

Greed vs. Self-Interest: A Case Study of How Economists Can Help Theologians Serve the Church

DAVID KOTTER

David Kotter is Associate Professor of New Testament at Colorado Christian University, Lakewood, Colorado and Associate Director for The Commonwealth Project on Faith, Work, and Human Flourishing. He also researches as a visiting scholar for the Institute for Faith, Work & Economics where he contributed to the book *For the Least of These: A Biblical Answer to Poverty* (Zondervan, 2014). He earned a B.S. in engineering and MBA from the University of Illinois, an M.Div. and M.A. from Trinity Evangelical Divinity School, and a Ph.D. in New Testament from The Southern Baptist Theological Seminary.

Preparing a sermon from the New Testament to serve a local congregation has always been a challenging spiritual labor. Exegesis and application require a pastor to bridge a language gap from Greek to English, a cultural gap from the first century to the contemporary ethos, and a geographical gap from the Levant to the Western Hemisphere.¹ Since the 19th century, however, another growing gap has been introduced between the biblical text and the local congregation: an economic gap from a subsistence-level agricultural society to a wealthy industrial and information economy. To address this new gap, a pastoral grasp of economics can increasingly serve the church in biblical interpretation and application. The purpose of this article is to encourage theologians and economists toward interdisciplinary research to serve the church in bridging this exponentially-increasing economic gap. A

brief description of economic changes since the first century will illustrate this widening breach, and the remainder of this article will present a case study that addresses the challenge of distinguishing self-interest from greed as a sample of such interdisciplinary research.

ILLUSTRATING THE GROWING ECONOMIC GAP

From the first century until 2015, average income per person increased 12 fold throughout the world and a hundred fold in developed countries.² During the same time frame, life expectancy tripled from around 26 to more than 75 years.³ Also, the population of the world increased by 32 times—from an estimated 226 million to 7.2 billion.⁴ While extremes of wealth and poverty still exist, the effects of these three changes are multiplicative on societies, as *more* people earning *more* money every year for *longer* lifetimes have created in excess of a thousand times more wealth in this generation than ever before in the history of mankind. Despite the corrosive effects of cronyism and sin, it is reasonable to expect this broad trend to continue to some degree until the return of Christ.⁵

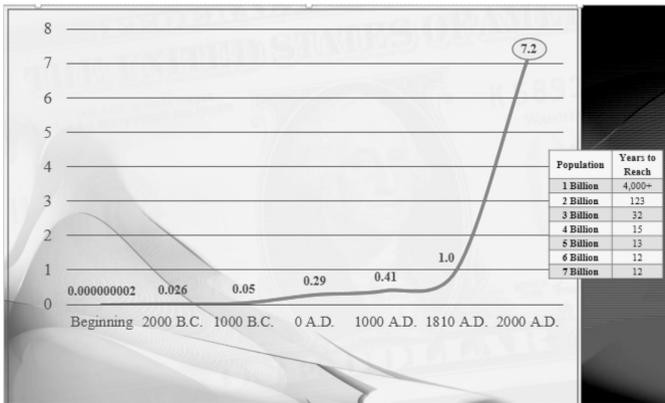


Figure 1. Trend of World Population (In Billions)

This data highlights the widening economic gap between a congregation in 2015 and the people who heard John the Baptist declare, “whoever has two tunics is to share with him who has none, and whoever has food is to do likewise” (Luke 3:11). Such an admonition initially made sense to a

group of people for whom owning two tunics was noteworthy and having neither a tunic nor food was common. Should a pastor encourage Christians with bulging closets to apply this text by giving away all but one article of clothing? Are two garments now acceptable, or perhaps two dozen? How would one determine a limit since the eternal truths of Scripture have not changed, but incomes have increased and the cost of clothing has decreased.

In addition, the number of people with no “tunics” or food is declining rapidly. As a result of the changes in income and life span cited above, worldwide rates of extreme poverty have plummeted from 52 percent in 1981 to 17 percent in 2011.⁶ Among non-economists, this dramatic improvement has been largely overlooked. Todd reports that 84% of Americans were unaware global poverty has declined and 76 percent thought global poverty was increasing over the past three decades.⁷ Even more surprising for many Christians is that global commerce has had a greater effect on alleviating poverty than religious philanthropy.⁸ In light of this trend, pastors need to help congregations understand Jesus’ declaration, “For you always have the poor with you, and whenever you want, you can do good for them. But you will not always have me” (Mark 14:7). Certainly oppression and inept government still keep some people in poverty (see Cuba or North Korea), but Jesus spoke in a society where essentially everyone was poor.⁹ Application of this scriptural truth in 2015 must also recognize that doing good for the poor frequently requires more than simply giving away food, clothes, and money.¹⁰

One final example will suffice to illustrate the challenge to biblical exposition posed by economic changes. The Good Samaritan used two denarii (δύο δηνάρια) to pay the innkeeper to care for his beaten and robbed neighbor (Luke 10:35). These coins have been translated as “two pennies” (BBE), “two pence” (KJV), “two shillings” (ASV), and two “silver coins” (NLT). Some Bibles simply transliterate the Greek as two “denarii” (ESV, NAS, NIV), or provide an equivalent in purchasing power as “two full days’ worth of wages” (CEB). Translators are familiar with the dilemma of choosing a similar coin familiar to the audience (pennies, shillings) though inflation changes this value over time, describing the first-century coin (silver coin, denarius) without specifying the value, or describing the purchasing power of the coin at the time (two full days’ worth of wages). Though somewhat clumsy in translation, the purchasing power description might have been

considered the most accurate until the industrial revolution, though now this definition has been changing rapidly. For instance, Victor Clear estimates that the average American worker laboring for one day in the year 1800 earned purchasing power worth 70 cents as measured in 2010 dollars.¹¹ In 2015, a full-days wage for an average worker was almost \$200 because of much higher productivity each day.¹² If the current trends of productivity growth continue, the average worker in 2115 would earn the purchasing power of more than \$10,000 each day, as measured in 2015 dollars.¹³ If this seems inconceivable, imagine what the colonial worker might have thought in 1800 if he were told that he could earn more \$200 each day in a more comfortable working environment with a much lower possibility of injury.¹⁴ This illustrates that pastors over the next century will face an increasing challenge to explain that the Good Samaritan did not give two coins equivalent to the value of a new car!

The changes illustrated in the prior paragraph have been so widespread that the tools of economics are now necessary to describe them, and for this reason the role of economists working with theologians has become more important.

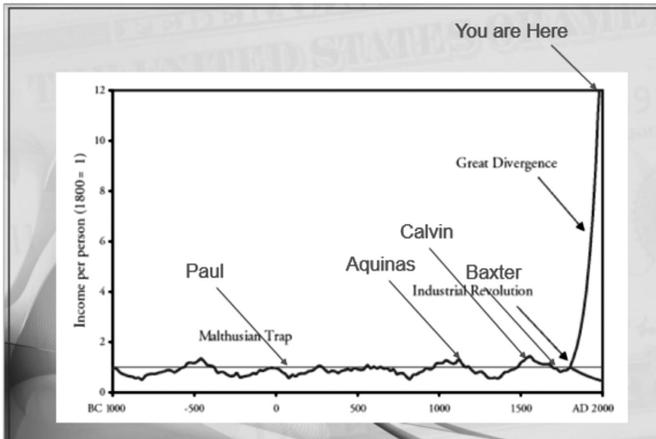


Figure 2. Trend of Income per Person from B.C. 1000 to A.D. 1000¹⁵

Evangelical theologians have been effective in the past to detect and counter teachings that are contrary to the Bible. However the economic developments illustrated in this section are do not represent heretical teachings, but rather

cultural and environmental changes so significant that reinterpretation and renewed biblical application are warranted. As shown in Figure 2, the trend of income per person did not change significantly from the time Paul penned many of the letters of the New Testament until the time of Aquinas, the reformation with Luther and Calvin, or even the Puritans. While the human heart's need for the gospel has not changed, the changes in the environment around the church should motivate theologians and economists to begin working together in this generation.

In light of these economic changes, the remainder of this article will present a representative interdisciplinary case study developing a biblical distinction between self-interest and greed which could be applied in a contemporary economic environment.

INTERDISCIPLINARY CASE STUDY: THE CHALLENGE OF DEFINING GREED

Greed is a temptation that many Christians encounter every working day. Federal Reserve chairman Alan Greenspan observed, "It is not that humans have become any more greedy than in generations past. It is that the avenues to express greed have grown so enormously."¹⁶ When negotiating the price of a good or service from a supplier, the legitimate desire to strike the best possible deal always introduces a temptation toward greed. A homemaker at the market naturally wants the lowest price to stretch a dollar, but may wonder whether the price ever becomes unfair to the seller. Every believer must consider whether it is greedy to keep certain possessions rather than selling them to help the poor.

Jesus was clear that greed (*πλεονεξία*) is an issue of the heart, but this heart condition can also be expressed through specific economic actions.¹⁷ In the heart, greed is described as "the love of money" (*φιλαργυρία*) when money is valued more than people or any other thing.¹⁸ In this way, greed in the heart is always wrong just as lust or unrighteous anger in the heart are always wrong.¹⁹ While a believer is exhorted to flee sexual immorality and to turn from anger that leads to murder, believers usually must handle money daily.²⁰ It is impossible to remove one's self for the sake of purity far from the temptation toward greed.²¹

Christians for generations have agreed that greed is a deadly sin, yet the

church has struggled throughout its history to precisely define the sin of greed under changing economic circumstances.²² Many adopt an “I know it when I see it” viewpoint similar to the Supreme Court’s ruling on obscenity, and define greed as excessive self-interest.²³ Walters and Link contend that greed is “wanting *more than enough*.”²⁴ Wells similarly argues, “Greed is an *inordinate* desire, and Paul states that greed is idolatry.”²⁵ Lyman used a similar term of “*inordinate* desire” and “*excessive* eagerness to accumulate wealth and obtain money.”²⁶ DeYoung argues, “The condition of the heart is what gives rise to greed’s outer manifestations, which are typically categorized as *excessive* acquisition and *excessive* retaining of money or possessions.”²⁷ Neuhauser aptly exposes the shortcoming of such definitions: “If avarice was the desire for more material wealth, the question still remains where ‘more’ began.”²⁸ Figure 3 below shows a continuum from acceptable self-interest to sinful greed, but the greatest challenge is to define the crossover point.

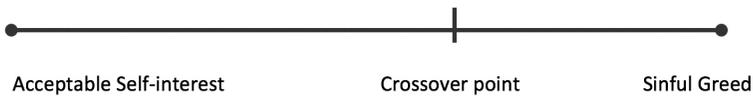


Figure 3. Continuum from Self-Interest to Greed

Self-interest should not be the sole motivation of a believer, but it is sufficient for this discussion that it is a valid and acceptable motivation for many economic decisions in life.²⁹ For example, Paul appeals to self-interest in reminding children that obedience to parents comes with a promise of long life in the land (Eph 6:1-3). Even the harsh order, “If anyone is not willing to work, let him not eat” is an appeal to the self-interest of sluggards (2 Thess 3:10). In the sermon on the mount Jesus encouraged his disciples to seek the greater rewards (or wages *μισθός*) associated with private expressions of generosity and giving water to a child (Matt 6:1, 2, 5, 16) or to pursue self-interest with a larger view of eternity. Political economist Adam Smith famously observed that the pursuit of self-interest actually benefits everyone in society.³⁰

Every economic transaction in free market, such as buying a hot dog, should be mutually beneficial or in the self-interest of both the buyer and

seller. For example, the cost of a simple hot dog in a bun at a grocery store is about \$0.40 to eat at home, and this price would be on the far left of the continuum.³¹ To cover the costs of cooking and delivery, the hot dog might sell for \$3.00 at a stand in Central Park, and would be slightly to the right in figure 1. Because of price elasticity of demand associated with Major League Baseball, concession hot dogs sell for \$6.25 at the stadium for the New York Mets.³² Such transactions are motivated by self-interest, but charging \$20 for the same hot dog to very hungry people likely would be beyond the crossover point into greed.

Buying a hot dog is a discretionary purchase with many alternatives for hungry people. The crossover point to greed is clearer when considering a commercial product such as a 4x8 sheet of plywood, which commonly sells for \$19.45 at Home Depot.³³ If a hurricane were to increase the demand for plywood to shield windows from damage, many economists would be comfortable with an increase in the price by 50% to around \$30, as this would discourage people not in the path of the hurricane to delay purchasing plywood (or to pursue substitutes) and also encourage suppliers of plywood to work overtime to satisfy the increased demand. On the other hand, raising the price to \$100 to take advantage of desperate shoppers in the path of the storm likely would represent sinful greed. Not raising prices might earn goodwill with some customers, but might not be the best choice if early shoppers emptied the shelves to the detriment of later customers in a more distressed state. In other words self-interest is acceptable, but slides into greed at a certain crossover point on the continuum of possible economic transactions.

This crossover point reflects an aspect of greed expressed in acquisitiveness, but there is another side of greed exposed through an unwillingness to part with possessions. The early church recognized that greed was manifested in these two ways: an insatiable desire to obtain more and more, and an unwillingness to give away possessions to serve others in need.³⁴

This ownership aspect of greed also can be a challenge to define with precision, especially across cultures and at different points in history, because covetousness begins in the heart and external evidence of greed can be ambiguous. For example, owning a cell phone in 1983 could have been a sign of greed because the Motorola DynaTAC introduced in that year cost \$3,995 and was such a status symbol that appeared prominently in the movie “Wall

Street.”³⁵ By 2015, owning a cell phone was no longer considered a luxury in the United States, and even farmers in rural India increasingly depended on a central cell phone for learning information about market prices for crops in local towns.³⁶ This shift over time shows the contrast between the changing nature of greed, compared to sins such as murder and adultery which are both deeds that have remained essentially the same from generation to generation. In light of this complexity, Blomberg despairs of finding a crossover point for possessions, “There are certain extremes of wealth and poverty which are in and of themselves intolerable. These extremes cannot be quantified, and they will vary widely under different economic systems and depend on personal attitudes.”³⁷

Thus the challenge is to define the crossover point from self-interest to greed both in the desire to acquire more and also in what level of possessions to maintain. This interdisciplinary case study will proceed with the observation that these two aspects of greed correspond to the accounting concepts of the income statement and balance sheet.³⁸ The income statement is a measurement over time of revenues (or a monetary indication of how well customers are being served) compared to the effort employed to provide service to others (or the cost of materials and wages used to serve customers). This financial statement is an objective measure of the efforts employed to obtain something beneficial and provides an indication of the effectiveness of the action. On the other hand, the balance sheet is a statement at a specific point in time of available assets along with an indication of the claims to ownership of the assets. This statement is an objective measure of who owns the rights to all of the assets of a firm, whether owners or creditors.³⁹ Utilizing these tools will lead to categories expressing a biblical definition of greed not limited to a specific culture or particular level of economic development, but rather generalizable for believers in the worldwide church over time.

INTERDISCIPLINARY CASE STUDY: PAULINE DISTINCTION BETWEEN SELF-INTEREST AND GREED

Of the nine authors of the New Testament, the apostle Paul provides an exceptional case study for understanding how to work in the marketplace without falling into the sin of greed. While he recognized that working hard brought temptations to excess, Paul understood how to work for money

without loving it. Though he might have struggled personally at times, Paul demonstrated through his life that a middle ground was possible.⁴⁰ Paul pursued his trade vigorously and apparently earned a profit to be self-sufficient, yet he could also confidently testify to the Ephesian church elders: “I coveted no one’s silver or gold or apparel” (Acts 20:33-35).⁴¹ Therefore, it is reasonable to assume that Paul provided the early churches with clear teaching sufficient to enable believers to work heartily without falling into the sin of greed.⁴²

For example, Paul delivered clear commands that believers should work heartily as for the Lord (Col 3:23), watch over the work habits of others in the church (1 Thess 5:14; 2 Thess 3:6), and also imitate his personal example (Phil 3:17; 2 Thess 3:7-10). Since Paul was asking believers to engage continually in activities that could easily fall into the sin of greed, one would expect that his writings and personal example would embody some guidelines to protect the early believers.⁴³ In other words, first-century Christians likely would have been able to distinguish between acceptable self-interest at work and sinful greed in the marketplace from an examination of the life and letters of the apostle Paul.

Though no surviving letter of Paul is wholly devoted specifically to defining the difference between self-interest and greed, the goal of this case study is to infer such a distinction by a careful survey of the thirteen extant Pauline letters, combined with Luke’s descriptions of Paul’s work ethic and quotations of Paul’s teaching (Acts 18:2-4; 20:33-35). This case study develops Pauline categories which display his distinction between self-interest and greed.⁴⁴

The next section examines the crossover point between self-interest and greed in the process of acquiring material goods by defining categories which comprise the “Pauline income statement.” The following section will use a balance sheet approach to address the question of how many possessions legitimately can be retained as part of acceptable self-interest on a continuum before crossing into sinful greed.

PAULINE INCOME STATEMENT: ACQUIRING WITHOUT SINNING

A conceptual representation of the categories for a “Pauline income statement” is shown in figure 4 followed by a brief description. The arrow from left to right in figure 4, represents increasing wages and profits.⁴⁵ Initially, an

increase in income is fundamentally good, as it represents a greater ability to be self-sufficient, care for a family, and to be generous to others. When honestly earned in a competitive free market, this increasing wage or profit also represents increasingly superior service or lower costs compared to others.

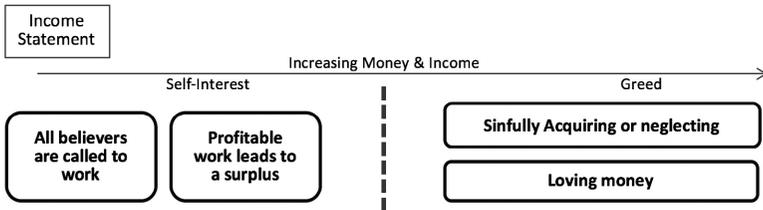


Figure 4. Categories of the Pauline income statement

Beyond a certain point, represented by the dashed vertical line in figure 2, the sin of greed also can illegitimately increase wages and profits. As noted earlier, this is the point of “excess” or “inordinate” acquisitiveness that defines greed.⁴⁶ The biblical foundation for each category on the Pauline income statement is investigated in the following sections.

Believers Are Called to Work

Paul exhorted all Christians to work in the home, the local church, and the marketplace (Col 3:23; 1 Thess 4:11). Further, Paul was intent to see that the work was profitable and not in vain, and monetary compensation served as one measure of effectiveness in the workplace. In contrast to subsistence farming or animal husbandry, working in the marketplace resulted in monetary compensation in exchange for work, beyond counting bushels of grain or the sheep in a flock. Paul understood that workers rightly deserved payment such that when a sower plants and a laborer waters a crop, “each will receive his wages according to his labor” (1 Cor 3:9). As part of his spiritual discourse to the Roman church, Paul argued, “Now to the one who works, his wages are not counted as a gift but as his due” (Rom 4:4).⁴⁷ Work was fundamentally good for subduing creation for the benefit of others, therefore work beyond subsistence farming deserved monetary compensation.⁴⁸

Work to Generate a Surplus

Not only did Paul command believers to work in principle, Paul seems to have expected Christians to work diligently in anticipation of prospering, or generating a surplus beyond subsistence. Paul's vision for able-bodied Christians was that through working diligently they would be "dependent on no one" (1 Thess 4:10). Indeed, the power of the gospel was such that a thief should turn from stealing to honest labor so that "he may have something to share with anyone in need" (Eph 4:28).⁴⁹ In other words, business for Christians was expected to earn a profit and generate a surplus beyond the barest need of survival.⁵⁰

Paul himself exemplified this work ethic and admonished the Philippian church, "What you have learned and received and heard and seen in me—practice these things" (Phil 4:9a). If Paul's trade of σκηνοποιός (Acts 18:2) is understood to be a tent maker, this occupation was much more complex economically than subsistence farming, herding, or even growing grapes as a cash crop.⁵¹ This business entailed manufacturing leather and woven goods and necessarily required either barter or monetary exchange with other people.⁵² This implied having a significant level of capital to purchase an inventory of raw materials and to subsist during the extended manufacturing process.⁵³ In other words, Paul likely dealt with large sums of money in his trade. This possibly explains the advantage of working with a partner to more easily accumulate the working capital and share the risk of loss.⁵⁴ Since Paul was apparently able to earn a living and be self-supporting as a result of this trade over time, it is reasonable to conclude that the business was profitable.⁵⁵ Paul must have been pursuing "sanctified self-interest." In this context, sanctified self-interest implies setting prices that were higher than the cost of materials and labor (and the cost of wear and tear on tools and capital goods, as well as the risk of loss and presumably the time value of money), yet low enough to compete successfully against alternative tradespeople making similar products.

While no person is perfect, it appears that Paul was able to engage in commerce without being inherently motivated by greed.⁵⁶ He says as much in his final address to the Ephesians elders,

I coveted no one's silver or gold or apparel. You yourselves know that these hands ministered to my necessities and to those who were with me. In all things

I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, “It is more blessed to give than to receive” (Acts 20:33-35).

These passages together suggest that Paul expected all disciples of Jesus Christ to follow his example and be engaged in work, whether in the home, church, or marketplace. While Paul undoubtedly considered each of these types of work to be profitable, work in the marketplace also had the unique characteristic of resulting in monetary compensation and the potential for financial gain. This market environment changed the nature of the interaction from one of obligation (such as a husband to a wife or a son to his widowed mother) or of charity (as expected in a local church) to a mutually beneficial exchange. In this context, information about needs was especially important and was conveyed through the signals of prices, wages, and profits.⁵⁷

Sinful Acquisition or Neglect of Duties

The dark vertical dashed line in the diagram of the Pauline income statement represents a crossing over point from obedience to the commands to work and subdue the earth to working to acquire money motivated by sinful greed. Delineating this crossing over point starts with an exploration of the word for greed (*πλεονεξία*) and concludes with a practical description of the signs of greed in practice.⁵⁸ The *πλεονεξία* word group occurs 19 times in the New Testament, and 15 of these occurrences are found in the Pauline corpus.⁵⁹ The action or state denoted by the *πλεονεξία* word group is always judged negatively.⁶⁰ Further, the term often appears in vice lists with other serious sins.⁶¹ The semantic range of the *πλεονεξία* word group also covers the Pauline income statement by indicating a willingness to harm others in order to obtain riches.⁶²

Thus, one clear indication of the presence of greed is that it directly causes sins such as fraud or theft, or induces the neglect of other duties required of Christians in the home, local church, and marketplace. Paul demonstrated his awareness that greed motivated harm against other people in a defense of his character to the Thessalonians: “For we never came with words of flattery, as you know, nor with a pretext for greed [*πλεονεξία*]—God is witness. Nor did we seek glory from people” (1 Thess 2:5-6). Invoking God as a witness also was a recognition that greed was a condition of the heart that could be observed by the divine. Ultimately, Paul understood that greed itself was

idolatry (Col 3:5) and called those who were given over to greed idolaters (Eph 5:5). In this way, greed slides inevitably into the love of money which stands in direct opposition to the living God. When greed occurs in the heart, therefore, its existence can be detected by the presence of other sins or the absence of other specifically required duties.

Paul taught that greed or the love of money is “a root of all kinds of evils” and this craving causes other harmful results (1 Tim 6:10).⁶³ An obvious example would be outright theft, which Paul forbade (Eph 4:28; see also Rom 2:21; 13:9). If money is acquired by a thief through stealing, then it is likely greed was the motivation in the heart.⁶⁴ Chrysostom ominously declared that the “altar of greed ... strongly smells of human blood” as greedy people oppress the poor for gain.⁶⁵ Later, John Calvin wrote of the “deceits, robberies, and extortions that are committed whenever man is too much given up to his own gain and has not conscience about harming other men.”⁶⁶

In a more subtle scenario, it is in the legitimate self-interest of a merchant to offer the lowest prices, highest-quality, and most winsome displays of merchandise in order to secure the purchase of a customer. It would slide into greed, however, if such a merchant desired gain to the point of making misleading claims or employing a false balance, as this is inherently sinful.⁶⁷ Sinfully obtaining money through such an action is evidence of greed.

Similarly, lying (Col 3:9), defrauding (1 Cor 6:7-8), teaching false doctrines for gain (1 Tim 6:3-5), or otherwise oppressing people (e.g. Acts 19:23-41) to obtain money are signs of greed.⁶⁸ More difficult to see are sins involving neglect of required duties because of a greedy motivation, and this is explored in the next section.

On the other hand, greed can cause a person to devote more time to working in the marketplace to the point of necessarily neglecting other duties required of a believer. Paul not only commanded believers to work, he also gave many other commands regarding spiritual practices and domestic life. Since futility was introduced into the world after the fall in Genesis 3, working for mere subsistence required a substantial investment of time that necessarily kept finite people away from other duties.⁶⁹ In such a context, Paul encouraged Christians to make “the best use of the time, because the days are evil” (Eph 5:15-17). The time devoted to the marketplace is not necessarily the most important center of all life, but competes with spending time in these other areas of life. For example, husbands are required to

“nourish and cherish” their wives and raise their children in the “discipline and instruction of the Lord” (Eph 5:23-33; 6:4). If such a person instead chose to spend long hours on the job to advance and earn money such that his wife felt abandoned and his children ran riot, then this likely is evidence of greed as the motivation to work.

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

Loving Money

The ultimate sign of greed is the love of money. In Paul’s clearest exposition of the nature of “the love of money” (φιλαργυρία), he states,

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. *For the love of money is a root of all kinds of evils.* It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things (1 Tim 6:9-11, emphasis added).⁷⁰

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

In this light, the love of money means pursuing a financial wage or profit with money as the ultimate goal rather than using money as a signal of effectiveness. Earning an honest wage or profit is a signal of having served other people and obeyed God’s commands to subdue creation by making it useful to human beings.⁷¹ In a monetized economy, such an honest wage or profit serves not

only to signal success, it provides a quantitative measurement of that success. Further, earning an honest wage or profit provides extra resources to the most effective people to continue with even better service and obedience in the future.

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

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

PAULINE BALANCE SHEET: POSSESSING WITHOUT SINNING

The prior section examined the process of acquiring goods; this section examines the distinction between self-interest and greed with respect to possessing material goods. Six categories will define the “Pauline balance sheet” as shown in figure 5 with increasing money and assets following the arrow from left to right.⁷²

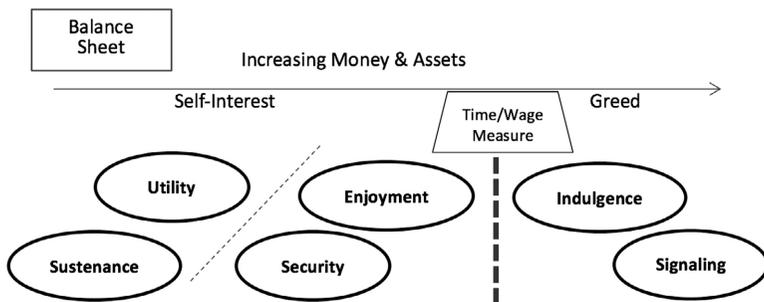


Figure 5. Categories of the Pauline balance sheet

The ellipses show conceptual categories representing the purpose for holding each type of asset. These do not represent a specific monetary amount, but rather serve as a framework for this ethical discussion. Categories on the left represent possessions held consistent with acceptable self-interest, while the two categories to the right of the heavy vertical dashed line represent sinful greed. Each of the six categories are examined in greater detail (with supporting texts from the Pauline corpus) in the subsequent sections.

Sustenance

Believers are reasonably expected to maintain possessions to sustain life by providing food, clothing, and shelter for oneself and one's family. Paul explicitly directed believers to begin sharing with needy members of their own households and extended family. For example, he charged that the children or grandchildren of a widow should "first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God" (1 Tim 5:4). This charge was underscored with the strong language, "If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever" (1 Tim 5:8).

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

Paul seemed to accept that every believer should have a certain minimal level of material possessions for sustenance. For example, he wrote to Timothy about contentment as being a great gain such that "if we had food and clothing, with these we will be content" (1 Tim 6:8). Granted, this is an extremely low bar of material possessions, but it establishes the existence of a Pauline category that a believer is not obligated to divest every possession to pursue an ascetic lifestyle in order to please God.⁷³

Utility

In addition to retaining possessions needed to sustain life, it also appears that Paul categorically accepted that believers could maintain possessions that provided utility for accomplishing their individual vocational callings.⁷⁴ Paul argued, “It is the hard-working farmer who ought to have the first share of the crops. Think over what I say, for the Lord will give you understanding in everything” (2 Tim 2:6-7). Not only does this passage assume a worker is worthy of wages in compensation for labor, it also presupposes rightful possession of the tools that provide the ability to accomplish the given tasks. In other words, Paul assumes the hard-working farmer maintains possession of the field on his personal balance sheet.⁷⁵ The rights of individuals, clans, and tribes to own land would have been well-established in Paul’s mind (Lev 25:10-17; Josh 14:1-5; Prov 23:10).

Paul also asked, “Who plants a vineyard without eating any of its fruit? Or tends a flock without getting some of the milk? Do I say these things on human authority? Does not the law say the same?” (1 Cor 9:7b-8). The presuppositions behind Paul’s citation of a vineyard in 1 Corinthians 9:10 are worthy of particular note. Farming grains or herding goats represent subsistence farming. In other words, the farmer himself and his family could consume the produce of the farm to sustain life. A vineyard, on the other hand, generated a cash crop because an individual or family could only eat a limited quantity of grapes and only in a particular season. Grapes were grown for sale in the marketplace and primarily for producing wine. In this way, owning a vineyard was similar to any other type of trade focused on selling in the marketplace.⁷⁶

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

a significant capital investment up front with an expectation of receiving periodic cash revenues from market exchanges in the future.

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

In other words, it appears that Paul assumed believers would keep not only sufficient possessions to sustain life, but also possessions that provided utility to accomplish God's calling to be self-sufficient in the marketplace, maintain a household, and serve the local church according to individual gifting.⁷⁷

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

Security

Believers can acceptably save assets to provide security against future calamity or to meet likely future needs. Paul was writing to believers at a time when the vast majority of people clawed out an existence through subsistence agriculture. In many of the areas where Paul planted churches, variations in the Mediterranean rainfall from year to year and the nature of the soil resulted in radical variations in crop yields from one season to the next.⁷⁸ Longenecker estimates the majority of people in this society were living below subsistence, with many starving slowly over time clinging to the hope of reaching the next harvest.⁷⁹

In the face of this insecurity, individuals had great difficulty storing up a small amount of wealth against future calamities such as parents saving for children (2 Cor 12:14). However, Paul appears to envision the local church serving as a means of mutual insurance for believers. For example, not only should a new convert turn from the sin of stealing, but he should also do honest work "so that he may have something to share with anyone in need" (Eph 4:28).⁸⁰ The insecurity of the economic environment virtually

guaranteed that every believer would sooner or later encounter someone with a significant need (a potential threat to life itself from starvation in that economic era). In the same way, believers in Corinth were directed, “On the first day of every week, each of you is to put something aside and store it up” especially earmarked to serve other Christians in need (1 Cor 16:2).

Paul understood this as an essential duty of the church and described it as a matter of “fairness.” As the church spread throughout the Mediterranean world, it was virtually certain that a harvest would fail in some area. In any given year, some believers likely would be in desperate straits, and the church could ensure that individual believers were not only self-supporting but also generated an economic surplus to relieve others. Functionally, this served as a form of group mutual insurance to relieve those afflicted by calamity in any given year.

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

Enjoyment

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

Paul specifically spoke against those who required an ascetic lifestyle, such as forbidding marriage and abstinence from delicious foods that “God created to be received with thanksgiving by those who believe and know the truth”

(1 Tim 4:3). He went on to emphasize that “everything created by God is good, and nothing is to be rejected if it is received with thanksgiving” (1 Tim 4:4). These texts showed that Paul seems to have understood a category of goods that were simply to be enjoyed, especially in relationship to God as the giver of all good things.

In summary, Paul called believers to Christ-imitating generosity but also recognized legitimate categories of retaining possession for sustenance, utility, security, and even aesthetic enjoyment. This latter category was to be thoroughly enjoyed by Christians, who were not required to maintain an ascetic lifestyle. However, compared to the first three conceptual categories, this category had a slippery edge that approached the sin of self-indulgence. The vertical dashed line represents a demarcation between acceptable self-interest and sinful greed based on possessions held by a believer. As shown in the diagram of the categories of the Pauline balance sheet, this crossing over point from legitimate self-interest into sinful greed is represented by a dashed line.

Indulgence

Self-indulgence moves beyond simple aesthetic enjoyment. In his first letter to Timothy, Paul drew a sharp contrast between two types of widows. The first widow, when left all alone, “has set her hope on God and continues in supplication and prayers night and day” (1 Tim 5:5). The second type of widow set her hope in material possessions, but tragically “she who is self-indulgent is dead even while she lives” (1 Tim 5:6). This text suggests that Paul saw a category of worldly possessions that went beyond aesthetic enjoyment into self-indulgence. In this case, self-indulgence could be understood as individual enjoyment to a degree that is personally harmful, impinges on the interests of other people, or replaces the pleasure of knowing Jesus Christ.

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

Further, Paul gave a charge to the believers in the Philippian church: “Let each of you look not only to his own interests, but also to the interests of

others” (Phil 2:4). In a finite world where choices must be made, the decision to enjoy something personally often conflicts with enabling others to share in the same pleasure or something else desirable. Choosing oneself over others would be a sign of self-indulgence.

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

This provided a definitive category of greed: holding onto possessions simply for one’s personal enjoyment to one’s own harm, at the expense of others, or in a way that hinders full obedience to Jesus Christ.

Signaling

Possessions held primarily to make a statement to others about the owner are a form of signaling riches that can be categorized as sinful greed. A final Pauline category of unacceptable greed may best be understood in light of the economic tool of signaling theory. Nobel laureate economist Michael Spence was the first to note that people spend resources to convey information about themselves to others and some activities are undertaken primarily as a signal to other people.⁸¹ For example, a college diploma is a signal to future employers that a potential employee has at least undertaken a rigorous course of study for many years, though it does not necessarily guarantee any specific abilities that might be revealed through certain pre-employment testing.⁸² Even so, a diploma from a reputable seminary or university can serve as a very useful signal of a good future employee.

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

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

In Rome clothing was not essentially for protection from the cold or heat, but rather to reveal the wearer’s rank, age, and wealth.⁸³ In a Greco-Roman environment the clothing, hairstyle, and jewelry of a wife was intentionally calculated as a display of the riches of her husband since men were restricted by custom to wearing plain white robes or togas with a simple purple border.⁸⁴ With respect to braided hair, Paul likely was referring to the practice of rich Roman women who used elaborate hairstyles to signal that at home they had several slaves whose full-time job was to arrange their hair.⁸⁵

Paul encouraged the Thessalonians to “aspire to live quietly, and to mind your own affairs, and to work with your hands” specifically so that they could “walk properly before outsiders and be dependent on no one” (Thess 4:11-12). Encouraging Christians to work with their hands in the Greco-Roman culture was the exact opposite of prideful signaling theory. It conveyed humility and personal debasement rather than indulgent self-aggrandizement.⁸⁶ In this context, Paul is explicitly aware of how Christians would be observed by nonbelievers, which captures a key element of signaling theory.

A contemporary example might make this clearer: a base-model 2014 Rolls-Royce Phantom has a manufactured suggested retail price of about \$576,900, which includes a 12 cylinder engine and an 8 speed automatic transmission, but not bulletproof glass (which is an optional upgrade).⁸⁷ A well-equipped 2014 Ford Fusion has a suggested retail price around \$23,120 (and more than twice the fuel economy compared to the 11 mpg for the Rolls-Royce in city driving).⁸⁸ For the task of simply transporting an individual from home to the workplace, both vehicles function rather equally. Granted, the comfort of the Rolls-Royce would exceed that of the Ford, but likely not 25 times better as suggested by the difference in price. Also, the materials and construction may be superior, but not sufficiently better to justify the distinction in price.⁸⁹ Obviously, the Rolls-Royce accomplishes

more than transporting passengers: it signals the riches of the owner. Paul seems categorically to reject possessions that merely signal riches without adding to sustenance, utility, or security. Signaling riches required being observed by other people in the primary enjoyment flowed from pride. Such possessions represent an indulgence based on the perception of other people rather than functionality to accomplish a godly mission.

CONCLUSIONS

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

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

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

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

the family, property that provided utility to earn a living, possessions as security against future calamities, and also goods for aesthetic enjoyment to promote human flourishing. These possessions crossed a line into greed, however, when they were retained simply for indulgence or signaling riches to others. Indulgence can be indicated by harm to one's self or placing one's interests of others. Signaling riches were possessions whose primary purpose was to communicate positive information about the owner to other people. Finally, the love of money in the heart makes money the ultimate objective rather than a means of measuring success.

This analysis does not end the discussion, but hopefully provides standardized categories for dialogue that are an improvement on definitions based on such terms as "excessive," "inordinate," "too much," and "more than enough" without addressing the practical questions. Further, Paul provides helpful categories that can help ethicists apply unchanging biblical truths into an exponentially changing economic environment surrounding the church in the future.

One avenue for additional research would be to extend this analysis to the Gospels and the General Epistles of the New Testament. The teachings of Jesus Christ and the other apostles would bring greater clarity and specificity to these categories, and it would be intriguing to possibly find additional categories for discerning the distinction between self-interest and greed. The cogency of these categories can also be tested against the teachings of the Old Testament to demonstrate whether or not the categories can be widely applied across profoundly different cultures and over millennia.

The ultimate goal of this article is to encourage much more interdisciplinary work in this area by economists and theologians. The importance of pursuing such additional research is underscored by the thought that the economic changes facing the church over the next two centuries will be even more rapid than the stunning developments in life and wealth of the two centuries since the Industrial Revolution.

¹ For an excellent development of the metaphor of preaching as bridge-building, see John Stott, *Between Two Worlds* (Grand Rapids: Eerdmans, 1982), 135-179. Stott argues that a properly bridging sermon does not "compromise the divine content of the message or ignore the human context in which it has to be spoken" (145).

- 2 Gregory Clark, *A Farewell to Alms: A Brief Economic History of the World* (Princeton: Princeton University Press, 2007), 2.
- 3 Julian Simon, *The Ultimate Resource 2* (Princeton: Princeton University Press, 1996), 318–25.
- 4 See Maddison for the first-century estimate and the U.S. Census Bureau for 2015. Angus Maddison, *The World Economy Historical Statistics* (Paris, France: Development Centre of the Organisation for Economic Co-operation and Development, 2003); US Census Bureau, “Census.gov,” accessed May 2, 2015, <http://www.census.gov/en.html>.
- 5 Based on battalions of organized data, Julian Simon asserts, “Our species is better off in just about every measurable material way. And there is stronger reason than ever to believe that these progressive trends will continue past the year 2000, past the year 2100, and indefinitely.” Julian Simon, *The State of Humanity* (Cambridge, MA: Blackwell Publishers, 1995), 1.
- 6 The World Bank measures extreme poverty as living at \$1.25 per day. Although this is not a comfortable level of human flourishing, it does represent stable subsistence. For an overview of the data, see The World Bank, *Poverty Overview*, accessed May 2, 2015, <http://www.worldbank.org/en/topic/poverty/overview>.
- 7 Scott C. Todd, *Hope Rising: How Christians Can End Extreme Poverty in This Generation* (Nashville: Thomas Nelson, 2014), 22–27; For additional supporting data, see “Global Poverty Is on the Decline, But Almost No One Believes It - Barna Group,” accessed May 2, 2015, <https://www.barna.org/barna-update/culture/668-global-poverty-is-on-the-decline-but-almost-no-one-believes-it#>.
- 8 Lord Bryan Griffiths, “Fighting Poverty through Enterprise,” in *For the Least of These: A Biblical Answer to Poverty* (Grand Rapids: Zondervan, 2014), 139–152.
- 9 According to Longenecker’s careful study of the early urban Jesus movement, only 18 percent lived above the subsistence level. Bruce W. Longenecker, *Remember the Poor: Paul, Poverty, and the Greco-Roman World* (Grand Rapids: Eerdmans, 2010), 36–59.
- 10 See, for example, Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor... and Yourself* (Chicago: Moody Publishers, 2014) and Roger Thurow and Scott Kilman, *Enough: Why the World’s Poorest Starve in an Age of Plenty* (New York: PublicAffairs).
- 11 This figure is based on a personal discussion of the calculations of economist Victor Claar, Ph.D. of Henderson State University on May 12, 2015.
- 12 The average US worker earns \$24.75 per hour including benefits. For an eight-hour day, this translates to \$198. US Bureau of Labor Statistics, “Table B-3. Average Hourly and Weekly Earnings of All Employees on Private Nonfarm Payrolls by Industry Sector, Seasonally Adjusted,” accessed February 15, 2015, <http://www.bls.gov/news.release/empsit.t19.htm>.
- 13 For example, consider the improving productivity of a scholar with a laptop computer, compared to a manual typewriter or a quill and ink. In the same way, a worker digging with backhoe is much more productive than many workers with shovels. Higher productivity allows employers to pay such higher wages. Mankiw documents that between 1960 and 2009 the output a typical US worker produced in an hour rose by 183 percent because of technological change. During the same time period, average wages adjusted for inflation increased 150 percent. The correlation is clear, and the shortfall in wages is partly explained by the fact that firms increased the amount of labor employed by 87 percent. This suggests that the technological innovations of this period were labor-augmenting rather than labor-replacing. N. Gregory Mankiw, *Principles of Microeconomics* (London: South-Western, 2012), 381–89.
- 14 Simon argues, “Almost every absolute change, and the absolute component of almost every economic and social change or trend, points in a positive direction, as long as we view the matter over a reasonably long period of time ... And there is no persuasive reason to believe that these trends will not continue indefinitely.” Simon, *The State of Humanity*, 7.
- 15 Clark, *A Farewell to Alms: A Brief Economic History of the World*, 2.
- 16 Alan Greenspan, *Federal Reserve Board’s Semiannual Monetary Policy Report to the Congress*, Before the Committee on Banking, Housing, and Urban Affairs, US Senate, July 16, 2002.
- 17 See Mark 7:22, as well as Rom 1:29 and Col 3:5.
- 18 The classic text for *φιλαργυρία* is 1 Tim 6:10, but see also the effects of the love of money in Luke 16:4 and 2 Tim 3:2. See n. 70 for additional commentary on translation of 1 Tim 6:10.
- 19 This line of argumentation follows the general guidelines provided by Jesus in the Sermon on the Mount (see Matt 5:21–28) with respect to anger, murder, lust, and adultery. Certainly cases of righteous anger are possible (see Eph 4:26), and God himself expresses wrath at sin (see Rom 1:18, 5:5,6). Even so, it is generally true that murder is the result of unrighteous anger.
- 20 Paul instructed believers to flee from sexual immorality (1 Cor 6:18). He also encouraged believers to flee

- from idolatry, which is a form of greed (1 Cor 10:14; Col 3:5; cf. Eph 5:5) as well as the love of money (1 Tim 6:9-11).
- ²¹ Cassian the monk observed those who opted to take vows of poverty and divest themselves of all material goods as a protection from the sin of greed and despaired “It will do no good not to have money if there is a desire in us for possessing.” Richard Newhauser, *The Early History of Greed: The Sin of Avarice in Early Medieval Thought and Literature* (Cambridge: Cambridge University Press, 2000), xi. In this way, greed is similar to gluttony in that it is impossible to avoid completely eating food or utilizing money.
- ²² Recent works which show the challenge of defining greed include Brian S. Rosner, *Greed As Idolatry: The Origin and Meaning of a Pauline Metaphor* (Grand Rapids: Eerdmans, 2007); Richard Newhauser, *The Early History of Greed: The Sin of Avarice in Early Medieval Thought and Literature* (Cambridge: Cambridge University Press, 2000); Richard Newhauser, *The Seven Deadly Sins* (Leiden, The Netherlands: Brill, 2007); Sarah Drakopoulou Dodd and George Gotsis, “Labour Is Holy but Business Is Dangerous: Enterprise Values from the Church Fathers to the Reformation,” *Journal of Enterprising Culture* 15:2 (2007): 133–63, doi:10.1142/S0218495807000083. For an alternative treatment which emphasized greed as owning too many possessions in light of the needs of others, see Craig L. Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Downers Grove, IL: InterVarsity Press, 2000).
- ²³ Justice Potter Stewart’s concurrence in *Jacobellis v. Ohio* on obscenity famously stated, “I shall not today attempt further to define the kinds of material I understand to be embraced within that shorthand description, and perhaps I could never succeed in intelligibly doing so. *But I know it when I see it*, and the motion picture involved in this case is not that.” (emphasis added) *Jacobellis v. Ohio*. Supreme Court. 22 June 1964. Legal Information Institute. Cornell University Law School, n.d. Web. 13 May 2015.
- ²⁴ Walters approached a Pauline definition of greed when he suggested that “grasping” “implies selfishness and often suggests unfair or ruthless means of acquisition.” Richard P. Walters and Julie Ackerman Link, *Jealousy, Envy, Lust: The Weeds of Greed* (Grand Rapids: Pyralee, 1985), 22, emphasis added.
- ²⁵ William W. Wells, *The Agony of Affluence* (Grand Rapids: Cantilever, 1989), 62, emphasis added.
- ²⁶ Stanford M. Lyman, *The Seven Deadly Sins: Society and Evil* (New York: Rowman & Littlefield, 1989), 233, emphasis added.
- ²⁷ Rebecca Konyndyk DeYoung, *Glittering Vices: A New Look at the Seven Deadly Sins and Their Remedies* (Grand Rapids: Brazos, 2009), 100, emphasis added.
- ²⁸ Newhauser, *The Early History of Greed*, 7.
- ²⁹ The Bible also appeals to other motivations besides self-interest, including love for others (Gal 5:13) and desire for the glory of God (Rom 15:7). It is sufficient for this discussion, however, to note self-interest is recognized as a valid motivation in some cases.
- ³⁰ In a backhanded way, Smith shows that all of society benefits from self-interest even to the point of selfishness, “The rich only select from the heap what is most precious and agreeable. They consume little more than the poor, and in spite of their natural selfishness and rapacity, though they mean only their own conveniency, though the sole end which they propose from the labours of all the thousands whom they employ, be the gratification of their own vain and insatiable desires, they divide with the poor the produce of all their improvements. They are led by an invisible hand to make nearly the same distribution of the necessaries of life, which would have been made, had the earth been divided into equal portions among all its inhabitants, and thus without intending it, without knowing it, advance the interest of the society, and afford means to the multiplication of the species.” Smith, *The Theory of Moral Sentiments*, 184–85.
- ³¹ “Oscar Mayer Classic Wieners, 10 Count, 16 Oz,” *Walmart.com*, accessed June 22, 2015, <http://www.walmart.com/ip/Oscar-Mayer-Classic-Wieners-10-count-16-oz/10292514>.
- ³² “Hot Dog Prices at MLB Games by Team 2015 | Statista,” *Statista*, accessed June 22, 2015, <http://www.statista.com/statistics/202743/hot-dog-prices-in-major-league-baseball-by-team/>.
- ³³ “Sheathing Plywood (Common: 15/32 In. X 4 Ft. X 8 Ft.; Actual: 0.438 In. X 48 In. X 96 In.)-915378 - The Home Depot,” accessed June 22, 2015, <http://www.homedepot.com/p/Unbranded-Sheathing-Plywood-Common-15-32-in-x-4-ft-x-8-ft-Actual-0-438-in-x-48-in-x-96-in-915378/100092909?N=5yc1vZbqm7>.
- ³⁴ The *Didache* captures both aspects of greed in a simple maxim, “You should not be someone who opens his hands when it comes to receiving, but then keeps them shut when it comes to giving.” 4.5 Michael W. Holmes, *The Apostolic Fathers: Greek Texts and English Translations* (Grand Rapids: Baker, 2007), 254–55.
- ³⁵ The incredible riches of Gordon Gekko were intentionally signaled as he walked along the beach at sunset prominently speaking on his Motorola DynaTAC phone. Oliver Stone, dir., *Wall Street* [Motion picture], United States, Twentieth Century Fox Film Corporation, 1987. For comparison, \$3,995 in 1983 would represent \$9,375 dollars of purchasing power in 2015, according to the Bureau of Labor Statistics. For more

- information on the DynaTAC, see Stephen Miller, "Son of Founder Turned Motorola into Cellphone Giant," *Wall Street Journal*, October 13, 2011, sec. US, accessed February 20, 2015, <http://www.wsj.com/articles/SB10001424052970204774604576627430939096132>.
- ³⁶ For more background information on how cell phones are helping to lift subsistence farmers out of poverty, see Shawn Cole and Asanga Nilesch Fernando, *Mobile Phone-Based Agricultural Extension in India: Translating Research into Action* (Gujarat, India: Abdul Latif Jameel Poverty Action Lab, 2012), accessed February 20, 2015, <http://www.povertyactionlab.org/evaluation/mobile-phone-based-agricultural-extension-india>; Debasish Roy, "A Perspective of Adoption of Mobile Applications in Rural India," *International Journal of Green Computing* 5, no. 1 (2014): 62–77, doi:10.4018/ijgc.2014010105. In more developed economies, a cell phone likely could not be classified as necessary for subsistence, though it seems to approach this category for many millennials who keep a smart phone at hand both day and night.
- ³⁷ Blomberg, *Neither Poverty nor Riches*, 245.
- ³⁸ The simplest form of the Income Statement is a formalized representation of the equation, "Revenues - Expenses = Net Income." The basic Balance Sheet follows from the accounting equation, "Assets = Liabilities + Owner's Equity." For a more detailed description of these accounting statements, see W. Steve Albrecht, *Accounting, Concepts & Applications: What, Why, How of Accounting* (Mason, OH: South-Western/Cengage Learning, 2011), 26–35.
- ³⁹ While the income statement and balance sheet have been developed in order to serve commercial firms, they also conceptually apply to individuals as a statement of net worth (for the balance sheet) and a measure of annual salary compared to expenses (for the income statement).
- ⁴⁰ Paul encouraged the new believers to imitate his example both in the spiritual context of the local church (1 Cor 4:15-16, 11:1; Phil 3:17) and also in the work ethic of the marketplace (2 Thess 3:7-9).
- ⁴¹ This case study uses the terms "profit," "profitable," and "profitability" broadly according to the understanding commonly used by economists in contrast to the definition used by accountants or laypeople. An "accounted profit" is revenue minus explicit costs for a firm in a given period, where explicit costs are the monetary outlays required for production. In reference to businesses, accounting profits are used as the measurement in this dissertation in the marketplace sphere. In contrast, "economic profit" is revenue minus total costs for a period, which can apply to a business or individual. Total costs include both explicit monetary costs and implicit opportunity cost. Though an opportunity cost does not represent a financial outlay, it is the foregone opportunity for the next best use of any resources employed as inputs in the production process. For example, living in a house after the mortgage has been paid off does not require a monetary outlay beyond taxes and utilities, but it does have the opportunity cost of not receiving rent by employing the house as a rental unit or selling the land for another purpose highly valued in the marketplace such as a shopping mall or museum. It would be inappropriate to use an accounting definition of profit in the context of the local church, and it would sound awkward in the ears of lay people to apply a monetary-based term to making decisions in the home. However, the concept of economic profit does apply in these spheres. This chapter concludes by showing in detail Paul's disapproval of greed and his encouragement toward generosity in all situations.
- ⁴² For example, Paul provided clarifying teaching on the roles of husbands and wives (Eph 5:22-33; Col 3:18-19), parents and children (Eph 6:1-4; Col 3:20-21), and masters and slaves (Eph 6:5-9; Col 3:22-25). He also addressed individual topics like anger in detail (Eph 4:26, 31; 6:4; Col 3:8; 1 Tim 2:8-10). Consequently, an important and ever-present temptation like greed quite possibly received specific teachings, though none have survived. However, sufficient instruction might be found implicitly in many areas of Paul's letters.
- ⁴³ Indeed, Paul assured the believers in Corinth: "No temptation has overtaken you that is not common to man. God is faithful, and he will not let you be tempted beyond your ability, but with the temptation he will also provide the way of escape, that you may be able to endure it" (1 Cor 10:13). In other words, Paul must have understood a way to navigate the narrow path between unacceptable idleness and sinful greed through the guidance of the Holy Spirit.
- ⁴⁴ Since an extensive defense of authorship is beyond the scope of this study, this article assumes that all thirteen Pauline letters are authentic. For an extended defense of the authenticity of the Pauline authorship of these letters, see D. A. Carson and Douglas J. Moo, *An Introduction to the New Testament* (Grand Rapids: Zondervan, 2005), 331–90.
- ⁴⁵ Wages would represent payments to individuals for effective service, while profits are a similar indication of how well a firm has served customers.
- ⁴⁶ For a comprehensive understanding of greed, however, this similar crossover point will also need to be defined on the Pauline balance sheet in the latter half of this chapter.

- ⁴⁷ Each of these texts is taken from a larger spiritual argument, not necessarily related to the marketplace. Nevertheless, it appears that Paul actually agrees with the practice of paying workers in order to make a larger spiritual point in his dialogue with the churches. These texts do not seem to indicate simple acquiescence from Paul about the nature of his culture as might be interpreted on some texts on the subject of slavery (i.e., Eph 6:5-8; Col 3:22-25; contrast 1 Cor 7:21).
- ⁴⁸ This expectation was not only true for laborers, but also to self-employed small business people, such as farmers, merchants, and tradesmen. Paul argued, "It is the hard-working farmer who ought to have the first share of the crops" (2 Tim 2:6). Likewise, "the plowman should plow in hope and the thresher thresh in hope of sharing in the crop" (1 Cor 9:10). Such consideration even extended to the animals who empowered farming from the time of Moses onward, so that Paul wrote, "You shall not muzzle an ox when it treads out the grain" (1 Cor 9:9; 1 Tim 5:18).
- ⁴⁹ Lincoln rightly notes that Paul's letter to the Ephesians "was intended to reinforce its readers' identity as participants in the Church and to underline their distinctive role and conduct in the world." The effect of the gospel extended to every aspect of life. Andrew T. Lincoln, *Ephesians* (Word Biblical Commentary, vol. 42; Dallas: Word, 1990), lxxvii.
- ⁵⁰ For example, Paul instructed the Corinthians that "on the first day of every week, each of you to put something aside and store up, as he may prosper" (1 Cor 16:2). Amid the vagaries of weather and war around the Mediterranean in the first century, having a surplus at the end of a week was always uncertain, yet Paul's statement presupposed that through the grace of God believers would be able to accomplish this regularly. Further, Paul assumed parents had an obligation to save up for their children, and not children for their parents (2 Cor 12:14). This implied both earning an honest wage or profit, and also managing expenses in the household budget.
- ⁵¹ Much has been written since, "tent maker" was the simple understanding of Henry George Liddell, Henry Stuart Jones, and Robert Scott, *A Greek-English Lexicon* (Oxford: Clarendon, 2006), 1356. Brown elaborates, "While this term originally meant 'tent-maker,' it came to be used for the 'leather-worker' in general." He suggested that the articles Paul made for sale probably included furnishings as well as tents. Colin Brown, *The New International Dictionary of New Testament Theology* (Exeter, England: Paternoster, 1978), 3:812-13. For a convincing argument that this occupation was unlikely to be a "manufacturer of stage properties" in light of evident Jewish objections to theatrical productions, see Walter Bauer et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature* (3rd ed; Chicago: University Of Chicago Press, 2001), 755.
- ⁵² Hock explores the possible trades covered by this term and surveys the traditional understanding of the church fathers on this issue. Because the occupation of σκηνοποιός likely involved working with leather or weaving in some form, the economic analysis would be similar to tentmaking. Ronald F. Hock, *The Social Context of Paul's Ministry: Tentmaking and Apostleship* (Philadelphia: Fortress, 1980), 20-22. For an analysis and expansion of Hock's work, see Todd D. Still, "Did Paul Loathe Manual Labor? Revisiting the Work of Ronald F. Hock on the Apostle's Tentmaking and Social Class," *Journal of Biblical Literature* 125:4 (2006): 781-95.
- ⁵³ In his extensive study of this subject, Schnabel highlights the capital required in tentmaking and noted that Aquila and Prisca "were presumably well-to-do: they either owned in Corinth a branch of their craftsman's business in Rome" or "possessed the means to open a new workshop, in which they employed other people, soon after their arrival in Corinth." Eckhard J. Schnabel, *Paul the Missionary: Realities, Strategies and Methods* (Downers Grove, IL: InterVarsity, 2008), 105. See also J. N. Lohr, "He Identified with the Lowly and Became a Slave to All : Paul's Tent-Making as a Strategy for Mission," *Currents in Theology and Mission* 34:3 (2007): 179-87.
- ⁵⁴ Lampe argues that Prisca and Aquila were patrons who gave Paul a job in their workshop to support his ministry. If this is true, then they would have borne the risk of loss and presumably the profits that accrued to owners. Peter Lampe, "Paul, Patrons, and Clients," in *Paul in the Greco-Roman World: A Handbook* (ed., J. Paul Sampley; Harrisburg, PA: Trinity Press International, 2003), 499.
- ⁵⁵ At other times, Paul was willing to accept support from churches in order to devote his attention completely to the advance of the gospel (2 Cor 11:8; Phil 14-19).
- ⁵⁶ Granted, Paul does not provide detail about how he fought against the temptation of greed or describe times when he succumbed to this temptation and later repented. It is sufficient for this discussion to understand that Paul as an apostle demonstrated that it was possible to engage in commerce without sinning.
- ⁵⁷ For more information on the role of prices as signals to motivate and coordinate human behavior, see Russell D. Roberts, *The Price of Everything: A Parable of Possibility and Prosperity* (Princeton, NJ: Princeton

- University Press, 2008). For a brief introduction to this subject (and a transcript), see Russ Roberts and Dan Klein, “Klein on Knowledge and Coordination,” Library of Economics and Liberty, December 19, 2011, accessed February 14, 2015, http://www.econtalk.org/archives/2011/12/klein_on_knowledge.html.
- ⁵⁸ Jesus taught that greed is not driven by external circumstances but defiles a person because it comes out of the heart along with evil thoughts, envy, foolishness, and pride (Mark 7:14-23). Similarly, Peter understood the internal nature of this sin when he described false prophets as having “hearts trained in greed” (2 Pet 2:12-16). Jesus also called people to guard against *πλεονεξία* because “one’s life does not consist in the abundance of his possessions” (Luke 12:14). In the same context, Jesus told the parable of the rich fool, which described a man who had ample goods laid up for many years (Luke 12:13-21). As is defined in the latter half of this chapter, the rich fool had crossed the Pauline line of demarcation from enjoyment into sinful self-indulgence because his highest goal in life was to “relax, eat, drink, [and] be merry” (Luke 12:19). The parabolic verdict on such a man who laid “up treasure for himself,” but was “not rich toward God,” was the immediate loss of his life, perdition for his soul, and disbursement of his abundant goods to others (Luke 12:21).
- ⁵⁹ Specifically, this includes the noun *πλεονεξία* 10 times, the verb *πλεονεκτέω* 5 times, and the personified *πλεονέκτης* 4 times. Moisés Silva, *New International Dictionary of New Testament Theology and Exegesis* (Grand Rapids: Zondervan, 2014), 780–81.
- ⁶⁰ Bromiley and Friedrich note that in Jewish literature in Greek, *πλεονεξία* is never used where the reference is to the honest gaining of a possession. Geoffrey W. Bromiley and Gerhard Friedrich, *Theological Dictionary of the New Testament* (Grand Rapids: William B. Eerdmans, 1968), 6:269. Brown notes it is always used negatively by Plato and Aristotle such that there is no room for *πλεονεξία* in a just society. Colin Brown, *The New International Dictionary of New Testament Theology* (Exeter, England: Paternoster, 1975), 1:137.
- ⁶¹ For example, Rom 1:28-32; Eph 4:17-19; 5:3; Col 5:6
- ⁶² Thus, the first meaning given by Bauer for the verb *πλεονεκτέω* is to “take advantage of, outwit, defraud, cheat” someone, and this aligns with the category of acquisitive greed on the Pauline balance sheet. Ibid. This is obvious in two usages of *πλεονεξία* in the Septuagint translation of the prophets Ezekiel and Habakkuk. Ezekiel excoriates the wicked princes of Israel who were “like wolves tearing the prey, shedding blood, destroying lives to get dishonest gain [*πλεονεξία πλεονεκτώσιν*]” (Ezek 22:27). Habakkuk also prophesied against anyone who “heaps up what is not his own” with the sobering exclamation, “Because you have plundered many nations, all the remnant of the peoples shall plunder you, for the blood of man and violence to the earth, to cities and all who dwell in them. Woe to him who gets evil gain [*ὁ πλεονεκτῶν πλεονεξίαν κακήν*] for his house, to set his nest on high, to be safe from the reach of harm! You have devised shame for your house by cutting off many peoples; you have forfeited your life. (Hab 2:6-10, emphasis added) Sir Lancelot C. L. Brenton, trans., *The Septuagint with Apocrypha: Greek and English* (Peabody, MA: Hendrickson, 1986).
- ⁶³ In this light Friedrich adds, “Striving for unlawful wealth leads to violence and murder. Especially in view is the unrestricted longing for possessions which sets aside the rights of others.” Bromiley and Friedrich, *Theological Dictionary of the New Testament*, 6:269–79.
- ⁶⁴ Of course, other ethical situations could be conceived during wartime or a famine when stealing a loaf of bread might be motivated by some other heart attitude besides greed. Nevertheless, for the majority of thefts that commonly appear in the police blotter section of a local newspaper, it is probably safe to assume that greed is at least part of the motivation.
- ⁶⁵ Quoted from Homily 8 on Colossians in John Chrysostom, *The Homilies On Various Epistles* (trans. Gross Alexander; Altenmünster, DE: Jazzybee Verlag, 2012), 345. Also quoted in Rosner, *Greed as Idolatry*, 23.
- ⁶⁶ Jean Calvin, *Sermons on the Epistle to the Ephesians* (London: Banner of Truth Trust, 1973), 451.
- ⁶⁷ See, for example, Lev 19:35-37.
- ⁶⁸ This distinction is significant because many people who claim to be opposed to capitalism or free markets are in actuality opposed to sinful practices motivated by greed. Paul would agree that sin is always wrong in market context, but also encourages Christians to work profitably without sin as unto the Lord.
- ⁶⁹ The “thorns and thistles” of the cursed ground such that “in pain you shall eat of it all the days of your life” result in an extraordinary requirement of time and effort simply to survive. Only since the Industrial Revolution has the amount of time required for survival decreased substantially.
- ⁷⁰ Understanding Paul’s intention hinges on whether the root (*ρίζα*) is definite or indefinite and the translation of *πάντων τῶν κακῶν*. This analysis understands *ρίζα* as being indefinite since the article is not present and logic argues that the love of money is not the singular cause of all evils. Alternative translations have been proposed which utilize every possible combination of these choices: “For the love of money is the

root of all evil" (KJV), "For the love of money is the root of all evils" (RSV), "For the love of money is a root of all sorts/kinds of evil" (NASB/NIV), "For the love of money is a root of all kinds of evils" (ESV). Further, Wallace proposes another option which translates this qualitatively: "The qualitative idea makes no comment about anything else that might motivate or produce evil. It simply states that loving money does motivate/produce all (kinds of) evils." Daniel B. Wallace, *Greek Grammar beyond the Basics: An Exegetical Syntax of the New Testament* (Grand Rapids: Zondervan, 1996), 265. Mounce and Knight are correct in proposing that πάντων with a plural noun means everything belonging to a class designated by the noun. Robert H. Mounce, *Matthew* (New International Biblical Commentary; Peabody, MA: Hendrickson, 1991), 346; George W. Knight, *The Pastoral Epistles: A Commentary on the Greek Text* (Grand Rapids: W. B. Eerdmans, 1992), 268. Mounce persuasively argues against Bauer who classifies this phrase as meaning "all" without exception. Bauer et al., *A Greek-English Lexicon*, 631-33

- ⁷¹ This signal would show up on an accounting income statement as net income, or the excess of revenue over any expenses incurred in serving people in that period. In some sense, the size of this honest profit serves as a measurement of the level of effectiveness in obeying this command.
- ⁷² In the Pauline income statement shown in figure 4, the arrow from left to right represents an increasing income, or a flow of money in a specific period of time. In figure 5, the arrow represents an increasing amount of possessions at any specific point in time. These represent the distinction between what one earns and what one owns consistent with the accounting income statement or balance sheet.
- ⁷³ When Paul wrote this to Timothy, he likely was aware of the fact that though Jesus initially placed restrictions on the possessions of his disciples for specific times of ministry (cf. Mark 6:7-12; Matt 10:5-15; Luke 9:1-6), this restriction was later loosened on Jesus' final night before his crucifixion (Luke 22:35-38). Nevertheless, at the crucifixion after the Last Supper, the possessions of Jesus Christ consisted of no more than the food he had eaten and the clothes that he was wearing (John 19:23-24). Further, it is possible he would have been aware of the teaching of John the Baptist who called anyone who had two tunics or food to share with someone who had none (Luke 3:11).
- ⁷⁴ Precision in the use of "utility" in this context is worthy of further explanation. Since the time of Jeremy Bentham (1748-1832) and John Stuart Mill (1806-1873), the political philosophy school of utilitarianism has defined the notion of utility as "the level of happiness or satisfaction that a person receives from his or her circumstances." For this reason, utility maximization is understood to be the ultimate objective of all public and private actions. Generally, this has evolved in the perspective of many modern economists to mean "an abstract measure of the satisfaction or happiness that a consumer receives from a bundle of goods." Mankiw, *Principles of Microeconomics*, 424-25, 447. This dissertation works with the understanding of "utility" expressed by Adam Smith's statement: "That the fitness of any system or machine to produce the end for which it was intended, bestows a certain propriety and beauty upon the whole, and renders the very thought and contemplation of it agreeable, is so very obvious that nobody has overlooked it." Adam Smith, *The Theory of Moral Sentiments* (Indianapolis: Liberty Classics, 1976), 179. In this light, "utility" is understood as the ability to store goods and promises of services that enable future profitable work. Colloquially, these are the "tools of the trade" that a workman could utilize to accomplish tasks in a given vocation or a woman might use in managing a household.
- ⁷⁵ Granted, in some situations farmers might lease land rather than owning it, and this would not formally show up on a balance sheet. Even in this case, however, for a specific number of years the farmer would have the same right to the first share of the crops as an owner. If the farmer was hired to work the land, then he would be entitled to the wages discussed elsewhere in this chapter.
- ⁷⁶ For an overview of the revolutionary transition from subsistence agriculture to cash crops such as grapes in ancient Greece, see Tom Standage, *A History of the World in 6 Glasses* (New York: Walker & Co., 2005), 43-92.
- ⁷⁷ At the risk of being repetitive, it would be helpful at this point to remember the Pauline encouragement to sacrificial generosity and an eternal perspective for viewing possessions. So, though it seems acceptable for believers to maintain these two categories of possession, generosity and grace are always highly esteemed by Paul and serve as an imitation of Jesus Christ.
- ⁷⁸ Brown notes, "The Mediterranean is notorious for the variability of its harvests, due to unstable climatic conditions. The carefully tended fields were menaced by flattening cloudbursts, by random scything by hailstorms, and by the perpetual menace of prolonged drought (along its eastern and southern shores) and of 'dry' winters (winters without snow and thus without moisture) in the plateaus of its hinterlands, notably in Anatolia." For these reasons, crop yields could vary by 50 percent in any year. Brown, *Through the Eye of a Needle*, 12.

- ⁷⁹ Longenecker estimates that 55 percent of people were living at or below subsistence level. An additional 27 percent were living at subsistence or had a moderate surplus. Longenecker, *Remember the Poor*, 53. For the level of precision required for the argument of this chapter, Longenecker's analysis is in general agreement with W. Scheidel and S. J. Friesen, "The Size of the Economy and the Distribution of Income in the Roman Empire," *Journal of Roman Studies* 99 (2009): 61–91; E. M. Atkins and Robin Osborne, *Poverty in the Roman World* (Cambridge: Cambridge University Press, 2006), 100–14.
- ⁸⁰ Bruce concludes, "Such giving is at the opposite pole from stealing; conduct like this will be a sure proof of a changed heart." F. F. Bruce, *The Epistle to the Ephesians: A Verse-by-Verse Exposition* (Westwood NJ: Revell, 1961), 98; Moule adds, "Let him aim at a positive and not merely a negative repentance." H. C. G. Moule, *Studies in Ephesians* (Cambridge Bible for Schools and Colleges; Grand Rapids: Kregel, 1977).
- ⁸¹ The seminal article on this topic is by Michael Spence, "Job Market Signaling," *The Quarterly Journal of Economics* 87:3 (1973): 355–74, doi:10.2307/1882010. For his retrospective view of this topic, see his Nobel laureate address in "Signaling in Retrospect and the Informational Structure of Markets," *American Economic Review* 92:3 (2002): 434–59, doi:10.1257/00028280260136200.
- ⁸² For an accessible treatment of this important economic concept (and a transcript), see Russ Roberts and Robin Hanson, "Hanson on Signalling," Library of Economics and Liberty," accessed February 8, 2015, http://www.econtalk.org/archives/2008/05/hanson_on_signa.html.
- ⁸³ Dupont argues, "The Romans had two reasons for wearing clothes: to maintain a sense of common decency and to display social distinctions. Protection from the cold or heat was not essential; indeed it was often deemed a personal weakness." Roman soldiers serving in Gaul and Germanica eventually succumbed to the weather and put aside the toga in favor of warmer, close fitting clothes. Florence Dupont, *Daily Life in Ancient Rome* (Oxford: Blackwell, 1993), 258.
- ⁸⁴ Aldrete relates that rich women "wore large quantities of jewelry in the form of rings, pins, necklaces, and earrings. Often these earrings were very large and heavy and dangled from the ears in a succession of levels. Such jewelry was fashioned from gold and studded with precious stones." Gregory S. Aldrete, *Daily Life in the Roman City Rome, Pompeii, and Ostia* (Westport, CT: Greenwood, 2004), 244–49.
- ⁸⁵ The more elaborate hairstyles were a testimony to the number of hours of slave labor that could be devoted to the task, and thus served as a signal of social status. Fantham provided pictures of statues with more elaborate hairstyles as a signal of status. Elaine Fantham, *Women in the Classical World: Image and Text* (New York: Oxford University Press, 1994), 308–9; Aldrete, *Daily Life*, 240–49. For more background on Roman hairstyling, see E. Bartman, "Hair and the Artifice of Roman Female Adornment," *American Journal of Archaeology* 105:1 (2001): 1–25; Norbert Haas, Françoise Toppe, and Beate M. Henz, "Hairstyles in the Arts of Greek and Roman Antiquity," *Journal of Investigative Dermatology Symposium Proceedings* 10:3 (2005): 298–300, doi:10.1111/j.1087-0024.2005.10120.x; J. Stephens, "Ancient Roman Hairdressing: On (Hair) Pins and Needles," *Journal of Roman Archaeology* 21 (2008): 111–32.
- ⁸⁶ See, for example, Eph 4:28.
- ⁸⁷ The Rolls Royce was priced at www.cars.com because pricing information was not available without contacting a dealer at the official website. The Rolls Royce Phantom EWB included a 6.75 liter V12 engine with 8-speed automatic overdrive transmission and an illuminated, gold-plated, "spirit of ecstasy" hood ornament.
- ⁸⁸ The Ford Fusion was a 2015 SE FWD model with a 2.5 liter I-4 engine and 6-speed automatic transaxle based on prices at www.ford.com.
- ⁸⁹ For example, if the Ford Fusion were expected to have a functional life of 10 to 12 years, it is unlikely that the Rolls-Royce would endure for two centuries, or 25 times as long as suggested by the price differential.