³⁹Ibid., 1147b25–30.

¹⁴⁰Ibid., 1148a23–30.

¹⁴¹Ibid., 1151a12–19.

purchased simply as a signal to other people of the riches of the owner.

Aristotle. Aristotle recognized this category of signaling riches in his treatise on how a wife should maintain a household in his broader work on economics:

She must exercise control of the money spent on such festivities as her husband has approved, keeping well within the limits set by law upon expenditure, dress, and ornament; and remembering that beauty depends not on costliness of arraignment, nor does abundance of gold so conduce to the excellence of a woman as self-control in all that she does, and her inclination toward an honorable and well-ordered life.¹⁴²

Epicurus. Epicurus did not specifically list material possessions as a signal but was well aware of the significance of the opinions of others for personal happiness.¹⁴³ “To speak frankly as I study nature I would prefer to speak in oracles that which is of advantage to all men even though it be understood by none, *rather than to conform to popular opinion and thus gain the constant praise that comes from the many.*”¹⁴⁴

Seneca. Seneca, in the midst of the luxury of the Roman Imperial elite, had no difficulty describing people who purchased and owned possessions merely to signal the riches of the owner. Some of many passages include,

Else let him who think that anger reveals the great soul, think that luxury does the same; it desires to rest on ivory, to be arrayed in purple... Let him think that avarice

¹⁴²Aristotle, “Economics,” 1353b–39.

¹⁴³Though specific sayings of Epicurus regarding the signaling value of possessions have not been preserved in his extant writings, it is likely that his views on this issue have been preserved in the following excerpt of the lengthy poem *On the Nature of Things* composed by his student Lucretius: “They squander powers and with the travail wane; Be added too, they spend their futile years Under another's beck and call; their duties Neglected languish and their honest name Reeeth sick, sick; and meantime their estates Are lost in Babylonian tapestries; And unguents and dainty Sicyonian shoes Laugh on their feet; and (as ye may be sure) Big emeralds of green light are set in gold; And rich sea-purple dress by constant wear Grows shabby and all soaked with Venus' sweat; And the well-earned ancestral property Becometh head-bands, coifs, and many a time The cloaks, or garments Alidensian Or of the Cean isle. And banquets, set With rarest cloth and viands, are prepared.”

¹⁴⁴Epicurus revealed his presupposition for esteem in his *Soverain Maxim* #7: “Some people want to be well esteemed and widely admired, believing that in this way they will be safe from others; if the life of such people is secure then they have gained its natural benefit, but if not then they have not gained what they sought from the beginning in accordance with what is naturally appropriate.” Epicurus, “Vatican Sayings”#29; see also Oates, *The Stoic and Epicurean Philosophers*, 41.

also betokens the great soul; it broods over heaps of gold and silver...Such qualities, it matters not to what height or length they reach, are all narrow, pitiable, groveling. Virtue alone is lofty and sublime, and nothing is great that is not at the same time tranquil.¹⁴⁵

Even for studies, where expenditure is most honourable, it is justifiable only so long as it is kept within bounds. What is the use of having countless books and libraries, whose titles their owners can scarcely read through in a whole lifetime?...There was no “good taste” or “solicitude” about it, but only learned luxury—nay, not even “learned,” since they had collected the books, both for the sake of learning, but to make a show, just as many who lack even a child’s knowledge of letters use books, not as the tools of learning, but as decorations for the dining room. Therefore, let just as many books be acquired, as are enough, *but none for mere show*.¹⁴⁶

The extremes of sustenance and signaling riches were both present in the Pauline corpus and among the Greco Roman philosophers. Unfortunately, the categories in between yielded only incidental agreement with Paul, and even then for fundamentally different reasons.

Conclusion

This analysis considering the Pauline balance sheet categories suggests that Paul did not derive these categories based on prevailing philosophies of his time. Indeed, the different schools of philosophy disagreed among themselves in many categories, and even agreement was often based on different reasons.

This conclusion also demonstrates that the methodology employed in this dissertation has forced neither modern economic categories nor Pauline categories into every historical text. As might have been expected, the Pauline corpus with respect to self-interest and greed had strong similarities to the Second Temple literature, but stood in stark contrast to Greco-Roman philosophy.

¹⁴⁵Seneca, *Moral Essays*, 1:165.

¹⁴⁶*Ibid.*, 1:249–49, emphasis added.

CHAPTER 7

CONCLUSION

This dissertation sought to use interdisciplinary New Testament and economic methodologies to demonstrate that the life and letters of the apostle Paul are sufficient to discern a distinction between acceptable self-interest and ungodly greed. Further, comparisons revealed the Pauline corpus exhibited similarities with Second Temple Jewish literature, but stood in stark contrast to the prevailing Greco-Roman philosophical schools. Finally, an attempt was made to provide biblical categories from the Pauline corpus that will serve ethicists in the church in the ongoing challenge of discriminating between self-interest and greed across cultures and especially in exponentially changing economic conditions.

Addressing this question is important since the church has historically struggled to define greed with precision because of several unique characteristics of this deadly sin. First, believers often are required to handle money and make economic decisions every day, so the temptation of greed is ever at hand. Second, in contrast to lust, which can lead to adultery, or anger, which can lead to murder, self-interest is fundamentally good until it devolves into sinful greed. Third, greed can be expressed through an active desire toward acquisitiveness, and also through a passive unwillingness to part with possessions. Finally, while some sins like murder and adultery remain the same from generation to generation, the standards which have defined greed change from culture to culture and over time. The fundamental biblical truths of John the Baptist's famous admonition, "Whoever has two tunics is to share with him who has done, and whoever has food is to do likewise" (Luke 3:11), must be applied anew in each generation in the rapidly shifting economic environment surrounding the church. In light of these challenges, John Calvin

observed, “Indeed this matter is well worth dealing with at greater length.”¹

The review of literature on this topic in chapter 1 reveals that definitions of greed often rely on such terms as “excessive,” “inordinate,” “too much,” and “more than enough” without addressing the practical question of exactly how much is too much in earning money or retaining possessions. Some have attempted to define a framework to understand greed, though not necessarily drawing on biblical categories. Adam Smith recognized that individual self-interest motivates the industry of workers to the greatest creation of wealth for the improvement of society, yet could provide no solution to prevent self-interest from devolving into socially-harmful rapacity. Ayn Rand celebrated the virtues of selfishness and contended that greed was impossible in a system where everyone was required to freely exchange goods without violence. Though fictional, Gordon Gekko highlighted the challenge of defining avarice and also reflected the often unspoken spirit of the age with his declaration, “Greed, for lack of a better word, is good.”²

This tension can also be observed in the writings of the apostle Paul. In his instructions to the early churches, Paul charged believers to walk a narrow path between working heartily for a profit while not falling into the sin of covetous greed. Christians were not only to work heartily as for the Lord (Col 3:23) but also to watch over the work habits of others in the church. Paul instructed them to “admonish the idle” in the congregations (1 Thess 5:14) and even to “keep away from any brother who is walking in idleness” (2 Thess 3:6). At the other end of the spectrum, Paul gave a clear admonition regarding covetous and greedy people: “Purge the evil person from among you” (1 Cor 5:13). A man could not serve as an elder if he was “greedy for gain” or “a lover of money” (Titus 1:7; 1 Tim 3:3). In between the two extremes of idleness and greed, Paul

¹Jean Calvin, *Commentaries on the Epistles of Paul to the Galatians and Ephesians*, trans. William Pringle (Grand Rapids: Baker, 2003), 503.

²Oliver Stone, dir., *Wall Street* [motion picture], United States, Twentieth Century Fox, 1987.

apparently understood a way to desire profitable gain and work in the marketplace that was fundamentally good and pleasing to God.

Chapter 2 uses texts from the Pauline corpus to emphasize that the apostle expected all able believers to work usefully in the church, in the home, and in the marketplace. These key Pauline texts are organized to demonstrate that Paul exhorted believers to work profitably, be motivated by a desire to bring glory to God, serve others in love, and be self-supporting rather than a burden.³ Serving others in love was possible in the marketplace and was aided by the information conveyed by prices and profits, even in a fallen world. In light of this, chapter 2 defines a category of Pauline “sanctified self-interest” which takes into account eternal realities when making marketplace decisions. The discussion concludes with Paul’s disapproval of greed and especially his encouragement toward generosity in all situations.

Chapter 3 employs an interdisciplinary approach using contemporary tools from accounting and economics as useful aids for organizing and gleaning insights from the life and letters of the apostle Paul. Greed is manifested in two ways: an insatiable desire to obtain more and more, and an unwillingness to give away possessions to serve others in need. These two parts correspond to the accounting concepts of the income statement and balance sheet.

A conceptual representation of the categories for the Pauline income statement were presented with the understanding that believers are called to work, and work should aim to produce a surplus. Initially, an increase in income is fundamentally good, as it represents a greater ability to be self-sufficient, care for a family, and to be generous to others. When honestly earned in a competitive free market, this increasing wage or profit also represents increasingly superior service or lower costs compared to others. Beyond this point, greed causes sin at work, such as fraud or neglect. Finally, the love of money

³See n. 5 of chap. 2 for further clarification of the use of terms like “profit,” “profitable,” and “profitability” broadly according to the understanding commonly used by economists in contrast to the definition used by accountants or laypeople.

is a form of greed that makes profit the ultimate goal rather than a measurement of effective subduing of creation and service to others in love.

This discussion continues by introducing the conceptual balance sheet of an individual believer utilizing Pauline categories with increasing money and assets. The categories represent different purposes for holding each type of asset rather than specific dollar amounts. The four categories of acceptable self-interest include holding possessions for sustenance, utility, security, and enjoyment. Beyond this point, however, maintaining possessions can devolve into greedy indulgence and signaling riches. The chapter ends with a recap of Paul's encouragement toward generosity in all areas of life.

Chapter 4 attempts to extend the Pauline distinction between self-interest and greed into standardized categories that could be useful across cultures and through time. It introduces two more Pauline concepts of specific individual gifting and life given from God. Together these can be used to value goods and services in terms of hours of human life, and this measure serves as an unchanging standard. Examples of cell phones and automobiles are used to illustrate the adaptability of this measure to different economic eras. Even modest rates of productivity improvements in the economy over the next two centuries will make this measurement increasingly valuable for understanding greed in an unbelievably affluent society.

Chapter 5 compares the Pauline categories distinguishing self-interest and greed to representative Second Temple Jewish literature to show that Paul's writings on this topic were similar to other major works of that period (e.g. Sirach, Wisdom of Solomon, Tobit, Judith, Baruch, and 1 Esdras). These similarities include the condemnation of greed, a call to profitable work, and categories of sustenance, utility, security, enjoyment, indulgence and signaling wealth. Areas of significant contrast, however, include the ultimate purpose of work and the purpose of generous almsgiving as an atonement of sin. This chapter indicates that Paul's views of avarice and economics were consistent with, but not identical to, other writers from a Jewish background of his era.

Chapter 6 compares the Pauline categories to representative Greco-Roman philosophical schools prevailing in the first century. This analysis shows that the issue of distinguishing self-interest and greed was universally recognized as a significant problem, and all explicitly condemned greed. Nevertheless, the dominant theme of the chapter is the fundamental differences between the Pauline categories and the views of Epicurus, Seneca, and Aristotle. Even when all four superficially agree on a specific issue, such as individual versus communal possessions, the supporting rationale of the positions frequently diverged radically. The result of this analysis suggests that Paul did not arrive at his categories from the influence of the predominant philosophies of his time, especially because the various schools often disagreed among themselves. A further important conclusion from this chapter is that the methodology utilized in this dissertation imposes neither modern economic categories nor Pauline categories into every historical text.

Conclusions and Avenues for Future Research

This dissertation attempted to demonstrate that the apostle Paul was aware of the distinction between self-interest and greed and that this difference was discernible in his life and letters to the early churches. Further, Paul provides helpful categories that can help ethicists apply unchanging biblical truths into an exponentially changing economic environment surrounding the church in the future. Finally, these categories are not bound by cultures, economic eras, or subjective choices.

One obvious avenue for additional research would be to extend this analysis to the Gospels and the General Epistles of the New Testament. The teachings of Jesus Christ and the other apostles would bring greater clarity and specificity to these categories, and it would be intriguing to possibly find additional categories for discerning the distinction between self-interest and greed. The cogency of these categories can also be tested against the teachings of the Old Testament to demonstrate whether or not the categories can be widely applied across profoundly different cultures and over millennia. The importance of pursuing such additional research is underscored by the thought that the

changes facing the church over the next two centuries will be even more rapid than the stunning economic developments of the two centuries since the Industrial Revolution.

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ABSTRACT

WORKING FOR THE GLORY OF GOD: THE DISTINCTION BETWEEN GREED AND SELF-INTEREST IN THE LIFE AND LETTERS OF THE APOSTLE PAUL

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This dissertation demonstrates that the Pauline corpus is sufficient to discern a distinction between self-interest and greed. The review of literature in chapter 1 reveals that definitions of greed often rely on such terms as “excessive” and “inordinate,” without defining the terms.

Chapter 2 shows Paul’s expectation that believers work usefully in the church, home, and marketplace. Paul exhorted believers to work profitably to bring glory to God, serve others in love, and be self-supporting. Serving others is aided in the marketplace by the information conveyed by prices and profits. This chapter defines “sanctified self-interest” and highlights Paul’s encouragement to generosity.

Chapter 3 employs interdisciplinary tools from accounting (income statement and balance sheet) to show greed is manifested as an insatiable desire for more and an unwillingness to give away possessions. The Pauline income statement indicates that greed causes sin at work, such as fraud or neglect. The love of money makes profit the ultimate goal rather than subduing creation and serving others. The Pauline balance sheet represents reasons for holding assets: sustenance, utility, security, and enjoyment. Beyond these assets, maintaining possessions devolves into greedy indulgence and signaling riches.

Chapter 4 extends the distinction into standardized categories across cultures

and through time by valuing goods in terms of the unchanging standard of hours of human life.

Chapter 5 compares the Pauline categories to representative Second Temple Jewish literature to show that Paul's views of avarice and economics were consistent with, but not identical to, this literature

Chapter 6 compares the Pauline categories to representative Greco-Roman philosophical schools to show the fundamental differences with Epicurus, Seneca, and Aristotle. Even when all four superficially agree, the supporting rationale diverges radically. An important conclusion is that the methodology utilized in this dissertation imposes neither modern economic categories nor Pauline categories into every historical text.

Chapter 7 summarizes the argument and underscores that the changes facing the church over the next two centuries will be even more rapid than the economic developments of the two centuries since the Industrial Revolution.

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