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## **GREED**

*Commentary for Summer 2004*

A recent article in the *Biblical Archeological Review* was entitled "What Jesus Learned from The Essenes." When I read it, I personally thought that the content of the title was ludicrous. I did not know that Jesus had to learn anything from anyone on earth. As He was truly God he knew all that men knew before the beginning of creation, or at least the information was immediately available to him from his Father. Then I looked at the credentials of the author. He was a Jew who was the curator of the Shrine of the Book in Jerusalem. I presume that he does not believe that Jesus is the Messiah and as a result he imputes worldly attributes to Jesus. Paul said, "So from now on we regard no one from a worldly point of view. Though we once regarded Christ in this way, we do so no longer" (2 Cor 5:16). Paul's mind had been illuminated, but Magen Broshi's mind has not. It is not, therefore, surprising that he would think that Jesus might have learned about poverty from the Essenes.

It is not the point of this commentary to discuss how we regard Jesus. It is, instead, to look at what Broshi said about the similarity of Jesus and the Essenes' teachings on the value of poverty. Both the Essenes and Jesus felt that greed was something to be avoided.

Greed is excessive or reprehensible acquisitiveness. The Bible makes it clear that greed is a sin. In Isaiah 57:17 God said that he was enraged by the greed of mankind. Jesus accused the Pharisees of greed and condemned them for it (Matt. 23:25). Our Lord again warned us against greed (Luke 12:15). He next said that greed is one of the sinful things that come out of our hearts (Mark 7:20-23). Because it is so pervasive among mankind, it is obviously part of our human nature. Interestingly Paul agreed with this and further likened greed to idolatry (Col. 3:5), a matter that God sternly warned against. Finally covetousness, a problem that arises out of greed, is included among the Ten Commandments. To be on that list makes it of special importance, for when Jesus said that we cannot worship God and money (Matt. 6:24), he obviously knew that greed could destroy us.

How does this apply to us? The answer is clear when we inspect our world today and especially when we read the financial literature. One of the recent issues of *Business Week* had a list of most of the business leaders who were destroyed by their greed. All one has to do is to consider the executives like Bernie Ebbers of World Com, or Kenneth Lay and Jeffrey Skilling of Enron, Dennis Kozlowski of Tyco and more recently Callisto Tanzi of Parmalat, and you can see what greed can create in the lives of persons who are in charge of multibillion dollar corporations. It destroys them and their corporations. If we go further and see who was brought down with them, we find the executives and entire firm of Arthur Anderson who colluded in the Enron scandal.

Then there is Dick Grasso of the SEC who feathered his nest to the tune of a \$188,000,000 salary. How he engineered such a salary is beyond me. I would not have had the temerity to even ask for one that big. A recent issue of *Money Magazine* listed the salaries of the CEO's of major corporations and the magnitude of their salaries was astounding. Many of them get huge awards for leaving when they have failed at their jobs. It is obvious that greed unchecked knows no limits. Not all greedy persons get destroyed for there are people like Warren Buffet and Rupert Murdoch who have amassed great fortunes, yet there is no end to their efforts to accumulate more and more wealth and more and more power. With such unbridled greed I would suspect that if

they were autocratic rulers of countries they would try to conquer the world. That's what Alexander the Great and Hitler wanted to do.

Outside of the corporate and financial worlds greed is nowhere more obvious than in professional sports. Earlier this year I read that Vladimir Guerrero received a contract for 70 million dollars to play baseball for the Texas Rangers. Look at the sports pages week after week and you will see glaring examples of greed among the players and their agents. Many are drawing 5, 6, 7 and 8 million dollars a year. The astronomical contracts that basketball, hockey and football players get are ridiculous. None of these men are worth what they are being paid. Their benefit to society is minimal except for the distraction they provide from the problems of living.

Going back in history, another example of the role of greed influencing man's behavior is found in accounts of the accumulation of gold by rulers in almost every nation. Gold has always been something man covets. Its scarcity and its beauty are appealing so whenever man gets a chance to own some he will go to great lengths to get it. The treasures of Tutankhamen are fabulous in their beauty. Solomon had much gold. As one reads the story of his rule one is amazed at the amount of gold he accumulated and the use to which he put it. He especially decorated his palace and the temple with gold. After Christendom was established the church has decorated its altars with gold. I was amazed when I saw the altar of the cathedral in Panama City, Panama, where gold had been used to cover its backdrop.

I recently watched a documentary on the 1849 gold rush. It gave example after example of the gold fever that infected people of that day and how sin was associated with it. When I was in Alaska last year, stories of the Yukon gold rush all recounted the greed of those who sought and found gold and those who wanted to take it from them. Almost all of them were motivated by greed.

Only on one occasion was gold associated with the life of our Lord. The wise men brought gold as a present to Jesus when he was born. There is no mention of it after that. He certainly did not covet that gold nor did he seek more during the rest of his life. Jesus responded to a teacher of the law who came to him and said, "Teacher, I will follow you wherever you go." Jesus replied, "Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head" (Matt. 8:19,20). Clearly Jesus was not seeking or expecting riches in his ministry.

What does this mean to us as Christians? I have become increasingly convinced that one of our nation's and the church's greatest problem is the sin of greed. Greed was listed among the seven deadly sins by Pope Gregory the Great in the sixth century. Greed was defined by him as the desire for material wealth or gain, ignoring the realm of the spiritual. It is also called avarice or covetousness. He did not think it was the worst of the sins, but I am surprised that he did not recognize that Jesus made it one of the most important. According to my reading of the scriptures it should rank second after pride even though it is mentioned only 12 times in the Bible and its derivative, covet, only nine times. Interestingly, we do not speak much about it in Christian writings either. As Christians we are worked up over abortion, homosexuality, and same sex marriage, but none of these things are mentioned by Jesus as problems of mankind. Greed is! When our Lord was excoriating the Pharisees for their worldliness he cited greed as one of their sins (Matt. 13:25), and when he was citing the things that come out of our hearts to make us unclean, greed was among them (Mark 7:20-23).

I am sorry to say that all of us are guilty of some degree of greed. It is important to remember as we discuss greed that most believe that sin has no weight, so greed is as deadly a sin as any other!!

Greed is a derivative of our inherent desire to have adequate supplies of food, housing and clothing; therefore we seek them. These are all necessary, but nature

supplies all of our needs. It is profligate in its production. Jesus inadvertently made this point in his parable of the sower. "A farmer went out to sow his seed. As he was scattering the seed, some fell along the path, and the birds came and ate it up. Some fell on rocky places, where it did not have much soil. It sprang up quickly, because the soil was shallow. But when the sun came up, the plants were scorched, and they withered because they had no root. Other seed fell among thorns, which grew up and choked the plants. Still other seed fell on good soil, where it produced a crop a hundred, sixty or thirty times what was sown. He who has ears, let him hear." I am sure that He was not making the point that I made, but I quote him to show that he was aware of nature's bounty. Since nature supplies excess, we want to accumulate and store it as did the rich man in Jesus' parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.' 'But God said to him, 'You fool!' This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' This is how it will be with anyone who stores up things for himself but is not rich toward God." Again Jesus showed his awareness of the problems of wealth and the peril of ignoring the spiritual aspects of wealth accumulation.

But Jesus was following in a long tradition of teaching on the subject of riches. Even so, he did not condemn them. We can go back to Abraham who was a rich man. It was said that when he left Egypt he had great flocks and much silver and gold (Gen. 13:1). God did not condemn him for being rich for he believed God and was counted righteous. Then we find that Job was a rich man! When he lost all he had, his friends thought that he lamented their loss. But Job had the right idea. He had been generous in his giving and did not worship his possessions. Job suffered from the losses of his children and servants, but in his suffering he encountered God. Then his riches were restored.

What then are we as Christians to do about the inherent desire for material things that we call greed? The first thing we should do is have the right attitude about possessions. It is said that Robert Louis Stevenson said that we should not aspire to riches or power or status for we will soon meet someone who will show us how poor we really are. True accumulation of wealth will elicit envy when we observe those around us who have more. So our attitude should be that we desire what we need. But suppose we make more than we need, should we be like the man in the story told by Jesus who had a surplus? The answer is found in a teaching of John Wesley. It went something like this, make all you can, save all you can and give all you can. I know many people who are rich, frugal and generous. They are all Christians.

When I finished my training I was aware of my potential to earn money. My wife and I decided that we were going to live at a mid middle class level. We were not going to buy fancy cars, an expensive home or expensive clothes. We were going to spend our money on the necessities of life and the surplus was going to be spent on our children and given away. At first we did not have anything to give away. Over the years we did begin to have money to give away and by the time I became a Christian we began to tithe. Since then we sometimes go over our tithe. Our reason for not giving more is that we do not have it to give. I stayed in academic medicine, and one does not have the income there that a person has in private practice. At Duke we had to earn a great part of our income so our income was limited if we did not do an enormous practice. I could not practice at that level, do research and teach. Once I started doing lay evangelism and missions I made even less. I did not have as much time to see patients.

Frugality has been the watchword in our home. My wife usually shops at the “Nearly New Shop” where she works as a volunteer or at T. J. Maxx, Walmart and Costco where clothes and other necessities are cheap. As I noted above we do not buy expensive cars. We eat out at inexpensive local restaurants, and we stay at cheap to mid priced motels when we are traveling. We buy our food at the most inexpensive stores and buy the cheapest brands. When possible we buy perishable food in bulk and freeze it. I am an inveterate coupon clipper and we use them when possible. We try to save all we can.

As for our giving it is directed toward the advancement of the kingdom. We support organizations that are directed toward evangelism and missions, missionaries, campus ministries, Bible translation, Christian educational ministries and not the least our church.

We invested heavily in our children. Not only did we invest in them with money, but we also devoted our free time to our children. To do this we took up boating and spent our weekends in the spring and summer on the water. In the fall and spring we camped. The kids were always with us and even though our friends complained that we did not ever take them, we felt that time with our children was more important. Needless to say our boating was an extra expense. It has been said that a boat is a hole in the water in which you pour money. It was, however, a good investment. Our children could not help interacting with us because they could not get away from us, and we were able to relate to them in an intimate way. If we had been at home they would have been with their friends, and we would have seen little of them. On top of that they had fun fishing, water skiing, swimming, and observing nature. As we look back we realize that the Bible is right when it says that children are a reward from God (Ps. 127:3). They are deserving of our extra investment of time and money. When they went off to school they worked, but we paid for all they could not pay for. They finished school debt free. After our children left home and we were alone, the boat was a place where we could get away from the cares of the world and commune with the Lord. It did not cost much more to keep up than an extra car.

The average person does not consider frugality a virtue. Only once in my life did anyone commend us on our lifestyle. Ed McDowell, the late professor of New Testament at Southeastern Theological Seminary, once came to visit us at our home. When he saw our home and our possessions, he said that he admired me for living frugally. It is a fact that the world does not envy people who are frugal. Of course, most people today did not experience the great depression so they have no idea of what it is to want. My wife and I do remember, and our memories influence our attitude.

One other thing that should influence our lifestyle is the accumulation of debt. The Word of God is explicit about the accumulation of debt. In the book of Romans, Paul makes it plain that we should owe no one (Rom. 13:7). One cannot be frugal if they have big debts. I did not grow up with credit cards. If I did not have the money, I could not buy the goods. Now adays people think they can buy with a credit card and pay later. Soon their wants get the best of them and they accumulate debts of 10,000 to 35,000 dollars and cannot pay anything but the interest. In time they have to declare bankruptcy and cannot get another credit card or loan. One of my patients told me that she had \$60,000 of debt. She is one of the young people who are up to their eyeballs in debt and will have to be really frugal to pay it off. My wife and I have had little debt in our lives. We believed in paying off loans as soon as possible, and only borrowed money to buy our house and boat. These we paid off in one half the duration of the loan. All other purchases are made out of our savings in cash. Thus we do not pay interest to the dismay of car dealers and loan officers. The delusion that you can take interest off your

income tax for a home loan makes taking out home loans almost cost free is not one that we bought into.

Greed motivates gambling, and some investing. I have never gambled. In medical school many of the guys played poker and thousands of dollars exchanged hands. When I was doing construction work one year there was a continuous crap game in the back of the building where we hung out. I never got in either of them because I did not want to give away what little money I had. I did not think of gambling as a sin; I just knew I could rarely win. The Bible does not mention gambling, or wagering yet those who do usually lose and deprive their families of the necessities of life. That is where sin comes in. The same is true of those who do what is called "day trading" on the equities market or buy and sell on the commodity market. Most of them lose, and when they do, in an effort to get rich, will lose all they have. This is not to say that a few do not get rich, but the people I have known who gamble this way lose their shirts.

Then there are lotteries. It is amazing to me that people buy lottery tickets in the hope that they will get rich.

When I interned in the Panama Canal Zone I observed that the country of Panama had one that was called the Lotteria Nacional. One could buy 50 cent tickets everywhere. There were ladies with boards of tickets on almost every corner of Avenida Central and side streets that led to the Canal Zone. People bought their tickets regularly. They mostly were the poor of the country and they bought many tickets. I do not know what the average income in the country was, but it was not much, so 50 cents was a lot of money for many of them. Even in the rural area, tickets were available. This was where the poorest of the poor were found, but they bought tickets too. They reasoned that if they won they could escape the grinding poverty they lived in.

When one travels in the third world we find greed everywhere. The leaders of third world countries rip off the populace and buy homes in Europe and fill their Swiss bank accounts with money they have looted from the countries' treasuries. I believe that I am right in saying that Time Magazine reported that Robert Mugabe's (the dictator of Zimbabwe) wife died with an estate of six billion dollars. When he came into office they had nothing. Graft and corruption are so common in Africa that a Kikuyu limousine driver told us in Kenya that the president's (Daniel Arap Moi) tribe had their chance to profit by being in office, so he felt that it was now time for his tribe to have a turn.

This is also true in our country. Our local government is unusually corrupt. Millions of dollars have disappeared in the greedy hands of the cronies of local politicians. Many times they are involved in the scams that these people operate. In our town over two million dollars have disappeared in unsupervised programs and there is nothing to show for it. The government does nothing to punish them. Such greedy enterprises are common all over our country.

Finally, I point out that greed is common in the church. We have all kinds of "prosperity theologies" being preached that appeal to the greed in all of us. This has been called the "name it and claim it" or the "blab it and grab it" approach to ministry. If you send me a thousand dollars you will prosper. "Be sure to make your faith promise this month so you can get rich." These ministries are based on Malachi 3:10 where God says, "Bring the whole tithe into the storehouse, that there may be food in my house. 'Test me in this,' says the LORD Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.'" The only problem is that the proponents of this theology have more than food in their storehouses. Many of them have jet aircraft, big cars and mansions to live in. Since we live in a society where greed is promoted we should have the right attitude. We should not aspire to have all our wants, God will supply our needs (Luke 12:22-32), and if we are satisfied with what we have we will be rich. Eschew greed!!