A TRIPERSPECTIVAL APPROACH TO AN ETHIC
OF THE USE OF MATERIAL POSSESSIONS

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ABSTRACT
A Tri-perspectival Approach to the Ethical Use of Material Possessions
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The contribution of this thesis is to employ John Frame’s tri-perspectival approach to ethics to the use of material possessions. Frame’s triperspectival approach will be briefly reviewed followed by an examination of the use of material possessions from the situational, normative, and existential perspectives.

The situational perspective will examine the use of material possessions in light of redemptive history. The normative perspective will consider Old Testament law concerning material possessions and New Testament elaborations of that law. The existential perspective will consider the idolatry of the heart concerning material possessions, the enjoyment of material possessions, and the contrast between greed and generosity. Finally, the triperspectival approach will be applied to the specific situation of a young couple deciding whether or not they should purchase a new home.
This thesis is dedicated to my loving wife Abigail

who has patiently and prayerfully

endured with me through

my education
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CHAPTER ONE
INTRODUCTION

There are few ethical issues that divide western evangelicals as greatly as the use of material possessions. A quick survey of the modern evangelical landscape leads to a study in contrasts. At one end of the spectrum the so-called “health and wealth gospel” still has a foothold, yet on the other end, the call to live a “simple” lifestyle that eschews such luxuries as air-conditioning and motorized transportation appeals to many. In recent years a growing body of popular Christian literature has been sharply critical of a supposed gross consumerism among evangelicals, calling instead for massive generosity, especially toward those in developing countries. Further layers of complexity are added as the politically charged labels “conservative” and “liberal” are affixed to opposing views. One could hardly blame a young Christian for becoming confused on the matter. What is needed is clarity and nuance, both of which are conspicuous by their absence.

John Frame’s triperspectival approach to ethics affords the possibility of obtaining this necessary clarity and nuance. His unique contribution to the field of ethics stems from his effort to “show the relationship of the Christian life, including ethics, to God’s lordship.” While Frame acknowledges that “Scripture describes [God] in many ways,” he asserts that,


“In seeking to summarize Scripture’s teachings . . . we can certainly do worse than to use the concept of divine ‘lordship’ as our point of departure.” He justifies this move by noting the ubiquitous use of the name “Lord” (over seven thousand times in most English Bibles), the emphasis placed on the name by God himself at the beginning of His covenant with Israel, the attribution of the name to Christ as head of the new covenant, and the fact that, “The fundamental confessions of faith of both testaments confess God—Christ—as Lord (Deut. 6:4-9; Rom. 10:9; 1 Cor. 12:3; Phil. 2:11).”

Frame has written at length elucidating the concept of divine “lordship,” and while a complete analysis lies beyond the scope of this work three important connotations emerge. Frame calls these three “lordship attributes,” and they exert a controlling influence on his theology in general and his understanding of ethics in particular. The first lordship attribute is that of control. Here, Frame emphasizes the complete sovereignty of God over all things including, “the forces of nature, human history, and free human decisions (including sinful ones).” The second lordship attribute is that of authority. “Control means that God makes everything happen; authority means that God has the right to be obeyed, and that therefore we have the obligation to obey him.” The third lordship attribute, and, according to Frame, in

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3 Ibid.
4 Frame, Christian Life, 19.
5 Frame, Knowledge of God, 11.
6 Ibid.
7 Ibid.
8 Frame, Christian Life, 22.
9 Ibid., 22-23.
many ways the most precious,\textsuperscript{10} is that of covenant presence. By this, Frame emphasizes God’s commitment to be present with his people as their God.

From these three attributes Frame develops an ethical system. He asserts that “there are three necessary and sufficient conditions of good works: right motive, right standard, and right goal.”\textsuperscript{11} He correlates each of these to one of the three lordship attributes and connects each to other ethical systems. He suggests that reflection upon the lordship attribute of control will provide a perspective from which we may deduce “that certain acts are conducive to [God’s] glory and others are not,”\textsuperscript{12} in other words, a right goal. He labels this perspective the “situational” perspective, and he finds a correspondence with narrative ethics or teleological ethics. Reflection upon the lordship attribute of authority yields a perspective from which we may adduce “our duty, our ethical norm, our obligation,”\textsuperscript{13} that is a right standard. For Frame, the right standard is God’s Word. He labels this perspective the “normative” perspective and finds a correspondence with command ethics or deontological ethics. Finally, reflection upon the lordship attribute of covenant presence “[focuses] inward, examining [the believer’s] heart’s relationship to God,”\textsuperscript{14} that is a right motive. He labels this perspective the “existential” perspective and finds a correspondence with virtue ethics.

Thus, for Frame there are three different entry points for discussing ethical questions: the situational perspective, the normative perspective, and the existential perspective. Each perspective serves to focus inquiry in a particular direction that the other perspectives would

\textsuperscript{10} Ibid., 23.
\textsuperscript{11} Ibid., 28.
\textsuperscript{12} Ibid., 24.
\textsuperscript{13} Ibid., 33.
\textsuperscript{14} Ibid., 34.
not immediately take. It would be a mistake, however, to assume that these perspectives are independent of each other. Frame understands each perspective to include the other two. He explains:

[Knowledge of our situation, knowledge of our norm, and knowledge of our self are interdependent. You can’t understand the situation fully until you know what Scripture says about it and until you understand your own role in the situation. You can’t understand yourself fully, apart from Scripture or apart from the situation that is your environment. And you don’t understand Scripture unless you can apply it to situations and to yourself.]

Herein lies the strength of Frame’s approach. Rather than pitting different ethical approaches against each other, his triperspectival approach allowsspace for and highlights the strengths of multiple approaches. Frame, however, offers the important caveat: “[Triperspectivalism] is not relativism. I am not saying that any viewpoint is a legitimate perspective. There is in ethics and in other disciplines an absolute right and wrong. [Triperspectivalism] is a means for us to discover that absolute right and wrong.”  

It is this triperspectival approach that will be applied to the particular question of the believer and material possessions.

\[15\] Ibid. 

\[16\] Ibid., 36.
CHAPTER TWO

THE SITUATIONAL PERSPECTIVE AND MATERIAL POSSESSIONS

In the Christian ethical scheme developed by Frame, the situational perspective asks the question, “What are the chief facts that we must take into account when making ethical decisions?” Determining these facts is not always an easy task. The following scenario illustrates why this is the case.

One of the favorite exercises of a teacher of an introductory physics class is to ask the students to determine the velocity of a stationary object in the room. Of course, the initial response is that the object isn’t moving at all and, therefore, has no velocity. The teacher asks, “Are you sure?” causing the students to doubt their initial response. As the students reflect further, one student will point out that the earth is rotating on its axis at a fantastic rate of speed, and the stationary object moves with it. Another student remembers the revolution of the earth around the sun, and yet a third student asks, “Isn’t our entire galaxy moving as well?” It quickly becomes clear that the determination of whether the object is moving or not depends on one’s perspective. With a wry smile, the teacher asks, “So is it moving or not?” In other words, is there a “correct” perspective from which all other perspectives may be evaluated?

Initially, the students in the class assumed that they had considered every fact necessary to evaluate the state of the object before them. It seemed impossible that the object

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could be anything but stationary, yet with a simple shift in perspective many new facts were introduced resulting in an entirely different conclusion. Many believers are in precisely this situation when it comes to the use of material possessions.

Something as mundane as the decision to purchase a new shirt reveals how this works. Which facts must be considered? The answer will, inevitably, reveal something of an individual’s perspective. For instance, an evangelical living in middle-class America, might ask the following questions: Is this a good deal, or could I spend less money elsewhere for a comparable shirt? Do I really need this shirt, or do I have enough shirts at home? Is this shirt modest, or will my wearing it cause me to draw unnecessary attention to myself? Can I afford this shirt right now? Will my purchase help or hinder the American economy?

These questions raise important ethical considerations, but they arise from a particular cultural and political setting. If our middle-class evangelical had lived for a time in the impoverished country where the shirt was manufactured, the resulting change in perspective might elicit a different set of questions: Under what conditions was this shirt manufactured? Will my purchase of this shirt support forms of political and social injustice or irresponsible environmental practices? Are there fellow believers in the world who are without food, shelter, and the basic necessities of life, and might the money spent for this shirt be better served helping them? Yet a further shift in perspective might follow from attending a Christian convention for the arts leading to questions of aesthetics. Does this shirt reflect the beauty of the Creator? Does the pattern and design of this shirt lead to or hinder joyful worship?

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The use of “mundane” itself assumes a certain perspective, namely that perspective common to those fortunate enough to participate in post-graduate academia. For billions of people in the world, the decision to purchase a new shirt is not “mundane,” but rather a decision of great economic consequence.
Just as the physics students scratch their heads wondering if the object has velocity or not, so too, the believer is left searching for a means of ordering the many facts needed to make an ethical decision. Which facts are the most important to consider, and by whose perspective ought these facts be evaluated? Is it even possible to know all the necessary facts, and how would one ever *know* that one has come to know them?

Such ethical questions and the difficulty we have in answering them lay behind the deep skepticism toward knowledge that has characterized much of western, secular thought during the beginning of the twenty-first century. Fueled by postmodern philosophy, the search for knowledge in the objective sense has largely been abandoned as a fool’s errand, for “knowledge,” by this way of thinking, is always the result of interpretation. Interpretation is shaped by one’s perspective and agenda, whether political, social, religious, etc., and is, therefore, necessarily subjective. Thus, the postmodern philosopher says that “If we are honest, we will stop talking about what the text means and speak instead of what we will it to mean.”

The result of this line of thought is that a simple accumulating, cataloguing, and evaluating of the pertinent facts surrounding an ethical dilemma is no longer seen as a helpful, or even viable pathway to a solution. The reason why is that once absolute, transcendental perspectives are lost to infinite, individual perspectives there is no way to reach consensus as to what constitutes a pertinent fact. Once the facts of a particular situation are unmoored from a transcendental perspective, they lose objective meaning and simply

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2 “Text” here should understood in a broad sense. From the postmodern perspective, all of life is a text that must be interpreted.

3 Kevin J. Vanhoozer, *First Theology: God, Scripture, and Hermeneutics* (Downers Grove, Ill.: InterVarsity, 2002), 23.

4 A “transcendental perspective” is a necessary perspective upon which all other perspectives depend.
become an opportunity for interpretation. By this way of thinking the details of a situation do not tell us anything in an objective sense. As Jacques Derrida has said, “The absence of the transcendental signified extends the domain and the play of signification infinitely.” Facts become mere play-things to be constructed as each individual sees fit.

The postmodern approach has a profound implication for ethics. If there is no transcendental perspective, ethics is reduced to personal interpretation, and while empirical evidence may suggest that individuals tend to adopt the ethic of their social or political group, in the final analysis each individual is cut off, unable to know anything definitive of the world outside of his or her own making. The individual becomes the omniscient narrator of his or her own story. Thus, contra the popular poem by John Donne, every man is an island, and there is no way to tell if his island is floating or not; it is simply a matter of perspective.

The problem with this individualistic course of thought is that stories intersect, and bigger and more powerful plot lines intrude, imposing their themes on the smaller ones. Writing a strictly autonomous story as the omniscient narrator is not as easy as it may

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5 Derrida notes that words, letters, or signs must be used to define other words, letters, or signs. Unless some of these words, letters, or signs have a “transcendental signified” (a fixed, absolute definition), then the process of defining or giving meaning to words, letters, or signs is one of infinite substitution. Interpreting a text is not a matter of striving for an objective interpretation. Instead, it is a matter of play.


7 Of course, the postmodern would insist that “empirical evidence,” even though obtained through scientific means of observation and experimentation, is subject to interpretation and does not constitute objective knowledge.

8 Postmodern thinkers are fond of speaking of systems of thought in terms of story or narrative. While stories certainly need not be fiction, postmodern thinkers capitalize on this connotation of the word. A story is “made up” or “brought to life” by the narrator. Likewise, each individual determines his or her own truth. In general, they assert that there are no metanarratives (transcendental systems of thought to which all must yield) which would imply a single narrator. Instead, they argue for multiple little narratives which allow for many narrators. See Jean-François Lyotard, The Postmodern Condition: A Report on Knowledge, trans. Geoff Bennington and Brian Massumi (Minneapolis, Minn.: University of Minnesota, 1984).
seem, for if the postmodern story is true, then, in the most frustrating (to those who hold it) and contradictory way, all other stories are subsumed under its aegis. If the postmodern perspective is true, it becomes a fixed, absolute perspective to which all other perspectives must give account. If a new perspective were to contradict the postmodern perspective, for instance, by demanding that there is only one, fixed way to look at life, then the postmodern perspective would necessarily object. Now the postmodern perspective has become the very thing it says does not exist—a transcendental perspective. This is a consequence of reason, which is itself transcendental in nature. Derrida explains: “The unsurpassable, unique, and imperial grandeur of the order of reason, that which makes it not just another actual order or structure . . . is that one cannot speak out against it except by being for it, that one can protest it only from within it; and within its domain, Reason leaves us only the recourse to strategems [sic] and strategies.” Derrida’s refusal to capitulate to reason by employing “stratagems” and “strategies” belies his irrational commitment to intellectual autonomy, to attempting to be his own omniscient narrator. He is not successful. The very notion of a stratagem or strategy implies a carefully reasoned approach to a situation. How ironic that he must carefully use reason to speak of non-reason. In the final analysis he does not escape the rational deduction that the perspective that “there is no absolute, transcendent perspective” is itself an absolute, transcendent perspective, and it is not a perspective of his own making.

It might well appear that a purely subjective approach to knowledge is doomed to fail, collapsing under its own weight, but does conceding the existence of a transcendent absolute really advance the cause of objective knowledge? After all, the mere logical necessity of a transcendent, absolute perspective does not grant access to that perspective nor does it reveal

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how each fact is evaluated and interpreted by it. What good is an omniscient perspective if one cannot know it?

**Creation and Material Possessions**

At this point the story of the Bible offers a way forward. The tension between the finitude of man and the presence of a transcendent absolute is exactly what one would expect given a careful reading of the Scriptures. Man’s knowledge is limited as a consequence of being the creature and not the Creator. Man cannot know everything. However, this does not mean that true knowledge lies beyond man’s grasp, rather by virtue of God’s revelation man may know truly:

> The whole counsel of God concerning all things necessary for His own glory, man’s salvation, faith and life, is either expressely set down in Scripture, or by good and necessary consequence may be deduced from Scripture. . . . Nevertheless, we acknowledge the inward illumination of the Spirit of God to be necessary for the saving understanding of such things as are revealed in the Word.\(^1\)

The believer must find his or her place within the grand metanarrative of Scripture. It is this story that constitutes the “right” perspective.

> As the believer seeks to take into account the facts necessary to rightly use material possessions, the starting point must be with God. As Frame notes:

> God himself . . . is the chief fact of our experience, the chief person “with whom we have to do” (Heb. 4:13 KJV). He is our ultimate situation, for everything else in our environment, including ourselves, comes from his eternal decree (Eph. 1:11), his creation (Neh. 9:6), and his providence (Acts 17:26; Heb. 1:3).

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\(^{10}\) Here I am building on the postmodern use of story as a unifying system of thought. This is not to say that the story is fictional or relative as in postmodern thinking. Rather, it is meant to emphasize that this true story proceeds from the mind of God, and as such constitutes a transcendent perspective.

He is not just a fact among other facts. He is the all-conditioner, the fact from which every other fact receives its existence and nature. So he is the fact that is revealed in every fact, the fact we encounter in every fact.  

Thus, the goal of the believer is to interpret the facts of his or her experience in light of the character of God and the way he has already interpreted these facts.

It is vital then to answer the question, “what is God like?” To do so is to begin to understand the purpose of all things (including the use of material possessions), to know why everything was created. As the pages of Scripture unfold, it becomes clear that God is an absolutely unique being, different from the gods of other religions and different from anything else. The God of the Bible is transcendent, unlike the gods of most polytheistic religions, but not in a way that hermetically seals him off from his creation. He is also immanent, unlike the god of Deism, but not in a way that confuses him with his creation as in pantheism. Perhaps, most significantly, the God of the Bible is profoundly relational, not just in terms of his association with mankind, but within himself. God is not a monad or some sort of impersonal, absolute essence. Rather, according to Frame, the Bible teaches that, “God is one, but he exists in three persons, Father, Son, and Holy Spirit.” The Council of Florence (1442 A.D.) described the divine Trinity as follows:

The three persons are one God not three Gods, because they share one substance, one essence, one nature, one divinity, one immensity, one everything where there is no opposition of relation. Because of this unity, the Father is entirely in the Son, entirely

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in the Holy Spirit, the Son is entirely in the Father, entirely in the Holy Spirit, the Holy Spirit is entirely in the Father, entirely in the Son.\(^\text{15}\)

Thus, the God of the Bible is triune, and the doctrine of the Trinity means, among other things, that God is relational in terms of his essence. The Johannine literature especially emphasizes this point. For instance, “the Word,” the one who “in the beginning was with God” and who “was God” (John 1:1\(^\text{16}\)), is described as being “at the Father’s side” (John 1:18), or more literally, “in the bosom of the Father.” As the gospel unfolds, it is clear that “The Word” is Jesus. Jesus is “in the bosom” of the Father. D. A. Carson explains that “A similar expression is found elsewhere: Lazarus is in Abraham’s bosom (Lk. 16:22-23), and John rests on Jesus’ bosom at the last supper (John 13:23). It apparently conveys an aura of intimacy, mutual love and knowledge.”\(^\text{17}\) John’s Gospel later develops this theme of intimacy in terms of love, as Jesus says, “the Father has loved me” (John 15:9) and that he abides “in his love” (John 15:11). This mutual love leads the Father to glorify the Son, and the Son to glorify the Father (John 17:1-5). It may be this eternal reciprocity of love within the Godhead that leads to the conclusion that “God is love” (1 John 4:8), rather than merely saying, “God is loving.”

Timothy Keller reflects on the unique relationship within the Godhead:

The Father, the Son, and the Spirit are each centering on the others, adoring and serving them. And because the Father, Son, and Spirit are giving glorifying love to one another, God is infinitely, profoundly happy. . . . The Father, the Son, and the Spirit are pouring love and joy and adoration into the other, each one serving the


\(^{16}\) All biblical quotations in this thesis, unless otherwise noted, are taken from \textit{The Holy Bible, English Standard Version}, copyright © 2001 by Crossway, a publishing ministry of Good News Publishers, all rights reserved.

other. They are infinitely seeking one another’s glory, and so God is infinitely happy. And if it’s true that this world had been created by this triune God, then ultimate reality is a dance.  

Keller goes on to suggest that God created the world as an overflow of His profound happiness:

Why would a triune God create a world? If he were a unipersonal God, you might say, “Well, he created the world so he can have beings who give him worshipful love, and that would give him joy.” But the triune God already had that—and he received love within himself in a far purer, more powerful form than we human beings can ever give him. So why would he create us? There’s only one answer. He must have created us not to get joy but to give it. He must have created us to invite us into the dance, to say: If you glorify me, if you center your entire life on me, if you find me beautiful for who I am in myself, then you will step into the dance, which is what you are made for. You are made not just to believe in me or to be spiritual in some general way, not just to pray and get a bit of inspiration when things are tough. You are made to center everything in your life on me, to think of everything in terms of your relationship to me. To serve me unconditionally. That’s where you’ll find your joy. That’s what the dance is about.

If Keller’s analysis is correct, then an answer to the question, “How ought the believer use material possessions?” must begin with an emphasis on his or her joyful relationship with the Creator.

The early pages of Genesis confirm this line of thought. The creation narrative of Genesis 1:1-2:3 differs markedly from other creation accounts in the ancient Near Eastern world. Here, creation is not attended with great and violent struggles between rival deities, nor is man an accident or mere slave of the gods. Instead, the story of the Bible begins as God speaks the universe into existence as an unfolding of his love and delight, as indicated by the recurring statements that “God saw that it was good” (1:10, 12, 18, 21, 25, 31). It is

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significant that this process occurs over a period of seven days in a pattern of daily work followed by rest, culminating with day seven in which “God rested from all his work that he had done in creation” (Gen. 2:3). Certainly, the omnipotent God could have created in one instantaneous act. After all, “Is anything too hard for the LORD?” (Gen. 18:14). Why then does God take an entire week to create? The answer has significant implications for the believer’s use of material possessions in that it establishes both the purpose and the pattern for their use.

The believer’s use of material possessions begins not with matter, but with God “for whom and by whom all things exist” (Heb. 2:10). In the creation narrative it is clear that matter is not eternal, it is derivative. It does not exist in and of itself, nor for itself, rather matter (along with everything else) exists for God. Matter has a God-given telos, a purpose, and that purpose can be seen in the unfolding days of creation.

John Walton argues that the creation account should be understood in functional terms as opposed to a material terms. A material account asks, “What was created and how was it done?” while a functional account asks, “What is the purpose for which things were created?” Walton suggests that “In the Old Testament God has no needs and focuses functionality around people. . . . Thus throughout Genesis 1 the refrain ‘it was good’ expressed the functional readiness of the cosmos for human beings.” The function of creation is to glorify God (cf. Ps. 19:1) by establishing that which is needed for man to carry out his function, namely, to “Be fruitful and multiply and fill the earth and subdue it, and have dominion. . . .” (Gen. 1:28). Walton suggests that days one through three of the creation week establish the functions of time, weather, and food respectively, while days four through six of

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the creation week install the “functionaries” that either carry out the functions established in
days one through three or “carry out their own functions in the spheres delineated in the first
three days.” It is into this “ready made” world that God places mankind.

All of this culminates with God’s resting on day seven. Many have puzzled over the
purpose of God’s resting. To some, day seven seems to be an anticlimactic footnote to the
“real meat” of the creation narrative, but Walton objects suggesting that:

A reader from the ancient world would know immediately what was going on and
recognize the role of day seven. Without hesitation the ancient reader would conclude
that this is a temple text and that day seven is the most important of the seven days. In
a material account day seven would have little role, but in a functional account . . . it
is the true climax without which nothing else would make any sense or meaning. . . .
Deity rests in a temple, and only a temple.

Walton then explains the significance of God’s rest:

What does divine rest entail? Most of us think of rest as disengagement from the
cares, worries and tasks of life. What comes to mind is sleeping in or taking an
afternoon nap. But in the ancient world rest is what results when a crisis has been
resolved or when stability has been achieved, when things have “settled
down.” Consequently normal routines can be established and enjoyed. For deity this
means that the normal operations of the cosmos can be undertaken. This is more a
matter of engagement without obstacles rather than disengagement without
responsibilities.

If Walton’s identification of Genesis 2:1-3 as a temple text is correct, then the creation
week serves to place mankind’s efforts to subdue and have dominion over the creation within
the context of worship. God does not hand off creation to man and say, “Have at it.” Instead,
God sovereignly and purposefully creates, establishing all that is necessary for mankind to
have dominion. Then the creation week climaxes with God taking the throne in rest, not so

21 Ibid., 61.

22 Ibid., 72.

23 Ibid., 73.
that he may sit back and watch what man would do, but rest in the sense that he is no longer creating. The functions and the functionaries have been established, and now God has set about the task of sustaining and governing the cosmos that man might labor. Man is to labor in God’s space, under God’s rule, using the material God has created for God’s purposes.

Further evidence for this understanding of Genesis 1 may be found in verse 27, where man is said to be created “in the image of God.” In order to appreciate the full import of this phrase, one must consider the connotation of the word “image” in an ancient Near Eastern context. Richard Pratt explains: “The most dominant images in the cultures of the ancient Near East were those of kings. Throughout the ancient world, kings made images of themselves and placed them in various locations in their kingdoms. Pharaohs of Egypt, the Emperors of Babylon, and the kings of other empires used images of themselves to display their authority and power.”

The king’s power was regarded as being located in the image. It was not uncommon for the ruler himself to be considered divine or as a representative of a divine being. Bruce Waltke, however, points out how the biblical narrative differs from the ancient model: “In contrast, however, to the ancient Near Eastern political theory, Genesis 1 confers this authoritative status of God’s image to all human beings, so that we are all kings, given the responsibility to rule as God’s vice-regents over the earth. God has called humanity to be his vice-regents and high priests on earth.”

God’s words to the first humans in verse 28 suggest two additional implications for the use of material possessions. The first concerns the notion of possession. It is God’s

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intention that mankind would possess material goods if what we mean by “possess” is to have the right to determine how an object will be used. In this verse God confers upon mankind full rights to “subdue” and “have dominion” over all the spheres of creation—the sea, the sky, and the land (28). In this sense mankind was to take possession of ever increasing parts of creation. The second implication, however, is that the purpose of mankind’s possession must be to image God’s wise and sovereign rule. While God’s plan is that mankind would truly possess things, His original design is that mankind would do so in relationship with God out of a loving heart of worship. Humans are not free to use the creation for purposes contrary to God’s wisdom and love.

Not only does the creation narrative supply the purpose for man’s use of material possessions, but it also supplies the pattern for man’s use of material possessions. During the creation week God works for six days and rests on the seventh. Furthermore, Vern Poythress makes the observation that each day of creation is separated by the phrase “there was evening, and there was morning.” Citing the statement in Psalm 104:23 that “man goes out to his work and to his labor until evening,” he connects man’s pattern of daily work and rest to God’s pattern of work and rest in the creation narrative:

[T]his entire pattern of work and rest among human beings reflects God’s original pattern. God worked to create distinct things during each of the six days. He rested on the seventh day. But the language of evening and morning also indicates a pause in between the work of each day. Genesis pictures God as working for a period during each day, but at the end of the period of work, “there was evening,” marking the end of the work, “and there was morning,” marking the end of the pause in work. Man’s period of rest during the night reflects these pauses between the days’ work in Genesis 1.26

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Thus, the pattern of work followed by rest is embedded into the creation order. Mankind is incapable of work without cessation. He must rest; however, the creation narrative points to intentional rest.

The implication of this pattern for the use of material possessions is that as the believer uses material possessions, he or she must be conscious of patterns of work and rest. To use material possessions in such a way that one fails to adequately rest, that prevents others from adequate rest is to work against the very fabric of creation. This is precisely the rationale for the Sabbath command offered to the children of Israel at Sinai. They were to observe one day of rest in seven in imitation of God’s rest on the seventh day that was made holy (cf. Exod. 20:8-11).

Yet man does not rest in exactly the same way that God does. Poythress explains:

God rests forever from his initial work of creation, because it is “finished” (Gen. 2:1). Man rests only in a preliminary way on his seventh day, because his work is not yet absolutely finished. He will recommence work on the first day of the next week. But all his work heads toward the time of absolute and final rest of which Hebrews speak: “So then, there remains a Sabbath rest for the people of God, for whoever has entered God’s rest has also rested from his works as God did from his. Let us therefore strive to enter that rest. . .” (Heb. 4:9-11).27

Here, pattern and purpose merge. Rest is not an end unto itself, rather man’s need for rest is to be an ever-present reminder that he does not labor and work autonomously. His work is to be fortified by the future expectation of final rest. Poythress draws an important implication for the use of material possessions is that: “as human beings exert sovereignty over space and matter, which they build with and possess, the sanctification of time reminds them that there is something transcendent beyond matter and space. The critical moments are not the ones

27 Ibid., 134-5.
spent building, possessing, and controlling, but the times set apart for quiet, reflection, meditation, and worship.”

The Fall and Material Possessions

As the story of the Bible moves from the cosmic perspective of Genesis 1 to the terrestrial setting of Genesis 2, a picture of man’s working in the image of God comes into focus, although it is short-lived. God first planted the garden and made the trees spring up, and he formed every beast of the field. Adam then sets out to reflect God’s image in his work. While he was not capable of making the trees “spring up” or forming the beast of the field, he was capable of shaping the direction of the growth of the trees and naming the animals. His work was to be of a piece with the creator’s work. Furthermore, God granted a helper, Eve, to share the burden of his labor. Together, they were to exercise their creativity in service of the Creator. N. T. Wright explains:

Creation, it seems, was not a tableau, a static scene. It was designed as a project, created in order to go somewhere. The creator had a future in mind for it; and Human . . . is the means by which the creator is going to take his project forward. The garden, and all the living creatures, plants and animals, within it, are designed to become what they were meant to be through the work of God’s image-bearing creatures in their midst. The point of the project is that the garden be extended, colonizing the rest of creation; and Human is the creature put in charge of that plan.

Unfortunately, something went horribly wrong. Instead of humbly and joyfully exercising their creativity as the vice-regents of the Creator to extend this glorious project, Adam and Eve, prompted by the serpent, disobeyed God’s command not to eat of the fruit of

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29 Poythress, Redeeming Science, 137.

the tree of the knowledge of good and evil. Their sin can be analyzed through the lens of material possessions. The forbidden fruit was, indeed, material and was possessed by God by virtue of his being the Creator. “The earth is the LORD’s, and the fullness thereof . . .” (Ps. 24:1). God had evaluated the fruit—he proclaimed all of his creation to be “good.” Even this tree with its fruit was part of God’s good creation. However, God also evaluated the purpose of the fruit—it was not for man to eat. The fruit was surely to bring God glory, but not as food to sustain man.

In a certain sense, Adam and Eve also possessed the fruit. God had given the garden to them to work it and keep it, and the tree was part of the garden. It was their responsibility to care for the trees in the garden. Presumably, they were to prune this tree, to care for it, and to aid its growth in beauty. Incredibly and mysteriously, even though God had commanded them not to, they were free to eat it as well. Their disobedience was not in possessing the fruit of the tree, but in the manner in which they sought to possess it. Their sin was nothing short of an attempt to wrest from God’s hands that which was rightfully his to possess and, instead, to possess it solely for themselves and for their own sinful purposes. God had declared, “This is not for you to eat,” but they attempted to take the fruit from God and to redefine its use as if willing God’s authority away simply made it so.

The effects of their actions were disastrous. First, humanity was corrupted. Sin and death entered the world, such that all have sinned (Rom. 5:12). Adam’s grasp for autonomy

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31 Herein lies the so-called problem of evil. Why would God allow even the possibility of evil? John Frame appeals to the greater good defense and concludes that “God certainly does will evil for a good purpose. The good he intends will be so great, so wonderful and beautiful, that it will make present evils seem small. But we are not under any obligation to show in every case how God’s past and present actions contribute to the final good, and the unbeliever has no right to demand such an explanation.” Nevertheless, Frame concedes that this line of defense does not answer all the questions. “Although the greater-good defense is basically sound, it leaves us with a sense of mystery. For it is hard to imagine how God’s good purpose justifies evil in the world.” John Frame, The Doctrine of God, 173.
affected all his posterity and now, “From this original corruption, whereby we are utterly indisposed, disabled, and made opposite to all good, and wholly inclined to all evil, do proceed all actual transgressions.”

That Adam’s sin has this effect is clear both from the ensuing narrative and the rest of Scripture. Thus, the cry of the toddler has become the shared cry of all humanity: “Mine!” Unredeemed humanity will always seek to possess autonomously, “For the mind that is set on the flesh is hostile to God, for it does not submit to God’s law, indeed, it cannot” (Rom. 8:7). Furthermore, even redeemed humanity, as a result of the flesh, will be tempted toward autonomous possession, “For the desires of the flesh are against the Spirit . . . to keep you from doing the things you want to do” (Gal. 5:17).

Second, Adam’s sin affected the ground, “cursed is the ground because of you” (Gen. 3:17). Keller elaborates:

We are told that as soon as we determined to serve ourselves instead of God—as soon as we abandoned living for and enjoying God as our highest good—the entire created world became broken. Human beings are so integral to the fabric of things that when human beings turned from God the entire warp and woof of the world unraveled. . . . Things now fall apart. In Romans 8, Paul says that the entire world is now “in bondage to decay” and “subject to futility” and will not be put right until we are put right.35

This is a terribly significant point for the use of material possessions, for, as Christopher Wright explains: “all human wealth depends ultimately on what God has


33 Alec Moyter observes, “Genesis 4 is told with marked correspondences to Genesis 3—with, however, one major exception. There is no objective tempter in Genesis 4. It would seem that humankind no longer needed a talking serpent; the promptings are all inward, the acts are those that come ‘naturally’ to the agents,” Look to the Rock: An Old Testament Background to Our Understanding of Christ (Leicester, England: InterVarsity, 1996), 126-7.

34 Cf. Rom. 5:12-21.

entrusted to us in the immeasurable riches of the earth’s crust. In the end, all the complexities of economic science go back to what grows on, feeds on or is dug out of the soil of our planet.” Thus, in some sense, all material possessions are subject to the curse. As a result, the ground now works against mankind, frustrating his efforts to subdue it and exercise dominion over it. John Currid suggests that Scripture gives a strong hint that man’s labors, strenuous though they may be, will ultimately be futile, “the ground claims victory—it brings mankind into ultimate subjection.” In Ecclesiastes Qoheleth bemoans this reality, “What has a man from all the toil and striving of heart with which he toils beneath the sun? For all his days are full of sorrow, and his work is a vexation” (2:22-23). The Genesis narrative connects the curse of the ground with the curse of humanity: “For you are dust, and to dust you shall return” (Gen. 3:19).

Redemption and Material Possessions

The picture painted above is bleak. The original shalom of creation has been lost, and both mankind and the creation are held in bondage. However, God does not abandon his creation or his people. Instead, he reclaims both with a redemption that extends as far as the effects of the fall. The final picture of redemption offered in the Bible encompasses both mankind and creation, including material possessions, fully redeemed.

In the Old Testament, if the people of Israel kept covenant with God and obeyed him they were promised the reward of great material possessions:

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36 Christopher J. H. Wright, Old Testament Ethics for the People of God (Downers Grove, Ill.: InterVarsity, 2004), 146.

And because you listen to these rules and keep and do them, the LORD your God will keep with you the covenant and the steadfast love that he swore to your fathers. He will love you, bless you, and multiply you. He will also bless the fruit of your womb and the fruit of your ground, your grain and your wine and your oil, the increase of your herds and the young of your flock, in the land that he swore to your fathers to give you (Deut. 7:12-13).

In addition, if the people of Israel obeyed God, they were promised victory over their enemies: “The LORD will cause your enemies who rise against you to be defeated before you. They shall come out against you one way and flee before you seven ways” (28:7).

In the New Testament promises of blessing for God’s people are reiterated, but certain tensions emerge. Jesus seems to suggest that material blessing and persecution will, at times, coexist. “Jesus said, ‘Truly, I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for my sake and for the gospel, who will not receive a hundredfold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life’” (Mark 10:29-30). It seems that in the New Testament, if God’s people are obedient they should not be surprised by persecution. Jesus warns his disciples: “If they persecuted me, they will also persecute you” (John 15:20). Throughout the book of Acts, the apostles and disciples are mistreated and imprisoned. In fact, the apostles rejoiced “that they were counted worthy to suffer dishonor for the name” (Acts 5:41). The author of Hebrews reminds his audience how they joyfully accepted the plundering of their property (cf. Heb. 10:32-34). The apostle Paul makes the sweeping claim that, “Indeed, all who desire to live a godly life in Christ Jesus will be persecuted” (2 Tim. 3:12). Furthermore, in a seeming reversal of the promises of

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Questions of the authorship of the Pastoral Epistles are beyond the scope of this work. For a well-reasoned, defense of Pauline authorship along with an even-handed treatment of opposing views see William D. Mounce, Pastoral Epistles, Word Biblical Commentary 46 (Nashville, Tenn.: Thomas Nelson, 2000), lxxxii-cxxiii.
Deuteronomy, Jesus makes statements that, on the surface, seem to equate poverty with blessing and wealth with cursing. “Blessed are you who are poor, for yours is the kingdom of God. . . . But woe to you who are rich, for you have received your consolation” (Luke 6:20, 24). To be sure, there are examples of wealthy believers in the New Testament, but it is simply not the case that obedience to Christ immediately leads to material blessing. The churches of Macedonia gave themselves to the Lord, but this did not alleviate their extreme poverty (2 Cor. 8:1-5).

A resolution to this tension comes by tracing God’s promises concerning the land. The first step begins with God’s election of Abraham through whom he would create a people for himself. God’s call to Abraham came on the heels of the rebellion of the Tower of Babel. God’s judgment resulted in a situation where nation would war against nation. In response God promises to make Abram a great nation and to give his descendants a great land: “And I will make of you a great nation, and I will bless you and make your name great, so that you will be a blessing. I will bless those who bless you, and him who dishonors you I will curse, and in you all the families of the earth shall be blessed” (Gen. 12:2-3, emphasis added). “To your offspring I give this land, from the river of Egypt to the great river, the river Euphrates, the land of the Kenites, the Kenizzites, the Kadmonites, the Hittites, the Perizzites, the Rephaim, the Amorites, the Canaanites, the Girgashites and the Jebusites” (Gen. 15:18-21, emphasis added). Wright explains that “From the land of Babel the curse of confusion and scattering spread to affect the whole world of the nations. But from the land to be given Abraham, and through the nation he would become, blessing would spread to the same global extent.”

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39 Wright, Old Testament Ethics, 49.
regain that which was lost through Adam by creating a people for himself, bringing them back into a space wherein they may live in covenant with him (i.e., “the land”), and abundantly blessing them with material possessions to use for his glory.

It is important to note precisely how God abundantly blesses Abraham and his offspring. He does not merely dole out material possessions from the sky; rather he blesses his people in two important ways. First, as an outworking of his promise to crush the head of the serpent (Gen. 3:15), he turns oppression and evil on its head, taking from the evil oppressors and giving to the righteous. This is seen in seminal form in the Abrahamic narrative. Abraham is made wealthy in a sense by “plundering” Pharaoh, Hurian and the Hittite kings, and Abimelech the king of Gerar, all progenitors of future enemies and oppressors of God’s people. Furthermore, God does not merely promise to give Abraham land, he promises to give him the land that is currently the Canaanites’ domain (cf. Gen. 17:8). This principle is realized in the archetypal redemption of God’s people out of slavery from the hand of Pharaoh. When Moses leads the exodus of Israel out of slavery the Israelites do not leave empty handed, rather they leave with the possessions of the Egyptians. The narrative concludes, “Thus they plundered the Egyptians” (Exod. 12:36). Material possessions are taken from the hands of those who would possess autonomously, using material possessions to war against God and oppress his people, and placed into the hands of those who would enact justice by believing and obeying God (cf. Eccl. 2:26) using these material possessions in accord with God’s image to worship him.

Not only does God graciously bless his people by turning oppression on its head, but also by promising to restore the prosperity of the land as long as they kept the terms of the covenant the Lord made with them on Mount Sinai. Alec Motyer explains:

Just as the forces of creation rounded on Adam when he flouted their Creator, so those same forces would rush to enrich Israel when they committed themselves to the Creator’s will. On the other hand, should they turn their back on him—why, those very same forces would themselves turn and be their enemy (Lev. 26:14-41; Dt. 28:15-68), and not only would poverty ensue but, in a most dramatic personification of the moral vitality of the created order, the land itself would “vomit them out” (Lev. 18:25).

Thus, the Lord warns the people of Israel as they stand on the cusp of dispossessing the Canaanites and inheriting the Promised Land,

And when the LORD your God brings you into the land that he swore to your father, to Abraham, to Isaac, and to Jacob, to give you—with great and good cities that you did not build, and houses full of all good things that you did not fill, and cisterns that you did not dig, and vineyards and olive trees that you did not plant—and when you eat and are full, then take care lest you forget the LORD, who brought you out of the land of Egypt, out of the house of slavery (Deut. 6:10-12).

As the long history of the Israelites unfolds, it is clear that time and again they did not remember the Lord nor did they fulfill their purpose to be a light to the Gentiles. Once they occupied the land, following in the steps of their first parents, they used the materials of the land to construct idols and the produce and the livestock of the land to sacrifice to the idols. Just as Adam and Eve sought autonomous possession, so too the Israelites, and especially their leaders, sought to use their possessions for their own autonomous purposes bringing God’s covenant curses down upon their heads. And just as Adam and Eve were removed from the space of covenantal blessing, so too the Israelites, first the northern tribes of Israel and then the southern tribes of Judah, were exiled from the land of God’s covenantal blessing. Ownership of their material possessions reverted back to the pagan oppressors, and

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41Motyer, Look to the Rock, 123.
the prosperity of the land ceased. Israel had failed to keep Torah and impress upon the watching world the wisdom and greatness of their God (cf. Deut. 6:6-7).

Once again, the Lord did not abandon his people, but instead sent his prophets to declare his words. The prophets had much to say about the land. On the one hand, the prophets, acting as God’s covenant prosecutors, declared that the land would be ripped from the hands of sinful Israel according to the terms of the covenant made at Sinai. On the other hand they spoke of a future time, “the latter days” (Isa. 2:2), when not only would Israel be restored, but also the creation itself, indeed, the whole world would be fully restored.

“For behold, I create new heavens and a new earth, and the former things shall not be remembered or come into mind. But be glad and rejoice forever in that which I create; for behold, I create Jerusalem to be a joy, and her people to be a gladness” (Isa. 65:17-18).

The glory of the Lord was to so shine in Israel that all the nations would flock to her light (Isa. 60:1).

Israel did return from her captivity in Babylon, but the return did not measure up to the glory of the promises. The second temple was a mere shadow of the first, and rather than being the focal point of all the nations, Israel was a small pawn on the geopolitical stage, subject to the shifting whims of the empires. Furthermore, the land was not restored, but the people of God languished on under the curse.

It is against this backdrop that Jesus bursts onto the scene declaring, “The Kingdom of God is at hand” (Mark 1:15). The arrival of the kingdom, however, was not exactly what most expected. Those who longed for the fulfillment of the prophecies expected a glorious age to come, one in which the Land would be fully restored to Israel and she would rise
triumphant above all of her political enemies. But in Christ the glorious age to come intruded into the present evil age without overturning that age. George Ladd explains: “The Kingdom has come in Jesus in fulfillment of the messianic salvation within the old age, but the consummation awaits the Age to Come. The Kingdom is actually present but in a new and unexpected way. It has entered history without transforming history. It has come into human society without purifying society.”

Jesus did not come merely to deliver his people politically, but instead to create an entirely new humanity. He accomplished this, not through conquering, but through dying. “Therefore, as one trespass led to condemnation for all men, so one act of righteousness leads to justification and life for all men” (Rom. 5:18).

Furthermore, the “space” of the relationship is expanded. No longer are God’s people relegated to one small geographical locale. Instead, God’s people may humbly serve him everywhere. Bruce Waltke explains:

The New Testament replaces Israel’s life in the Sworn Land (cf. Exod. 40:35; 1 Kings 8:11; Pss. 9:11; 76:2; 87:3; 132:13) with the church’s eternal life by baptism into Jesus Christ. The land of Canaan, though impersonal, had a sacramental value, for in the land, sanctified by God’s unique presence, Israel had experienced her unique relationship with God. That sacramental value is now experienced even more richly in our being in Christ. Paul’s “in Christ,” with its “local” sense—so central in his theology—was for him the massive, Christologized fulfillment of the land promise.

Waltke suggests that the logic of Paul’s theology necessitates this conclusion. He notes that according to Paul, “Jew and Gentiles are equally co-heirs of God’s covenant promises to Abraham and David (Gal. 3:26; Eph. 2:11-22; 3:6).” Since the Israelites were to inherit the

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44 Ibid., 577.
Land in perpetuity, there is no room for Gentiles to inherit these promises unless “Land” is “Christified.”\textsuperscript{45} Waltken notes that Paul explicitly makes this move, “The apostle [Paul] to the nations replaces Abraham’s physical seed’s attachment to the Land with Abraham’s spiritual seed’s attachment to a life in Christ.”\textsuperscript{46} Thus, it is through life in Christ that man is freed from his slavery to sin, and in terms of material possessions, this means that man is able to eschew autonomous possession in favor of humble submission to Christ.

But the “Christified” land does not represent the complete picture. Waltke also notes that, “The New Testament eschatologizes the Land.”\textsuperscript{47} The believer participates in life in Christ now, but there is a day coming when the entire cosmos will be renewed. The New Testament writers refer to a day when the believer will receive an “inheritance” (1 Pet. 1:3-4; Heb. 9:15; Col. 1:12; Rom. 8:16-17), will be brought into a “heavenly country” (Heb. 11:13-16), will experience “times of refreshing” (Acts 3:19-21) and the “restoration of all things” (2 Peter 3:11-13).\textsuperscript{48} The apostle Paul looks to a day when, “the creation itself will be set free from its bondage to decay” (Rom. 8:21).

It is now possible to make sense of the difference between the believer’s relationship to material possessions in the Old and New Testaments. In the Old Testament the Lord blessed his people in the physical Land of Promise redeeming them from physical oppression, and as they obeyed Him the curse on the land was held at bay and the land produced abundantly. However, the stain of Adam was deep, and God’s people needed more

\textsuperscript{45}Ibid., 578.

\textsuperscript{46} Ibid.

\textsuperscript{47} Ibid., 580.

\textsuperscript{48} Ibid., 581.
than physical redemption. The law that told them not to possess autonomously was powerless to do what only God could do by sending his son to condemn sin in the flesh.

In the New Testament, the Lord redeems his people through faith in Christ, through which they are freed from sin in general, and the sin of autonomous possession in particular. The New Testament believer is free to use possessions throughout the whole earth in joyful relationship with God, but the curse on the land has not yet fully been undone. The creation has not been liberated from its bondage to decay, and just as Christ was made poor that we might be made rich, so too the believer follows in his footsteps. While this does not always necessitate physical poverty, often it does. However, there is a day coming when earth and heaven will merge and the entire creation will be at peace. In that day believers will perfectly possess the land as kings and priests ruling with joy in the worship of the King.

Conclusion

Thus far we have seen that Frame’s situational perspective is concerned with determining the chief facts necessary to make ethical decisions concerning the use of material possessions. We suggested that contra the postmodern way of thinking, these facts may be known because God, through his creation and his word, has revealed them to mankind. God himself is the chief fact with which mankind is to be concerned, and when we examine what God has revealed about himself we find that he is relational within himself. He created all things as an expression of his intrinsic joy and delight, and he intended that mankind would live in joyful relationship with himself acting as his vice-regents on earth. Mankind, then, is to use material possessions in humble obedience to God as an expression of worship and love. We noted that mankind, on his own, does not seek to achieve this purpose because of the dark reality of the Fall, which enslaved mankind to sin causing him to
seek autonomous possession and resulted in the ground being cursed. However, we also traced God’s glorious work of redemption in Christ through which mankind may be set free from sin and through which the land (now “Christified”) may be restored. We emphasized that the believer currently lives in between the ages. Sin and death have been defeated, but the consummation still waits. The land has not yet been freed from its bondage to decay, and sin still persists. Nevertheless, through Christ mankind may live again in joyful relationship with God using material possessions as an act of worship anticipating Christ’s return. Thus, the believer should always labor in hope that one day the land will be set free, ever heeding the words of the apostle Paul, “Therefore, my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain” (1 Cor. 15:58).
In chapter one we considered the situational perspective in John Frame’s system of Christian ethics as it relates to the question of the believer’s use of material possessions. There we concerned ourselves with the facts that must be taken into account in making moral decisions. We now turn to Frame’s normative perspective which focuses on the commands of Scripture. According to Frame, “From the normative perspective, we focus on Scripture more directly. Our purpose is to determine our duty, our ethical norm, our obligation. . . . We ask, ‘What does Scripture say about this situation?’”¹ In one sense, all of Scripture has the force of command, for the believer is to listen to and obey all of it. However, under the normative perspective “command” will be taken in the more narrow sense of Scripture’s direct moral instructions. We will focus on the Mosaic Law of the Old Testament and examine it in light of New Testament elaborations.

Old Testament Law

If the believer is to employ the normative perspective in order to determine the right use of material possessions, he or she must seek out the commands given in Scripture, and then determine how these commands are to be obeyed in his or her context. This can be a difficult task when it comes to the commands of Mosaic Law for at least two reasons. First,

the details of the laws themselves are not always easy to understand. For instance, scholars debate the exact meaning of *Shemittah* law that required the Israelites to forgive loans every seven years. Several ideas have been suggested, including those mentioned by Brad Pruitt:

> [interpretations include] the idea that the creditor was obligated to forgive only the interest, not the loan itself, or that perhaps a debtor was indeed obligated to pay the loan as long as it was repaid in full by the end of the sixth year, or that the entire scheduled loan payments were to be suspended until the year following Shemittah. Perhaps loans were simply cancelled altogether, principal and interest.\(^2\)

While some of these interpretations have greater merit than others, the point is that historical and cultural distance coupled with the flexibility of the Hebrew language\(^3\) often make a so-called “straightforward” reading elusive.

Second, not only must one determine the meaning of Mosaic law for ancient Israel, but one must also determine the implications for keeping Mosaic law today. For instance, what would it look like for a Christian living in a democratic, capitalistic society to practice *Shemitta* law? How does one move from ancient Israel to modern society? Christian theologians have adopted different strategies for this process ranging from that of the theonomists on one end, who aver that Old Testament law (especially civil law) is continually abiding and to be practiced “as is” today unless specifically altered in the New Testament, to classical dispensationalists who hold that “The Mosaic Law terminated at the time of the death of Christ.”\(^4\)

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3. For example, the meaning of a Hebrew phrase often turns on something as small as one’s interpretation of an inseparable preposition, the meaning of which may be notoriously broad.

Christopher Wright offers a way forward by suggesting that the society and laws of Israel ought to be regarded as a paradigm for the believer. By “paradigm” he means, “a model or pattern that enables you to explain or critique many different and varying situations by means of some single concept or set of governing principles.” He finds a biblical rationale for this approach in Exodus 19:4-6, focusing on Israel’s calling to be “a kingdom of priests and a holy nation.” As a holy nation, the Israelites were to keep God’s law, but through law-keeping they were also to be a kingdom of priests for the nations. Wright points further to Deuteronomy 4:5-8 which indicates that the watching nations were to learn something of God and his wisdom by observing Israel’s covenant fidelity. Thus,

When we enquire about the ethical relevance of ancient Israel to our own contemporary context, when we try to see what light the scriptures of Israel shed on our own world, we are doing what God intended should happen. That’s what we have these scriptures for. They render to us a paradigm, in one single culture and slice of history, of the kinds of social values God looks for in human life generally.

Wright suggests that Israel serves as a paradigm in two important ways. First, God’s interaction with Israel establishes a revolutionary worldview. Central to this worldview is an understanding of who YHWH is and what he is like. Second, in a narrower sense, the story of Israel itself provides a concrete example: “By seeing how they addressed, within their cultural and historical context, problems and issues common to humanity in principle or

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6 Ibid., 63.

7 Ibid., 65, emphasis original.

8 Wright suggests the following as a bare minimum list: YHWH is the sole deity. He is the Lord of creation who acts in history. He is concerned for the vulnerable and oppressed. He has a commitment to justice, and he rejects idolatry and its associated social evils. He established a covenantal social structure that dramatically affected the political sphere. He possesses ownership of the land, which is to result in economic justice and an introversion of the dominant pattern of land ownership. He is the creator and sustainer of the natural order. Ibid., 67.
practice, we are helped to address (if not always to solve) the ethical challenges we face in our different contexts.⁹ It is this historically rooted aspect of Israel as paradigm that distinguishes Wright’s approach from that of merely extracting principles from the Old Testament text. He explains:

The problem with the ‘look-for-the-principle’ approach on its own is this: it can lead to the eventual discarding of the specific realities of the Old Testament text, the concrete, earthy history of Israel, the good, the bad and the ugly. Once you have a principle in your pocket, why keep the wrapping? Sadly, this has been how many people have handled the Old Testament (or rather mishandled it).¹⁰

Wright’s paradigmatic approach has much to commend it, especially its emphasis on the careful consideration of the life of Israel in historical context both in terms of narrative and law, before moving to a modern context. Furthermore, it rightly acknowledges that a wooden, one to one transfer of Mosaic Law to a modern context is neither possible nor theologically desirable. However, Wright’s paradigmatic approach needs qualification. One must be careful never to divorce a so-called “paradigm” from its canonical context. For example, when considering the shemittah law in Exodus, Leviticus, and Deuteronomy as a paradigm one must consider not only the specific laws themselves and the concrete story of Israel’s practice (or failure to practice) of these laws in the narrative and prophetic books of the Old Testament (as Wright emphasizes) but also Christ’s embodiment of Israel in the narrative portions of the gospels, Christ’s own explanation of the law, the early church’s praxis in the book of Acts, and all the New Testament teaching concerning Christ’s fulfillment of the law. In other words, to use the shemittah law merely as a paradigm for just social arrangements while ignoring the broader paradigm of God’s redemption in Christ

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⁹ Ibid., 69, emphasis original.

¹⁰ Ibid., 70, emphasis original.
revealed in the rest of Scripture is to miss the major point toward which shemittah law is ultimately pointing. Sidney Griedanus emphasizes this significance: “In the sweep of redemptive history, the cross is such a pivotal point that its impact echoes all the way back to the fall of humanity and God’s penalty of death (Gen 3:19), even while it thrusts kingdom history forward to its full perfection—when all the nations will come in, there will be no more death and tears, and God will be all and in all (Rev 21:1-4).” In the canonical context, the Shemitta law is not a foundation unto itself, but rather a stepping stone toward true life in Christ. Failure to acknowledge this will inevitably lead to faulty praxis.

In order, then, to move from Mosaic Law to modern application, the believer must prayerfully consider the original context (both of the law itself and the narratives in which the law was lived out) as well as any New Testament elaborations, especially the implications of redemption in Christ. Then, using the paradigm model, the believer must make appropriate adjustments to faithfully and obediently apply the law in a modern context.

Richard Pratt offers three types of adjustments that must be made in order to move from the law of ancient Israel to the situation of the modern believer. The first adjustment is epochal. The believer today lives after the death and resurrection of Jesus, and this carries with it significant implications. Jesus himself, “beginning with Moses and all the Prophets . . . interpreted [to his disciples] in all the Scriptures the things concerning himself” (Luke 24:27). Thus, his disciples, empowered by the Holy Spirit, began to interpret the Old Testament in light of his redemption on the cross. They soon realized what Jesus meant when

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he said that he came to fulfill the law. They did not toss the law aside, but rather they kept it in light of Christ. The dietary restrictions were lifted since sanctification is now accomplished in Christ (Acts 10:15-16). Circumcision was no longer required since in Christ both Jews and Gentiles are one people of God (Acts 15:19-20; Gal. 5:2-6; Eph. 2:14). By the time the book of Hebrews was written, the early church began to see in Jesus the fulfillment of both the priesthood and the sacrificial system. As has already been shown, many of the promises related to inheriting the Land are cast in terms of being “in Christ.” Therefore, rather than understanding the Mosaic Law as terminated with Christ, we should see the Mosaic Law as fulfilled in Christ, as Edmund Clowney explains: “Jesus did not come to supplement or to explain the law, nor only to live by it. He came to fulfill the law, in the deepest sense. To hear the Father’s will, we must hear Jesus. He fulfills and transforms all the law and all the prophets. Indeed, he is God’s new law!”

The second adjustment Pratt suggests that the believer must make is cultural. Try as one might it is impossible to make straight-line applications of Mosaic Law into today’s culture. Ancient Israel’s situation was unique and is not replicated by any country or people group today. In the New Testament all those who are in Christ constitute the people of God, and “[they] are not a franchised national theocracy situated among other international powers.” Instead, “[Christians] exist as an international communion of local assemblies living in every nation and culture, under many different governments to whom they give great respect but never absolute allegiance.”

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14 Pratt, He Gave Us Stories, 331.

The third adjustment suggested by Pratt is personal. No two believers are exactly the same nor do they face exactly the same set of life circumstances. “On a general level, a text may have the same application for different kinds of people, but the more specific our application, the more variation in individual application.”

With this understanding, it is possible to approach the Mosaic Law and examine its normative function for the life of the believer in terms of material possessions.

The Decalogue

The Decalogue stands in a special place among the laws of the Old Testament, as J. A. Thompson notes:

[The Ten Commandments] have been normative for both Israel and the Christian church through the ages. Their importance for Israel is attested by many references in prophets, psalmists and rabbis over the centuries. Jesus referred to them on various occasions (Mt. 5:21, 27,33; Mk. 12:29-31; Lk. 10:27; 18:20) and they lie behind many statements in the Epistles (Rom. 2:21, 22; Gal. 5:19f; Eph. 4:28; 5:3; Heb. 4:9; Jas. 2:11, etc.).

As the believer seeks to appropriate the Decalogue today, it is important to consider the redemptive historical context in which the Decalogue was given. Many scholars have noted the similarity between the Decalogue and other ancient Near Eastern covenant treaties in which the covenant lord names himself, recounts his interaction with his people, gives basic commands followed by detailed laws, deposits the text, holds a public reading of the covenant with witnesses present, and then pronounces blessings for obedience and curses for

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16 Pratt, *He Gave Us Stories*, 331.
Nearly every element is present in the Decalogue, and two in particular bear special examination.

First, the LORD names himself: “I am the LORD your God,” (Exod. 20:2). This indicates that “the covenant is a personal relationship. Ultimately, we are to obey the law, not just because its principles are true, but because of the one who commanded them.”

Second, the LORD recounts his deliverance of his people out of slavery at the hand of Pharaoh. “The Ten Commandments were given to a people who three months previously (Exod. 19:1f) had been groaning in political, economic, social, and spiritual bondage.”

Thus, “the making of the covenant follows divine victory (Deut. 1:1-5; 4:44-49; 29:1-3). God’s grace is the cause of that victory (Deut. 4:20; 6:10-12; 7:6-8; 8:17; 9:1-6).”

This great redemptive act is the foundation upon which the commands are given.

As the believer today appropriates the Decalogue, this pattern of grace leading to law finds even deeper significance in the redemption of Christ. The book of Romans serves as a good example. The first eleven chapters of the book focus on God’s redemption in Christ. The last five chapters are filled with commands. The connection between the two is found in 12:1, “I appeal to you therefore, by the mercies of God.” In other words, in light of what Christ has done for you, this is how you should live. The believer does not keep law in order to gain God’s favor. Rather, having graciously been given God’s favor, the believer obeys

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19 Frame, Doctrine of the Christian Life, 402.

20 Christopher J. H. Wright, Deuteronomy, Understanding the Bible Commentary Series (Grand Rapids: Baker, 1996), 64.

21 Frame, Doctrine of the Christian Life, 402, emphasis original.

22 Emphasis added.
the law through Christ. The motivation for properly using material possessions, then, is the grace and mercy shown in Christ.

In one sense, every command in the Decalogue has some implication for the use of material possessions, even if only tangentially—the believer is material and his interaction with people and the world is necessarily through material means. Thus, the third commandment, with its prohibition against taking the name of the LORD in vain, is often broken through the use of material possessions (perhaps, through the use of a computer or other electronic device). Similarly, the sixth commandment prohibiting murder is often broken by means of material possessions (perhaps, with a firearm or knife). One could think of similar examples for commandments five, six, and seven. Nonetheless, five of the commandments have a much more direct bearing on the use of material possession and will be considered in what follows.

The First Commandment

The Israelites would have heard the first commandment against the backdrop of the defeat of Pharaoh. In the book of Exodus, “The Egyptian king . . . is presented as an anti-God figure; he repeatedly places himself in direct opposition to God’s redemptive plan. . . .”23 He grasped for autonomy assuming the role of a divine being, and this flowed over into his use of material possessions. Rather than using his goods to bless the Israelites, he forced the Israelites into slavery to build “store cities” (Exod. 1:11). Without seeking God’s mercy, he sought to act as his own god, planning for contingencies while attempting to control his environment for his own purposes. Furthermore, he trusted in his material possessions as he

led his technologically advanced army in war against his creator. Through the ten plagues\textsuperscript{24} and the crashing waves of the Red Sea the LORD powerfully debunked the notion that a human might exercise sovereign control, illustrating the reality of the first commandment, “You shall have no other gods before me” (Exod. 20:3).

The people of Israel, however, were slow to remember God’s great deliverance and power in the Exodus and often succumbed to the temptation to turn to the fertility religions of their pagan neighbors. Christopher Wright explains:

The tendency to regard the Baals of the previous occupants of the land as more likely to “produce the goods” in the economic realm seemed ineradicable, from the conquest to the exile. . . .[But] The LORD was God of the land and all that went with it. So the measure of the sincerity and integrity of the nations’ acceptance of God’s authority over them as his people was the extent to which they would acknowledge God’s sovereignty in the economic, as well as the religious, sphere.\textsuperscript{25}

Wright goes on to point out that many of the laws concerning the use of material possessions forced the Israelites to trust God. To lend money at no interest, to forego plowing to the edges of one’s fields, and to forgive debts every seven years, simply do not make good economic sense, especially if the enemy threatens or the harvest is particularly poor. However, this is precisely the point: the Israelites were to worship God alone, keeping his law, and in so doing the watching world would be struck with the wisdom of God. The rest of the world, mired in rebellion against God, showed greatest concern for profit and power. The Israelites as a redeemed community were to show greatest concern for God and his people.

In the New Testament the point is driven farther. Paul reminds the Galatians that before they were justified by faith in Christ, they were enslaved to the “elementary

\textsuperscript{24} The plagues seem to be in some measure directed against the gods of the Egyptians. Cf. Enns, Deuteronomy, 203.

\textsuperscript{25} Wright, Old Testament Ethics, 96-7, emphasis original.
principles” of the world (Gal. 4:3). In Romans he describes this slavery as slavery to sin (Rom. 6:17), and in Ephesians he declares, “you were dead in the trespasses and sins in which you once walked” (Eph. 2:1). In the book of Colossians many of these themes are tied together: “And you, who were dead in your trespasses and the uncircumcision of your flesh, God made alive together with him, having forgiven us all our trespasses, by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross. He disarmed the rulers and authorities and put them to open shame, by triumphing over them in him” (2:13-15).

Just as the LORD won a great victory over Pharaoh and the so-called “gods” of Egypt, so too, in his incarnation, death, and resurrection, Jesus won the great victory over the elementary principles, over sin, and over death. Thus, in order to keep the first commandment, the believer must worship Jesus alone as the true Lord. Paul makes the point: “Therefore God has highly exalted him and bestowed on him the name that is above every name, so that at the name of Jesus every knee should bow in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the father” (Col. 2:9-11).

Jesus is to be Lord over every aspect of one’s life, including the use of material possessions. In redeeming his people, Jesus calls them into his kingdom and into a new way of life in which the accumulation of material possessions, and the power and position that often accompany them, is not preeminent. Instead Christ is to be preeminent in all things (cf. Col. 1:18).
Jesus drives this point home in his interaction with the rich young ruler\(^{26}\) (Luke 18:18-29; cf. Matt. 19:16-22; Mark 10:17-22). A man approaches Jesus and asks, “Good Teacher, what must I do to inherit eternal life?” (Luke 18:18). Jesus points this man to the Decalogue, specifically referencing all of the commandments from the so-called “second table” excepting the last commandment prohibiting covetousness. The man replies, “All these I have kept from my youth” (v. 21). One might question the young man’s assessment of his actions, but Jesus passes over the young man’s hubris without comment driving, instead straight to his heart: “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me” (v. 22). The young ruler, upon hearing this command, “became very sad, for he was extremely rich” (v. 23).

Many have puzzled over Jesus’ command, asking whether it carries normative force today. Should Christians today who wish to inherit eternal life divest themselves of “all that they have”? To answer in the affirmative creates certain difficulties both practically and theologically. To press this command to the extreme would leave one homeless, naked, and starving. Surely, this is not Jesus’ intent, otherwise he would not have had concern for people in precisely this situation—they would already have had eternal life! If material possession were intrinsically evil, Jesus’ command for those who have goods to give to the needy (Matt. 6:3) would have the ridiculous effect of threatening their inheritance of eternal life. In addition, John Schneider observes: “Jesus would have given a command that not even he could have kept during his life. . . . during his first thirty years he would have lived in blatant

\(^{26}\) The title “rich young ruler” is a harmonization of Matthew and Luke. The Matthean account reveals that the man was “young” (v. 20), while the Lucan account reveals that the man was a ruler.
violation of his own condition for salvation. Furthermore, . . . certain texts in the Gospels portray him violating that condition even during his public mission.”

At the same time, one must be careful not to dismiss the radical nature of Jesus’ command. Jesus was, indeed, asking this rich, young ruler to abandon all that he had and to “come, follow me” (Luke 18:22). The young man was saddened by this command. Why? N. T. Wright explains:

In order to inherit the life of the new age, he had to abandon the values of the old and trust himself totally to the new, like a diver throwing himself forward into the water. He couldn’t seriously be seeking for the new age if he couldn’t abandon the symbols of the old. The commandments were good and important; but if he was wedded to possessions—which . . . formed an important symbol of identity for the Jews to whom the land had been promised—then he would never be able to accept God’s kingdom like a child, with the humble trust that allowed God to be God.

Herein lies the connection to the first commandment. The young man was “extremely rich” (18:23) and likely attributed that wealth to covenant blessing as a result of his keeping the law. What he failed to see was that his trust was in his goodness and in his wealth. He was unwilling to make a complete break from his covetous desire for and trust in material possessions and to trust fully in Christ. Just as his ancestors had turned to the Baals to keep them secure, he too had turned to his wealth. But Jesus’ call to discipleship is absolute; it brokers no rivals. “One cannot serve God and money” (Luke 16:13).

The Second Commandment

In the second commandment, God’s people are forbidden from using material possessions to make a carved image to bow down to or worship. This does not mean that they

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are prevented from making images of any kind. Frame explains, “Nothing else in the Bible suggests that making images is always wrong. Indeed, God himself requires the making of images in the very context of worship.”\(^2^9\) Frame then proceeds to reference passages in Exodus 25-30 pertaining to the construction of the tabernacle and passages in 1 Kings 6-7 pertaining to the construction of Solomon’s Temple. Notably, both passages require multiple images to be formed: cherubim, almond blossoms, pomegranates, gourds, palm trees, and the like. Frame concludes, “It is inconceivable that God would command the making of images on these occasions, if making images were intrinsically sinful.”\(^3^0\) Frame goes on to say:

> What Exodus 20:4-5 teaches, rather, is that we should not make images for the purpose of bowing down to them and serving them. That is plain from the use of the word *pesel* (translated “carved image”) in verse 4. A *pesel* in Scripture is never simply a piece of artwork. It is always an image used for idolatrous purposes. Further, the connection between verses 4 and 5 shows implicitly that what God forbids is not art in itself, or even art located in a place of worship, but art made as an object of worship.\(^3^1\)

The New Testament authors affirm this command implicitly by speaking out against idolatry: “Therefore, my beloved, flee from idolatry” (1 Cor. 10:14), and “Little children, keep yourselves from idols” (1 John 5:21). In both contexts participation in idolatry is contrasted with participation in Christ. To make an idol is to participate in idolatry, something wholly inconsonant with being “in Christ.” The image of God does not reside in a manmade object. Rather, Jesus is the true image of God. Clowney explains:

> [Jesus] bore God’s image completely; “In Christ all the fullness of the Deity lives in bodily form” (Col. 2:9). Jesus was not only a true human being, a real man, and therefore in the image of God. He was also incarnate by the power of the Spirit, working in the womb of Mary. . . . as true man, he was and is also true God. The


\(^{3^0}\) Ibid.

\(^{3^1}\) Ibid., 453, emphasis added.
incarnate Christ is not a human attempt to create an image of the living God. Christ is God’s gracious gift of an anointed image, which we are not only permitted but commanded to worship. Therefore, while the believer is free to use material possessions to make good and beautiful things that reflect the goodness and beauty of the Creator, he or she is never free to use material possessions to make an image to bow down to or worship.

The Fourth Commandment

The fourth commandment enjoins God’s people to rest one day out of seven. In Exodus 20:8-11 the rationale for this rest is God’s eternal, ongoing rest of the seventh day of creation. In Deuteronomy 5:12-15 the rationale for this rest is God’s deliverance of his people out of Egypt. Thus, rest is connected to God’s original purposes in creation as well as his purposes in redemption. The New Testament authors elaborate on this rest. “Therefore let no one pass judgment on you in questions of food and drink, or with regard to a festival or a new moon or a Sabbath. These are a shadow of the things to come, but the substance belongs to Christ” (Col. 2:16-17), and “So then there remains a Sabbath rest for the people of God, for whoever has entered God’s rest has also rested from his works as God did from his” (Heb. 4:9-10). Christ is the reality to which the Sabbath observance of the Mosaic Law was pointing, and the believer who is in Christ finds rest for his soul (Matt. 11:29). John Calvin, observing that Christ is the true fulfillment of the Sabbath, finds three implications:

First, we are to meditate throughout life upon an everlasting Sabbath rest from all our works, that the Lord may work in us through his Spirit. Secondly, each one of us privately, whenever he has leisure, is to exercise himself diligently in pious meditation upon God’s works. Also, we should all observe together the lawful order set by the church for the hearing of the Word, the administration of the sacraments,

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32 Clowney, How Jesus Transforms the Ten Commandments, 27.

33 See Chapter 1, Creation and Material Possessions.
and for public prayers. In the third place, we should not inhumanly oppress those subject to us.  

It is the third of Calvin’s observations that has particular significance for the use of material possessions. Calvin sees in Christ’s fulfillment of the Sabbath a social implication, “we should not inhumanely oppress those subject to us.” He points to Deuteronomy 5:14-15, “On [the Sabbath] you shall not do any work, . . . your male servant or your female servant, or your ox or your donkey or any of your livestock” and to Exodus 23:12: “on the seventh day you shall rest; that your ox and your donkey may have rest, and the son of your servant woman, and the alien, may be refreshed.” Calvin might also have noted that the Mosaic Law required rest for the land, vineyards, and olive orchards, “that the poor of your people may eat; and what they leave the beasts of the field may eat” (Exod. 23:11). He matter-of-factly concludes his argument by asserting, “Who can deny that these two things apply as much to us as to the Jews?”

How does the commandment to rest find fulfillment in Christ? Certainly, Jesus himself called for generosity toward the poor and Paul called for bondservants to be treated with justice and fairness (Col. 4:1), but does the New Testament call for believers to grant rest to livestock as well as to the land? The answer comes in recalling what has already been said of Jesus as fulfillment of the land promises as well as the rest of the Mosaic Law. The believer in Christ finds rest now, yet a future and final eschatological rest remains. As the believer exercises new life in Christ now he or she will pray and work to see that God’s will is done on earth as it is in heaven. In the new heaven and new earth, the entire created order

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35 Ibid., 398.
will experience future and final eschatological rest, thus the believer should pursue rest for the creation now in anticipation of that eschatological rest yet to come. Bruce Waltke observes the implications and is worth quoting at length:

[The Sabbath] is a reminder that God does not value humans by their ability to produce. We are not machines. We have worth apart from what we produce. It is a difficult lesson. In an age of increasing global competition, humans are objectified for their productivity in the name of economic efficiency. For the sake of the economy, humanity is pressed to work harder, sell more, and consume more. “Sanctification of time” and “contemplation of the eternal sphere” are foreign phrases, inexplicable to secular economists. They do not compute with corporate accountants. As a result, many people in the United States are materially prosperous, yet living below the poverty level in terms of time for socialization. . . . Sabbath benefits the individual, but it is an act of grace for the individual to others. By virtue of resting, one takes the pressure off numerous others to work. A master who rests, offers rest to the slaves and servants. A boss who rests takes pressure off the workers. In this light, God’s rest on the seventh day is an additional act of grace, giving sanction for all of creation to rest as well.36

The Eighth Commandment

The eighth commandment simply states, “You shall not steal” (Exod. 20:15). Implicit in the command is divine sanction of private ownership of property; however, the concept of “private ownership” has proven to be slippery even among Christian believers. Because of the fall, humans naturally tend to think of “ownership” in terms of “autonomous ownership.” By this way of thinking, to own something is to become a sovereign lord over that object in opposition to God’s divine ownership of all things. Because the laws of the Roman Empire, from which the Western world largely derives its understanding of private property, did not submit to God’s lordship, ownership included “the right to use, to enjoy, and even to abuse

The idea that private ownership means “if it’s mine I can do whatever I want with it” is incompatible with a biblical view of private ownership.

The problem with such a view of private ownership is that since it competes with God’s lordship, it is profoundly irrational. To be absolute lord over one’s property, one must also be lord over everything else. First, one must have absolute authority. Property rights must be intrinsic to one’s being and not extrinsic. As long as property rights come from outside, a person cannot be said to truly have the right to do whatever he or she wants with his or her property. Instead, the one who bequeaths property rights ultimately has the say as to what may or may not be done with the property. Second, in order to be sovereign lord over one’s property, one must be able to control nature, people, history—in short, everything. As long as there is something outside of one’s control, there is the possibility that one will not be able to dispose of one’s property as one sees fit. Third, one must always be present to be sovereign lord. Death is the great enemy of sovereign possession. When people die, their possessions are no longer in their control. Even if they have left a will, the execution of that will is not up to them but to another. If someone should choose to ignore the will, the deceased person has no recourse. It would appear that the finitude of humans leads to the conclusion that the autonomous possession they so often presume to have is an impossibility.

On the other end of the spectrum, many throughout history have attempted to reject the idea of private ownership altogether. Seeing the folly of autonomous possession, they have opted instead for communal possession, a sort of utopia in which all possess equally. This approach, too, is fraught with difficulty. Inevitably, conflicts arise over how material goods should be disposed. If all own equally, who has the final say in how material goods

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should be used? If one person has final say over another, then does that person become the true owner? Furthermore, who is responsible for the care and upkeep of the material goods equally possessed? To answer that all are is fine in theory, but what happens if one individual dissents? Does this individual forfeit ownership? If he or she does, then communal ownership is fractured—some own, others do not, and the difficulties of private ownership again emerge. It would appear that to reject private ownership altogether is also an impossibility.

It is only the biblical view of private ownership that resolves these tensions. Humans cannot possess absolutely because there is only one sovereign LORD. The Mosaic Law begins with the assumption that the LORD is the Creator, and consequently he declares, “all the earth is mine.” (Exod. 19:5). He alone has the authority, control, and presence to maintain sovereign ownership. Man is the creature; however, he is the creature made in God’s image. This is why the concept of private ownership is unavoidable. As we previously noted, the LORD conferred upon man the responsibility to subdue and have dominion over all the spheres of creation. Mankind’s lordship over creation is not sovereign, it is derivative, but it is a lordship nonetheless. And the LORD has seen fit that specific people would be given specific portions of creation over which they are to rule. It is therefore wrong for one person to unlawfully take that which belongs to another person. To do so is to call into question the LORD’s sovereign assignment of another, and to place one’s self in the position of the sovereign LORD.

38 Both the redeemed and the unredeemed alike are charged with this task; however, due to the effects of sin, the unredeemed do not exercise creaturely lordship with regard for the Creator. The redeemed rule imperfectly now, but in the new heavens and new earth they will fully realize their true calling, “and you have made them a kingdom and priests to our God, and they shall reign on the earth” (Rev. 5:10).
The Tenth Commandment

The tenth commandment differs from the other commandments. Violation of the first nine commandments may be clearly seen, but violation of the tenth commandment is primarily inward and invisible.\(^{39}\) Breaking the tenth commandment may lead to breaking the other commandments, but it doesn’t have to. An Israelite could conceivably covet his neighbor’s donkey for several years without stealing it or even without his neighbor finding out.\(^{40}\) Thus, the tenth commandment is intensely personal. It calls for each individual to evaluate his or her fundamental heart motivations. Frame elaborates:

So the tenth commandment vindicates Jesus’ reading of the Decalogue. The focus on the heart is not a New Testament innovation. It is also an Old Testament concern. From the beginning, God wanted Israel to write his words on her heart (Deut. 5:29; 6:5-6; 10:16; 11:18; etc.). And the tenth commandment forms a fitting climax to the Decalogue by reducing all sin to the motives of the heart.\(^{41}\)

Jesus addresses the issue of covetousness in Luke 12. The occasion is a request for Jesus to arbitrate an inheritance dispute. Rather than siding with the disputant (this appears to be the motivation for the request), he takes the opportunity to warn against covetousness\(^{42}\) (v. 15). Jesus tells the parable of a rich man whose land produced plentifully, but instead of attributing his great success to God, he sought to possess autonomously. His great concern was to construct storehouses to hold his possessions that he might delight in them for many

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\(^{39}\) This is not to say that church discipline should set aside the issue of coveting. Frame notes that, “People sometimes say that coveting is such a private sin that neither the state nor the church can take disciplinary action against it. But plans are often expressed in words, in documents, and in actions” *Doctrine of the Christian Life*, 847. I would also add that if the seventh or eighth commandments have been broken, then the tenth commandment was likely broken first. Pastorally, it would be important address this underlying heart motive.

\(^{40}\) Clowney, *How Jesus Transforms the Ten Commandments*, 144.

\(^{41}\) Frame, *Doctrine of the Christian Life*, 845.

\(^{42}\) The underlying Greek word *pleonexia* may also be translated “greediness,” as in the New International Version.
years. What he did not realize was that very night his soul would be required of him, and his possessions would no longer be his own. Jesus explains, “So is the one who lays up treasure for himself and is not rich toward God” (Luke 12:21).

Schneider offers the following commentary:

The man in the parable is not an obsessive spendthrift. He is more comparable to ordinary men and women who (we think) prudently invest in pension plans. His new barns are really no different from an IRA account, Social Security or some other tax-deferred annuity. Investments like this do immense good. They create financial security for people in old age, and they free us to enjoy some of the pleasures of life in our “sunset years.” Does Jesus mean to condemn savings and retirement as covetous and worthy of damnation?

The story of the rich fool itself (in its context) suggests that it was not the creation of financial security nor the retirement and its pleasures that Jesus judged as greedy foolishness. The man’s foolishness was rather in his philosophy of life, the whole disposition behind otherwise prudent actions. . . .

The brothers were not wrong to want an inheritance. They were wrong to “covet” it, to make it the end of their existence. So with the rich fool. He was not greedy simply because he desired a secure and pleasant retirement. He was covetous, and foolish, because he believed that the storage of grain (IRAs and the rest) solved the problem of his human existence. When his building project was through, his human project was finished too. He had “arrived.” He “had it made”—or so he believed. His life ended there, with the barns.

Schneider is correct in affirming prudent financial planning. Proverbs 6 condemns imprudent financial behavior and urges those who have become trapped due to poor planning to take every means to extricate themselves from this undesirable situation (vv. 1-5). The passage further commends strategic planning for the future by asking the sluggard to consider the way of the ant (vv. 6-8). Prudent financial behavior is a persistent theme in Proverbs: “Whoever gathers little by little will increase [wealth]” (Prov. 13:11) and “A good man leaves an inheritance to his children’s children” (Prov. 13:22). Schneider is also correct in assessing the man’s folly in finding his delight in his possessions and not in God.

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However, Schneider goes too far when he separates the building of bigger barns from this man’s sin.

Schneider’s exposition misses the connections between the parable of the rich fool (Luke 12:13-21) and the following passage (12:14-34). The parable of the rich fool acts as a springboard to introduce a new set of ideas that further explain the parable. We can see this in the important connections between the two passages, some of which point to the specifically material implications of Jesus’ teaching. First, in v. 15, Jesus says that “one’s life does not consist in the abundance of his possessions.” Then in v. 23 he says “life is more than food, and the body more than clothing.” Second, in v. 18 the rich fool was going to tear down his barns (Gk. apothēkē) to build bigger ones. Then in v. 24, Jesus explains that although the ravens do not have a storehouse (apothēkē), they are cared for by God.

After making these connections, Jesus says, “Seek [God’s] kingdom and these things [i.e., food, drink, and clothing] will be added to you” (v. 31). To stop here would limit the implications of the parable to Schneider’s understanding—do not merely make your life about possessions, but rather seek the kingdom of God. If this were the sum total of Jesus’ teaching, then we would be justified concluding that there was nothing about the man’s accumulation that was sinful, but only his love of what he had accumulated and his failure to seek God’s kingdom. However, the passage goes one step further: “Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also” (vv. 32-34). Note the contrast between the man’s accumulation and the heavenly accumulation urged here. The foolish
man’s barns would not last, but these heavenly moneybags will not grow old. The foolish
man’s treasure failed him completely, but the treasure in heaven does not fail. The man’s
heart delighted in his earthly treasure, but here one’s heart is to delight in God’s kingdom.
Thus, “Sell your possessions and give to the needy” stands in direct contrast to the rich fool’s
selfish storing of his possessions. Implicit in seeking God’s kingdom is seeking the well-
being of others, something the rich fool apparently had failed to take into consideration. Bock
explains:

[The rich fool’s] error comes how he views what has become his. Five times in verses
17-19 he speaks of what “I” will do, as if he owns it all. Moreover, he speaks about
“my” fruit, “my” barn, “my” goods, and “my” soul. He will not share his abundance,
but keep it for his own private use. His goal is to ease back and withdraw from life.
He will “eat, drink and be merry.” He feels no concern or responsibility for anyone
else. The essence of greed is keeping what resources God brings your way for
yourself.  

One of the dangers of covetousness is that it is always against one’s neighbor. This is
the language of the commandment in Exodus 20:17. It does not merely say “you shall not
covet a house, or wife,” etc. It says, “You shall not covet your neighbor’s house; you shall
not covet your neighbor’s wife,” etc. When the heart becomes centered on material
possessions, one will necessarily fail to seek the good of his neighbor. The rich fool was not
implementing a prudent financial strategy as Schneider suggests, but rather he was hoarding
his goods. By seeking his security and delight in his material goods apart from God, he
created a situation in which he could not possibly be generous to his neighbor in need. He
could not delight to see his neighbor prosper, for if he were to give to his neighbor his own
security and delight would be in jeopardy.

Herein lies an important principle for Christian financial planning. Treasure is not be laid up merely for one’s self (Luke 12:21). All financial planning must have the higher goal of the advancement of the kingdom of heaven. Schneider suggests that investments like IRA accounts “do immense good.” He is right to the extent that believers who hold these accounts use them to delight in God, to provide for their families, and to seek the good of their neighbor. However, financial investments could equally serve as an indictment against selfishness, as in the case of the rich fool. All too often, people turn to financial investments as their sole source of security, hope, and delight and as a result fail to seek the good of their neighbor.

The passages in Proverbs that urge savings and accumulating wealth must be understood against the backdrop of the “fear of the LORD” that is the beginning of wisdom. To accumulate wealth in the “fear of the LORD” leads one to “do good, to be rich in good works, to be generous and ready to share” (1 Tim. 6:18). In the Bible, material possessions are never an end unto themselves but a means to drive people to enjoy and delight in God and to use God’s gifts in the service of others.

Shemittah Law

Near the beginning of this chapter, we introduced a series of remarkable laws known as shemittah law. These laws seem to have been an extension of the Sabbath (especially the laws in Deuteronomy 15) that dramatically regulated how the Israelites were to use their material possessions. Shemittah law called for the release of Hebrew slaves every seven years, the release of the land (i.e. letting it lie fallow) every seven years, the release of debt every

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45 From the Hebrew word for “release.” See Exod. 21, 23; Lev. 25; and Deut. 15.

seven years, and the return of the land to its clans after the forty-ninth year (seven sets of seven years). While the *shemittah* law seems to have served several functions in the life of ancient Israel, foremost among them was the care for and protection of the poor.\(^47\) J. A. Thompson notes this unique emphasis:

> It is one of the features of . . . Israelite law . . . that there is a deep concern for the welfare of the individual member of society, whether rich or poor. Elsewhere in the ancient Near East men were treated in terms of their status in the community rather than as individuals. Members of the aristocracy, priests, landowners, rulers and military leaders always had the advantage. . . . In Israel, however, the poor and needy were the special concern of God and the covenant family was expected to ensure the welfare of every member of the family.\(^48\)

One of the primary ways by which Israel was to serve as a light to the Gentiles was by how the nation treated its poor.

There has been a great deal of discussion in recent years about the implications of *shemittah* law for both the church and modern society. As we discussed previously, these laws cannot be applied in a wooden, one to one way. Modern society is vastly different than that of ancient Israel, and particularly, no church or nation exists as a theocracy under God. However, employing Wright’s approach of seeing Israel as a paradigm and remembering the necessary epochal, cultural, and personal adjustments to be made we may learn how to observe these laws as they have been fulfilled in Christ.

Timothy Keller argues that *shemittah* law reveals the justice of God, a theme that pervades the Old Testament. Keller says that justice is “to treat people equitably . . . to give people their rights,”\(^49\) and this especially applies to those who are vulnerable. “Thus says the

\(^{47}\) Ibid., 81. Pruitt also notes that the *shemitta* law forced the children of Israel to depend on God’s sovereignty by reminding them that he was the true owner of the land, and it served to preserve the community of Israel against pagan encroachment.

\(^{48}\) J. A. Thompson, *Deuteronomy*, 185.

\(^{49}\) Keller, *Generous Justice*, 3.
Lord of hosts, Render true judgments, show kindness and mercy to one another, do not oppress the widow, the fatherless, the sojourner, or the poor, and let none of you devise evil against another in your heart” (Zech. 7:9-10). Keller asks, “Why should we be concerned about the vulnerable ones?” He answers, “It is because God is concerned about them.” Thus, Keller calls the believer to work for this type of justice in society at larger. His rationale is as follows:

The Bible gives us an example of a believer calling a nonbelieving king to stop ruling unjustly (Dan. 4:27). In the book of Amos, we see God holding nonbelieving nations accountable for oppression, injustice, and violence (Amos 1:3-2:3). It is clearly God’s will that all societies reflect his concern for justice for the weak and vulnerable. So, like the ceremonial laws, the civil laws have some abiding validity that believers must carefully seek to reflect in their own lives and practices, not only as members of the church, but as citizens of their countries.

Ronald Sider has come to the same conclusion: “[Shemittah] laws show that God wills justice, not mere charity. Therefore, Christians should work to eliminate poverty among believers. At the same time, Christians informed by the biblical understanding of economic justice will search for effective structures in the larger society that enable every family to have basic capital needed to earn a living.”

While few would argue against the basic point—Christian believers should care about justice, what is far more difficult is to discern what this looks like in a modern society. Furthermore, one important aspect of Shemittah law is often overlooked: it did not apply to the “foreigner.” Foreign slaves were not to be released after seven years and could be

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50 Ibid., 5.
51 Ibid.
52 Ibid., 23-4.
bequeathed to one’s children as a “possession forever” (Lev. 23:46). Neither was the debt of the foreigner released every seven years (Deut. 15:3). Does this mean that God was only concerned for justice among the Israelites?

The answer comes by considering the paradigm of Israel in its canonical context. The story of Israel continues on into the New Testament. Jesus comes as the embodiment of true Israel. He is the faithful Israelite who perfectly keeps Torah every step of the way. He succeeds where Israel fails, and by his life, death, and resurrection true Israel is redeemed. Under Israel of the Old Testament justice was lacking, but God sent his Son “that he might be just and the justifier of the one who has faith in Jesus” (Rom. 3:26). True justice, then, comes through faith in Christ, first through the forgiveness of sins, and then through a life lived in obedience to the law from the heart (Rom. 6:17).

Thus in its broader biblical context, the reason why foreigners were excepted from *shemittah* law is because true justice can only be found through Christ. Injustice is not merely a product of society or bad leadership. The root of injustice lies within the depravity of every human heart. Therefore, the path to justice begins with faith and repentance. In the Old Testament, this meant that those outside of the covenant community would need to turn from serving their pagan gods and worship the true and living God. They would need to become part of the covenant community. In the New Testament it means that one must place his or her faith in Christ. It should be noted that the Israelites were not free to treat foreigners any way they liked. In fact, they were to show great care for foreigners, but the true release to which *shemittah* law was ultimately pointing could only be found through faith in God.

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54 “Evidence points to a limited practice of [*Shemittah*] law by a portion of the Jewish community, a practice neither universally applied or ignored” Pruitt, “The Sabbatical Year of Release,” 92.
In the New Testament context, it becomes evident how this works. In the gospel of Luke Jesus comes proclaiming release. Quoting from Isaiah 61, he says,

The Spirit of the Lord is upon me,  
because he has anointed me to proclaim good news to the poor.  
He has sent me to proclaim liberty to the captives  
and recovering of sight to the blind,  
to set at liberty those who are oppressed,  
to proclaim the year of the Lord's favor (Luke 4:18-19).

Notice that Jesus came to “set at liberty” those who are oppressed. There is a release. In Christ, the glorious eschatological age—characterized by complete spiritual and physical healing—has broken into the present evil age. As the gospel of Luke unfolds, Jesus releases many people from physical and spiritual bondage, but the greater emphasis is on spiritual release. He forgives the sins of the paralytic before he heals him (Luke 5:20). Furthermore, it becomes clear that the evil age, replete with sickness, physical poverty and oppression, will not pass away until he returns (21:10-17). His disciples were not to expect great riches and ease.

However, as the redeemed community begins to grow, it acts in ways appropriate to the in-breaking of the kingdom, thus realizing the goal of shemittah in both its spiritual and physical dimensions. In the book of Acts, Luke describes the situation in the early Christian community:

Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need (Acts 4:32-35).

Leslie Hoppe insightfully connects this description with the shemittah provisions of the Torah:
Acts 3:34 . . . reproduces the Septuagint rendering of Deut. 15:4, which implies that poverty should not exist in the Israelite community if that community observes the Torah. Luke presents the church as the true Israel living in the final times and, therefore, he does not hesitate to apply this text to the community in Jerusalem. That no one in that community was suffering from poverty was a clear sign that Moses’ promise had been fulfilled.55

Certainly, complete fulfillment is reserved for the new heavens and the new earth. Jesus himself reminded the disciples that “for you always have the poor with you” (Matt. 26:11). Nevertheless, with the coming of Jesus the kingdom of God had broken in, and the realization of the shemittah law began to be expressed significantly within the church.

This has significant implications for the application of shemittah law today. Keller defends the efforts of Christians to call secular rulers to rule justly by pointing to Daniel’s calling Nebuchadnezzar to rule justly, but Daniel also warned Nebuchadnezzar that “It is a decree of the Most High, which has come upon my lord the king” (Daniel 4:24). As Christians work for justice today, as they clearly should, it must always be in the context of commanding all people everywhere to repent (Acts 17:30). The reason for this should be evident. If injustice is the product of an unbelieving heart, it is only through the power of the gospel that hearts can be changed. True release is found only in Christ.

Conclusion

In this chapter we focused on the commands of Scripture related to material possessions. We noted the difficulties of applying Old Testament law today, and as a way forward we adopted Christopher Wright’s paradigmatic approach. In the Decalogue, we discovered the sweeping command, “You shall have no other gods before me” (Exod. 20:3). We determined that the believer must never place his or her trust in material possessions.

55 Leslie J. Hoppe, There Shall Be No Poor Among You: Poverty in the Bible (Nashville, Tenn.: Abingdon, 2004), 156.
Instead, the believer must understand that material possessions are given as a stewardship from God to be used generously, prudently, and joyfully for the good of one’s neighbor and the glory of God. Such a disposition toward material possessions necessarily precludes coveting. Furthermore, we discovered that the believer is to use material possessions in conjunction with the Sabbath rest to be found in Christ, and we suggested that the shemittah laws of the Old Testament pointed to this rest. Now, as the redeemed people of God act in obedience to God in the material realm seeking to meet the needs of others, the wholeness, justice, and rest in Christ to which the shemittah laws pointed becomes a reality in both the lives of individuals and communities. However, the believer waits in expectation for the complete wholeness, justice, and rest only to be found in the consummation.
CHAPTER FOUR

THE EXISTENTIAL PERSPECTIVE AND MATERIAL POSSESSIONS

In the first chapter we examined the use of material possessions using the situational perspective of John Frame’s ethical system, which places the believer within the metanarrative of Scripture moving him or her to ask, “What is my role in the grand flow of redemptive history?” and specifically, “How should I use my material possessions to change the world in light of the kingdom of God?” In the second chapter we examined the use of material possessions using the normative perspective of Frame’s system which focuses on what God has commanded and moves the believer to ask, “What does God say about my situation?” and specifically, “What is my duty in terms of how I use my material possessions?” In this chapter we will look through the lens of Frame’s existential perspective, which looks at the believer who is seeking to make an ethical decision and examines the motives of the heart, moving the believer to ask, “How must I be changed, if I am to please God?” and specifically, “How will this personal change impact how I use my possessions?”

It must be emphasized that these three perspectives do not compete with each other, but rather each is a different way of looking at the same ethical issue. In order to understand how one must be changed to please God (existential perspective), one must know what God says (normative perspective) and one must apply that knowledge to one’s situation (situational perspective).

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The Idolatry of Autonomous Possession

In the book of Colossians the apostle Paul warns the church in Colossae, “Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry” (Col. 3:5). Paul caps off this list of vices with “covetousness” which he says is tantamount to idolatry. R. Kent Hughes explains the connection:

The word “greed” or “covetousness” which Paul used here denotes not merely the desire to possess more than one has, but more than one ought to have, particularly that which belongs to someone else. The mention of this at the end of a list of sexual sins is highly significant, for it is intimately associated with them. It is really another form of the same evil desire, except that it is fixed on material things. Often when sensuality loses its hold, materialism takes its place.¹

It is this materialism that takes the form of an idol in one’s heart. In a modern context the word “idol” conjures up images of primitive statues in grotesque poses with various body part all out of proportion, but Keller explains that idolatry is hardly a thing of the past:

What is an idol? It is anything more important to you than God, anything that absorbs your heart and imagination more than God, anything you seek to give you what only God can give.

A counterfeit god is anything so central and essential to your life that, should you lose it, your life would feel hardly worth living.²

Keller goes on to explain how idols function in the human heart:

The Bible uses three basic metaphors to describe how people relate to the idols of their hearts. They love idols, trust idols, and obey idols. . . .

We look to our idols to love us, to provide us with value and a sense of beauty, significance, and worth. . . . Idols give us a sense of being in control. . . . we look to our idols to provide us with a sense of confidence and safety. . . . God should be our only Lord and Master, but whatever we love and trust we also serve. Anything


that becomes more important and nonnegotiable to us than God becomes an enslaving idol.³

The human heart, then, has the capacity to make material possessions an idol—to love, trust, and obey them. When material possessions absorb the heart and imagination of an individual or a culture the results are devastating. This reality has been observed by both Christian and secular thinkers.

On September 15, 1997, a satirical documentary called Affluenza appeared on the Public Broadcasting System.⁴ The documentary has since been made into a book of the same name.⁵ In tongue-in-cheek fashion, it traces the spread of a “powerful virus” called affluenza. The authors define affluenza as “a painful, contagious, socially transmitted condition of overload, debt, anxiety, and waste resulting from the dogged pursuit of more.”⁶ They point to several “symptoms” which suggest that many in the United States have been “infected” with this disease. Using anecdotal evidence, coupled with various forms of statistical data they suggest that most Americans are accumulating far beyond their ability to use and enjoy what they have accumulated. They note the correspondence between ever-rising expectations as to what is normal and necessary accumulation⁷ and ever-rising levels of indebtedness, as well as the undesirable social and emotional effects of this dogged pursuit for more. In one anecdote, the authors quote Dr. Richard Swenson, a medical doctor from Wisconsin:

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³ Ibid., xxi-xxii, emphasis original.
⁶ Ibid., 2.
⁷ For instance, they ask us to “Consider the kinds of goods that were deemed luxuries as recently as 1970, but are now found in well over half of U.S. homes, and thought by a majority of Americans as necessities: dishwashers, clothes dryers, central heating and air condition, color and cable TV,” ibid., 28.
Swenson observed that many of his patients suffered from what he now calls “possession overload,” the problem of dealing with too much stuff. “Possession overload is the kind of problem where you have so many things you find your life is being taken up by maintaining and caring for things instead of people,” Swenson says. “Everything I own owns me. People feel sad and what do they do? They go to the mall and they shop and it makes them feel better, but only for a short time. There’s an addictive quality in consumerism. But it simply doesn’t work. They’ve gotten all these things and they still find this emptiness, this hollowness. All they have is stress and exhaustion and burnout, and their relationships are vaporizing. They’re surrounded by all kinds of fun toys but the meaning is gone.” “Tragedy,” observes Swenson, “is wanting something badly, getting it, and finding it empty. And I think that’s what’s happened.”

The authors of Affluenza suggest that this emptiness has done little to curb American’s insatiable lust for more things, so they attempt to explain why. Keeping with the sickness metaphor, they ask the question, “Who was patient zero?” In other words, where did affluenza begin? Who was the first to contract it? Where did it come from? They point out that in the Judeo/Christian/Islamic tradition the answer is with the fall of Adam and Eve into sin. However, they quickly skate past this “religious” attempt to answer the question opting instead for an answer given by evolutionary biology:

Some evolutionary biologists suggest that the uncertainties of primitive life meant that a hoarding orientation became part of human nature. Those folks who stored food in good times had it to sustain them in lean times. They survived, and passed their hoarding genes on to their offspring.

Ergo, amassing stuff is as human as apple pie.

Merely paragraphs later, however, the authors choose to ignore this supposed genetically hard-wired tendency to hoard and suggest that the societies of ancient hunter-gatherers are to be preferred (excepting the advances of modern medicine) to the harried

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8 Ibid., 39.

9 Ibid., 122. The authors are fond of religious, moral anecdotes, but these are quoted without any real effort to seriously interact with the worldview underlying these religions.

10 Ibid.
society we live in today. Why? Because ancient hunter-gatherers lived in idyllic harmony with themselves and nature. How do we know this? Because studies have shown that “these hunter-gatherers were able to provide for their basic needs on as little as three or four hours of work a day.” Apparentky, the authors believe there is a connection between leisure time and living in idyllic harmony. Naturally, then, they suggest the cure to *affluenza* is to be found in a return to a “simple” lifestyle (one with few material possessions) and an increase in interaction with nature.

The authors of *Affluenza* successfully portray the futility of trying to find meaning and purpose in the accumulation of material possessions. However, their explanation of the cause of such behavior and their suggestion for a cure is lacking. By adopting philosophical naturalism, the authors of *Affluenza* cut off the proverbial branch upon which they are sitting. On the one hand, they suggest that this behavior is simply the outworking of evolutionary biology, but on the other, they suggest that this behavior is undesirable because it leads to such deep disharmony both internally and externally. In other words, this behavior is morally wrong. In fact, their entire book places moral obligations upon the reader. Modern man “ought” to slow down, he “ought” to consume less, and he “ought” to interact with nature more. However, philosophical naturalism provides no warrant for this “ought.” If, at bottom, matter is all that there is, then from whence does obligation arise? If people are ontologically the same as their possessions—a sophisticated arrangement of carbon, oxygen, hydrogen, nitrogen, and other trace elements—then how can unchecked accumulation be “wrong?”

Perhaps, the authors would opt for a utilitarian response, suggesting that their course of action would result in people being better off regardless of the ontological nature of things. But why

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11 Ibid.
should we care if people are better off? How does a naturalistic view warrant such caring? Furthermore, if “hoarding” is simply the outworking of genetics (i.e. physical and chemical laws), then in what sense is it wrong? In fact, if hoarding were truly hard-wired into our DNA, then wouldn’t we expect our reaction to hoarding to be favorable? Yet, the authors reach exactly the opposite conclusion, so not only do they fail to offer a tenable solution, they also undercut their ability to speak of the problem.

The suggestion of the authors of *Affluenza* for a cure to their fictitious disease is also fraught with difficulty. First, they have offered no escape from the dictates of evolutionary biology. If the hoarding impulse is part of human nature, then to return to a simple lifestyle is simply to start the evolutionary process over again. It will not remove the impulse. Second, and related to the first, their suggestion for a cure implies that the problem lies with the material goods themselves and not within the one accumulating the goods. Here we must return to Keller’s description of idolatry. The meaninglessness that results from the pursuit of material goods as end unto itself arises, not because material goods are bad, but because material goods are not designed to be worshipped. Material possessions were designed to point beyond themselves to the One who made all matter. Material goods can never supply the meaning and fulfillment that only comes from worshipping the Creator.

Unlike the authors of *Affluenza* the wisdom literature of the Old Testament, fully affirms the goodness of material possessions while at the same time diagnosing the source of the great difficulties that accompany the use of material possessions.

In the book of Ecclesiastes, the Preacher (ESV) or wisdom teacher (Heb. *Qoheleth*) reflects on the frustrating and inscrutable nature of life. “‘Vanity of vanities,’
says the Preacher, ‘vanity of vanities! All is vanity’” (Eccles. 1:2). Waltke explains the meaning of “vanity” (Heb. *hebel*):

_Qoheleth_ uses *hebel* (“absurdity,” “nonsense”) in two ways: for that which is “unsubstantial,” “fleeting,” and “lacking in permanence” and for specific situations for which mortals can find no answer and in that sense are “enigmatic” or “illusory.” Life is absurd because toil produces no enduring profit and because the attempt to make sense of life’s many enigmas is “futile.”

However, it is important to note that when _Qoheleth_ speaks of vanity, it is from the perspective of one “under the sun.” Michael Eaton notes that “[_Qoheleth_] divides reality into two realms, one the dwelling-place of God, the other the dwelling place of man.” From the perspective of man, then, many elements in life are fleeting, lacking in permanence, and enigmatic.

This is especially true of material possessions. “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity” (5:10). _Qoheleth_ bemoans the fact that the wealthy suffer from insomnia due to their full stomachs, and he sees it as a “grievous evil that I have seen under the sun: riches were kept by their owner to his hurt, and those riches were lost in a bad venture” (5:12-14). Even worse, “There is an evil I have seen under the sun, and it lies heavy on mankind: a man to whom God gives wealth, possessions, and honor, so that he lacks nothing of all that he desires, yet God does not give him power to enjoy them” (6:1-2). _Qoheleth_’s description sounds eerily contemporary. Material possessions hold out the hope of happiness, but when humans pursue

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13 The phrase “under the sun” occurs 116 times in Ecclesiastes (ESV).

material possessions for their own sake (i.e., “under the sun,” without respect for God), the idolatry of that move causes joy and happiness to remain illusory.

However, *Qoheleth* never places the blame for this dissatisfaction on material things themselves. In the middle of his description of the difficulty of riches he proclaims:

> Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God. (5:18-19).

*Qoheleth* finds wealth and possessions to be good things to be enjoyed. The question is, from whence comes the power to enjoy them? *Qoheleth*’s answer is that God gives the power to enjoy wealth. This is why Ecclesiastes ends with the refrain, “The end of the matter; all has been heard. Fear God and keep his commandments, for this is the whole duty of man” (12:13). The issue is one of the heart: either one loves and fears God or one loves and fears money.

Therefore, embedded in *Qoheleth*’s thought is an extremely important point. God intends for people to delight in him through material possessions. It is good to eat and to drink and to enjoy wealth and possessions, provided, as Paul clarifies, that they are received “with thanksgiving” from the One who “richly provides us with everything to enjoy” (1 Tim. 4:3; 6:17). John Schneider drives this point home in response to “Christian tradition and recent Christian moral theology [that] has been negative toward individualism expressed in enjoyment of the superfluous.” He explains:

> In our fallen world is a false delight that is dark, demonic and evil. . . . But true delight is “very good.” Indeed, it summarizes the right relationship between human beings and the world. Far from being opposed to compassion and servanthood, as is

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commonly supposed, delight is compassion’s child. The suggestion here is that true delight is what good people ought to wish for all people of the earth, including themselves. Delight, rather than sustenance, ought to be our guiding vision while seeking liberation for the poor.16

This seems to be the path Jesus followed both prior to and during his ministry. Martin Hengel notes, “Jesus himself did not come from the proletariat of day-labourers and landless tenants, but from the middle class of Galilee, the skilled workers. Like his father he was an artisan, a tekton, a Greek word which means mason, carpenter, cartwright and joiner all rolled into one (Mark 6:3).”17 Presumably, Jesus spent many days making objects that some might consider superfluous. It would strain credulity to suggest that he took no delight in his work or that he never gave attention to aesthetics. Hengel further observes:

[Jesus] was not an ascetic and was glad to join in festivals (John 2.1ff); this made him incur the mockery of the pious: ‘Behold, a glutton and a drunkard, a friend of tax-collectors and sinners” (Matt.11.19 = Luke 7.34). The one who is fond of celebrations and rejects fasting because it is out of place in the joy of the messianic feast (Mark 2.18ff) does not look on property with the critical and fanatic eyes of the ascetic rigorist.18

Jesus was able to fully enjoy material possessions (both his own before his ministry and others’ after his ministry) precisely because he did not idolize them. He, more than any other human, was attuned to his Father’s will and was able to delight in the good gifts his Father bestowed.

16 Ibid., 56-7.

17 Martin Hengel, Property and Riches in the Early Church (Minneapolis, Minn.: Fortress, 1974), Kindle Electronic Edition: Chapter 3, Location 331.

18 Ibid., Chapter 3, Location 342.
Generosity vs. Greed

While Jesus was quick to delight in the good things of the material world, he also issued stern warnings:

19 Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

20 For where your treasure is, there your heart will be also.

21 The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

22 No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. (Matt. 6:19-24)

A casual reading of this passage might lead to the conclusion that Jesus prohibits any accumulation of material possessions. However, aside from the difficulty of reconciling this view with the analysis above, it misses the primary point. Jesus warns his disciples not to lay up treasures on earth for themselves (v.19). Either they can attempt to provide for their future security for themselves by amassing material possessions (a foolish choice given the corruptible nature of material possessions), or they can fully trust themselves to God. This is why Jesus turns to the imagery of master and slave (v.24). The issue is the allegiance of the heart. One cannot give allegiance in two competing directions. Either the heart serves God, in which case the false security offered by money will be despised, or the heart serves money, in which case the claims of God upon one’s life will be despised. Remember, “covetousness [or greed] is idolatry” (Col. 3:5).

There is something unique, however, about the idolatry of greed. Jesus uses the metaphor of the eye to uncover the truth about greed (vv. 22-23). Timothy Keller explains:

19 Justification for this interpretation can be found by noting that in the verses immediately following this passage Jesus addresses the issue of “anxiety.” To turn from trusting money does not leave one in a precarious position. Those who seek the kingdom of God will be cared for (Matt. 6:25-34).
Greed is different than other sins. This is why Jesus says it is an “eye” sin—because it darkens your spiritual eye. Jesus did not say to anybody, “Watch out, you might be committing adultery.” If you’re committing adultery; you know you’re committing adultery. . . . But Jesus has to say, Watch out, you might be greedy. Greed hides itself. It blinds you in a way that adultery doesn’t.

Jesus is saying that we don’t ask. We don’t consider the possibility that we’re greedy. . . . All you have to do is know somebody who’s really greedy, and our vision is gone. We can’t even consider the possibility that we’re materialistic.

If we say, “This is not a problem of mine,” that’s a bad sign. A symptom of this sin is thinking, that’s not true of me. Jesus is saying watch out. This is a sin of the eyes. It darkens our eyes.  

David Platt suggests that the American church may be experiencing just this sort of blindness. He observes that, “Today more than a billion people in the world live and die in desperate poverty. They attempt to survive on less than a dollar per day. Close to two billion others live on less than two dollars per day. . . . More than twenty-six thousand children today will breathe their last breath due to starvation or a preventable disease.” Platt confesses that he (and by implication the church) has turned a blind eye to these realities. He finds this neglect to be incompatible with God’s emphasis on care for the poor and, perhaps, indicative of a lack of saving faith. He seeks to safeguard this assertion by asserting that, “I immediately want to guard against a potentially serious misunderstanding . . . The Bible nowhere teaches that caring for the poor is a means by which we earn salvation. . . . While caring for the poor is not the basis of our salvation, this does not mean that our use of wealth

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21 David Platt, Radical: Taking Back Your Faith From the American Dream (Colorado Springs: Multnomah, 2010),108.

22 “The book of Proverbs warns about curses that come upon those who ignore the poor. The prophets warn of God’s judgment and devastation for those who neglect the poor. Jesus pronounces woes upon the wealthy who trust in their riches, and James tells those who hoard their money and live in self-indulgence to ‘weep and wail because of the misery that is coming’ upon them. In a humbling passage, Jesus says to those who turn away from him by ignoring the physical needs of his people, ‘Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels.’” Platt, Radical, 109.
is totally disconnected from our salvation. Indeed, caring for the poor (among other things) is 

evidence of our salvation.” Given this understanding he further adds:

What scares me most . . .is that we can pretend that we are the people of God. We can 
comfortably turn a blind eye to [the Bible’s commands to care for the poor] and go on 
with our affluent model of Christianity and church. We can even be successful in our 
church culture for doing so. It will actually be a sign of success and growth when we 
spend millions on ourselves. “Look how big that church is becoming,” they’ll say. 
“Did you see all the stuff they have?”

I think we actually believe that what we’re doing is biblical.

Unfortunately, in his passion for the church in America to wake up and break the 
stranglehold of materialism and live with radical faith for the Lord, Platt does not always 
speak with moderation. He makes the assumption that if a church is spending millions on 

itself that it is a greedy, self-centered church. One could certainly imagine a church like this, 
a church in which money is spent to build expensive buildings to honor donors and not 
Christ, where elaborate and expensive programs are established merely to entertain 
parishioners and not to make disciples, where people of a certain social status are not 
welcomed, and where the gospel is neglected. However, one could also imagine a church full 
of extremely generous people who serve Christ as their master. This church, too, may have 
expensive buildings, but expensive buildings do not have to be built with greedy 
motivations—nor do expensive homes.

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23 Ibid., 109-10, emphasis original. This is where Platt becomes unclear. Much of his indictment 
against materialism is written in the first person. I assume this is because he is speaking “pastorally,” and he 
wants his audience to know that he is struggling through these issues himself. However, I do not think he is 
doubting the sincerity of his own confession of faith. He compares a persistent lifestyle of greed and ignoring 
the poor to one who willfully indulges in illicit, extramarital sexual pleasure. Again, it is unclear whether he 
places himself in the category of one living a persistent lifestyle of greed. This ambiguity tends to undercut 
the power of his message, for persistent greed is incompatible with the office of an elder (Titus 1:7). One might 
think, “If it is okay for this pastor to be greedy and still write books, then why should I take greed seriously? If 
his greed is not ‘really serious,’ then maybe mine isn’t either.” Platt would be well served to write with greater 
moderation.

24 Ibid., 115-116.
The Scriptures simply do not support the notion that all superfluous expenditures are greedy; however, the Scriptures do contain stern warnings for those who amass material goods and are not generous, especially toward the poor. The prophet Amos declares the judgment of God against the people of Israel. “‘I will strike the winter house along with the summer house, and the houses of ivory shall perish, and the great houses shall come to an end,’ declares the LORD” (Amos 3:15). And why is the LORD going to strike these people? “For I know how many are your transgressions and how great are your sins—you who afflict the righteous, who take a bribe, and turn aside the needy in the gate” (5:12). The wealthy in Israel had neglected the covenant. By refusing to aid the needy, they were in clear violation of Shemitta law (cf. Deut. 15:10). Their prosperity was not sinful. After all, many of the promised covenant blessings were material or economic blessings. It was their failure to seek the LORD and their resulting hardness of heart toward their fellow Israelites that was sinful. Covetousness is always against one’s brother.

In the final analysis, this seems to be Platt’s point. He does leave room for superfluous expenditures, but he emphasizes the radical generosity that flows from a regenerated heart:

“We need [not] feel guilty whenever we purchase anything that is not an absolute necessity. The reality is that most everything in our lives in the American culture would be classified as a luxury, not a necessity. . . . The point [is] that our perspective on our possessions radically changes when we open our eyes to the needs of the world around us. When we have the courage to look in the faces of brothers and sisters whose bodies are malnourished and whose brains are deformed because they have no food, Christ will change our desires, and we will long to sacrifice our resources for the glory of his name among them.”

Platt’s thinking here echoes that of Paul in 2 Corinthians 8. In this passage Paul urges the church at Corinth to make good on their commitment to give to the donation for the

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25 Ibid., 127.
struggling saints in Jerusalem. In order to spur them on to give, Paul commends the generosity of 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 free will” (2 Cor. 8:2-3). That poverty would overflow in a wealth of generosity is profoundly counterintuitive. One would expect the impoverished to hold on to money, not to give it away. However, Paul explains the logic: “they gave themselves first to the Lord and then by the will of God to us” (8:5). The churches of Macedonia were free from the love of money because they had given themselves to the Lord. Indeed, they could not serve money any longer, for one cannot serve two masters. Through faith in Christ, the Macedonian Christians were able to love like Christ.

Paul further explains, “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” (8:9). Herein lies the ultimate motivation for generosity. Craig Blomberg comments:

> The ultimate object of comparison is not the Macedonians’ generosity or any other human action but the incredible condescension of Jesus Christ in his incarnation. . . . Contra some liberation theology, this statement probably does not refer to the material or socio-economic circumstances of Jesus throughout his earthly life. Rather, it offers a far more profound theological summary of all that he gave up in leaving his heavenly home for the constrictions of earthly existence and the ultimate ignominy of crucifixion. . . . But if Christ could sacrifice so much for us, how dare we refuse to give generously to the needy?26

The beauty of the gospel breaks the stranglehold of materialism and greed. Money and the material possessions it can bring promise significance and security. This is why it is so difficult to give them away. But the message of the cross exposes these promises as empty.

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Earthly treasure does not provide lasting significance or security because it is always susceptible to loss of some kind (thus, Jesus’ use of the imagery of corrosion or theft in Matt. 6:20), and when it is gone, so is one’s security or significance. Keller contrasts this with the message of the gospel:

Jesus himself is the one treasure who died to purchase you. He was the Lord. He had ultimate status, and he also had the ultimate security. He was the Son of the Father. But when he came to earth, what happened to him on the cross? He was utterly stripped. He lost all of his treasure. Why? He died for something. Now, you only die for that which is your precious. This means Jesus must have looked at us and said, “If I have them, even going to hell will be worth it.” . . . 1 Peter 2:9 says, “You [Christians] are God’s purchased possession.” That means you are his treasure. You know he treasures you, you know he cares about you. That and that alone will free you from money. It will free you from everything.  

It seems that the Macedonian Christians understood this. Their generosity was unhindered by a need for security or significance. They already had those things in Christ since they had given themselves to him. The result was radical generosity.

Conclusion

In this final chapter we have asked, “How must I be changed, if I am to please God?” In response, we have acknowledged that the human heart will naturally tend toward idolatry. Because of the effects of the fall, mankind will exchange worship of God for worship of his creation. Following Keller, we saw that whatever we worship, we will love, trust, and obey, and when this worship is directed toward anything other than God, we will suffer devastating results. Ironically, looking to material possessions to meet the deep needs of the human heart leads to the inability to truly enjoy them. We noted that naturalistic attempts to account for this difficulty fail to supply adequate moral categories to speak of the problem and tend to lay the blame outside the individual, as if the problem is with the material possessions.

27 Keller, “Treasure or Money,” Chapter 2; Location 50-51, emphasis original.
themselves. We saw, however, that the Bible affirms the opposite conclusion. The difficulty of enjoying material possessions is not a result of some deficiency inherent in the material world; rather, it is the result of a heart that does not fear the Lord and is greedy. Therefore, the change that must occur in the heart is that it must be regenerated to faith in Christ. The believer, having been made alive to faith in Christ, is set free from the idolatry of worshipping material possessions and is capable of thoroughly enjoying the good gifts God gives. However, we warned that even the regenerated person will at times be blind to the sin of greed. As the believer battles the flesh, he or she is tempted to turn once again to material possessions to supply what only God can supply. Therefore, the believer must continue to cling to the gospel, for it is the beauty of the One who has given himself that severs the stranglehold of greed.

After asking how the heart must be changed, we asked, “How will this personal change impact how I use my possessions?” We observed that the regenerated heart will follow the pattern of Christ. Just as Christ humbled himself and gave himself to meet the needs of sinful people, so too the believer will humble himself or herself and give generously to those who are in need.
CHAPTER FIVE
CONCLUSION

As we have approached the development of an ethic for the use of material possessions from the situational, normative, and existential perspectives, we have painted with broad strokes and have not focused on any particular ethical dilemma. However, in order to understand how a triperspectival approach to the use of material possessions actually functions, it is helpful to apply what has been discussed to a particular test case.

Consider the following scenario: A pastor is approached by a married couple in their late twenties who have two young children and are expecting a third. They currently live in a modest three-bedroom home in a declining neighborhood, and they are considering selling their home to purchase a larger home in a better neighborhood. They have come to their pastor to seek his counsel.

If the pastor employs a triperspectival approach to counsel them, he might begin with the situational perspective. He could encourage them to “tell their story,” leading up to the series of events that has resulted in this point of decision. He might ask them to relate the narrative of how they came to live in their current house, and then he might encourage them to project their narrative into the future. What do they imagine their life will look like once they purchase this new home? As he listens to their story, he should be careful to note if they are telling their story from a point of autonomy or if they are humbly placing themselves within the metanarrative of Scripture. Do they speak often of Christ, and are they conscious of his leading? Are they currently resting in the peace that comes from redemption, or are
they restless, hoping that a move will provide solace? Are they mindful of the effects of the fall, or are they unaware of the corrupting influence of the flesh? Do they long for Christ’s return and the consummation of all things? In short, have they considered God, who is the chief fact of their existence?

Once their pastor has determined that the general disposition of their life is to humbly serve God, he can proceed with another series of questions. Have they considered whether the purchase of a new home would position them for more effective ministry in the Kingdom of God or if it would hinder ministry? Have they considered their responsibility to exercise dominion as God’s vice-regents on earth? Have they connected the purchase of their home to worship? Each of these questions requires them to carefully consider the facts of their situation in light of the facts of the Scriptures.

Approaching their decision from the situational perspective alone may leave them unsure. At certain points they may feel they have placed their narrative under the aegis of God’s narrative, but at others they may not know. To help clarify, the pastor may shift to the normative perspective and focus on the direct commands of God. Certainly, there will be overlap, for if this couple is to evaluate whether or not they are obeying the commands of God they must also consider their situation, but the starting point differs. By beginning with the commands of God, this pastor will lead them to consider their decision from a different perspective they may yield new insight.

The pastor might begin by asking them to carefully consider the Ten Commandments. Looking at the first commandment in particular he might ask them to evaluate whether the new home might be serving as a functional god? Are they looking to a new home as the basis for their security? Do they believe that a new home will rescue them from a present,
undesirablesituation and restore their life? He might move to the second commandment and ask if the new home might act as an idol. Will this physical structure lead them to worship something other than God, or will it lead them to worship the true God? He might ask them to consider the fourth commandment. Will this home help or hinder their Sabbath rest? They might consider how financing a home will affect the amount of time spent working, or how the upkeep of a larger home might impinge upon their rest. On the other hand, they might consider how they might exercise hospitality, using the greater space to meet the needs of others, leading to both physical and spiritual rest. The pastor might urge them to consider the eighth commandment. By allocating more of their income to a house payment, are they robbing God of tithes and offerings? At an even deeper level, are they attempting to autonomously possess this home (again robbing God), or do they have a clear understanding of stewardship? Finally, the pastor might urge them to consider the tenth commandment. Is their desire for a new home born of covetousness, or are they content?

This pastor might also encourage them to consider the shemittah laws. While it may not be immediately evident how the purchase of a new home is connected to laws of release, there are possible connections. For instance, the pastor might urge this couple to consider their role in their declining neighborhood. Have they given aid to the poor in their neighborhood? Have they been faithful to proclaim to their neighbors the release that comes in Christ?

As this line of questioning progresses, it should become evident that the heart and the emotions are intertwined with this decision. For instance, if this couple has been actively involved in assisting the poor in their neighborhood and proclaiming the release that comes in Christ, it will be emotionally difficult for them to leave these dear people behind. This is
not to say that they should not leave, but it is an indication of the desires of their heart. If they have neglected to consider the poor in their neighborhood, they may become frustrated, even agitated, as the commands of Scripture impinge upon their decision. Either way, the pastor may take the opportunity to shift the perspective from the normative to the existential.

The pastor may gently ask them to consider the motives of their heart. Are they attempting to find their significance by being connected to a “better” neighborhood and a larger house, or are they secure in their identity in Christ? He might explore whether or not they enjoy their current home, and if they do, what is leading them to leave? If they do not, why not? Do they connect what they presently have with God’s good gifts? This pastor may warn them of the reality that we are often blind to our own greed, and by way of diagnosis, ask them to consider whether or not they are truly generous. He might ask them if they rejoice that Christ was made poor for them, or do they feel that in some way God has withheld true blessing from them, a blessing which they are not grasping for. He should ask them if they have prayed and asked the Spirit of God to lead them in their desires.

As the conversation unfolds, each perspective will lead back to the others. Herein lies the great strength of the tri-perspectival approach, especially as it applies to the use of material possessions. It provides an adequate framework to apply the unchanging law of God to ever-changing situations. By prayerfully considering their decision from each of the three perspectives, this young couple will not likely neglect important factors, but will instead be capable of making a wise ethical decision that will glorify God.
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