

REDEEM YOUR SINS BY THE GIVING OF ALMS: Sin, Debt, and the “Treasury of Merit” in Early Jewish and Christian Tradition

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As scholars have long known, there is a dramatic shift in the Hebrew language during the Second Temple period, roughly 520 B.C. to 70 A.D.¹ The language of the Mishnah, the compilation of the Jewish oral law, for example, is so different from the Bible that most students of biblical Hebrew have a very difficult time making sense of it. Yet the vocabulary and idiom of this dialect are more important for understanding the imagery of the New Testament than those of biblical Hebrew. Why? The explanation is quite simple: Jesus was a Jew living in the Second Temple period who spoke the local language.

One area where the difference between biblical and Second Temple Hebrew is rather dramatic is that of sin. During the Second Temple period it became common to refer to the sins of an individual or a nation as the accrual of a debt.² This explains the diction of the Our Father, “forgive us our debts” (Matt. 6:12).³ The metaphor of sin as a debt is rarely attested in the bulk of the Hebrew Bible. But as soon as it became a commonplace to view a sin as a debt—and this took place early in the Second Temple period—it became natural to conceive of virtuous activity as a merit or credit.

This logical move was advanced significantly in rabbinic literature by the fact that the words for debt and credit (*ḥb* and *z kûl*) are logical antonyms. It should come as no surprise that the rabbis were fond of telling stories in which a person’s credits (*z k yôl*) were weighed against debits.⁴ It was as though the heavenly courts

1 I would like to thank the Lilly Endowment and the American Philosophical Society for providing the funding that made this article possible. Also special thanks are due to my graduate assistant, Brad Gregory, for his assistance with various components of the research.

2 See Gary A. Anderson, “From Israel’s Burden to Israel’s Debt: Towards a Theology of Sin in Biblical and Early Second Temple Sources,” in *Reworking the Bible: Apocryphal and Related Texts at Qumran*, ed. Esther G. Chazon, Devorah Dimant and Ruth Clements (Leiden: Brill, 2005) 1–30.

3 The prayer would have sounded odd in Greek because the forgiving of debts was not thought of as a religious image. This is probably why Luke omits the term debt in his version of the prayer, “forgive us our sins” (Luke 11:4). For a brief discussion of this problem see Joseph Fitzmyer, *The Gospel According to Luke X-XXIV*, Anchor Bible 28a (New York: Doubleday, 1985), 906.

4 Though the two words are standard in rabbinic Hebrew it is most likely the case that both came into Hebrew as loan words from Aramaic. The basic meaning of the verb *b* is “to lose either in battle, or in the courtroom.” Because a person who loses is generally obligated to pay (either a

were outfitted with a set of scales. When God needed to determine the future fate of a person, He would put the accumulated bonds of indebtedness in one pan of the scale and the credits in the other. In a rabbinic court of law, if the debits were heavier, then one would be required to make up the difference. For some crimes the offender would owe a sin-offering (*ayy b a '*)—that is, the sin offering would generate the currency needed to make good on the debt. For others a set of lashes might be owed (*ayy b makkôt*); for truly serious crimes the penalty was death (*ayy b mîâtâh*). These graded penalties served to raise sufficient currency so as to satisfy the debt owed. As the apostle Paul, himself a good Second Temple Jew, put it, “the wages of sin is death” (Rom. 6:23). For every sin there was a cost.

But the God of Israel was not always so exacting in his standard of justice. Rabbi Yose ben Hanina taught in the late first-century that when the scales of judgment were evenly balanced with bonds of debt on one side and acts of merit on the other, God would snatch away one of the bonds so that he could forgive the sinner.⁵ In a more striking midrashic narrative, Moses was able to avert the hand of God which was bent on destroying Israel after she venerated the Golden Calf by recalling the merits that had accrued to the Patriarchs (*z kûl abôt*), among which pride of place would go to Isaac’s willingness to offer himself as a sacrifice (Gen. 22).⁶ In his consent to being sacrificed, Isaac had done a work of supererogation that yielded an immeasurable outpouring of merit. And so it was altogether logical,

fine in the courtroom or tribute in the battlefield), the nominal form *ôb* identified the payment that was owed. The verb *zākāh*, on the other hand, means “to win.” It is a bit more difficult to see how this root produces a nominal form, merit or credit—and in Syriac it does not—but perhaps it is because the victor in battle can lay claim to the spoils while the winner in a court case is often entitled to claim damages. These spoils or damages become, in turn, the “credits” due the innocent or virtuous person.

- 5 See the tractate, *Peah*, 5a, in *The Jerusalem Talmud. First Order: Zeraim. Tractates Peah and Demay*, ed. Heinrich W. Guggenheimer (Berlin: De Gruyter, 2000).
- 6 Isaac’s own role in the sacrifice that Abraham is commanded to carry out is never highlighted in the Bible. However, rabbinic tradition transforms Isaac into a willing participant who consents to his father’s bidding. The importance of Isaac’s participation is a familiar subject in rabbinic literature. *Exodus Rabbah* (44:5), which dates to the eleventh or twelfth century, comments on Moses’ demand that God remember Abraham, Isaac, and Israel so as not to destroy the nation Israel after she worshipped the golden calf (Exod. 32:13). In this commentary we read: “Why are the three patriarchs here mentioned? Because, said the sages, Moses argued: (A) ‘If it is burning that they deserve, then remember, O Lord, Abraham who jeopardized his life in the fiery furnace in order to be burnt for thy name and let his burning cancel the burning of his children. (B) If it is decapitation that they deserve, then remember their father Isaac who stretched forth his neck on the altar ready to be slaughtered for thy name and let now his immolation cancel the immolation of his children. (C) And if it is banishment that they deserve, then remember their father Jacob who was banished from his father’s house to Haran. In summary, let all those acts [of the Patriarchs] now atone for their act [in making the calf]’; this is why he said: ‘remember Abraham, Isaac, and Israel.’” See generally, H. Freedman and Maurice Simon, *Midrash Rabbah*, 10 vols. (London: Soncino, 1939). For a full exposition of the merit of the patriarchs in rabbinic literature, see S. Schechter, *Aspects of Rabbinic Theology* (New York: Macmillan, 1909), 171–189, and Arthur Marmorstein, *The Doctrine of Merites in Old Rabbinic Literature* (New York, Ktav, 1968 [first published, 1920]).

the midrash reasoned, for Moses to ask God to draw from this “treasury of merits” so as to pay down the debt that had accrued to Israel’s account.⁷

Yet it is important to note that the linkage of debt and credit is not driven by the unique semantic situation (*ôb* and *z kât*) that obtains in rabbinic Hebrew or Aramaic. For in early Syriac Christianity a similar construal of debits and merits exists—even though Syriac lacks the noun *z kât* meaning “credit” or “merit.”⁸ This can be seen from the way in which St. Ephrem, in the fourth century, characterizes the victory won by Christ.

Blessed is [Christ] who endured, withstood, and triumphed
(*z kyâ'*);
his head is held high with its crown.
He is like a creditor (*m r awbâ'*)
who demands his payment with a bold voice.
He is not like me, too weak to fast, too weary for the vigil,
The first to succumb (*b*). My enemy is skillful.
When he overcomes me, he lets me rise
only to throw me down once more.
O Sea of Mercies, give me a handful of mercy,
so I can wipe out the note of my debt (*eš ar awb ty*).⁹

The picture drawn here is that of Christ’s encounter with Satan in the wilderness just after Jesus’ baptism. There he is tempted by Satan and emerges as the victor (*z kyâ'*). In Ephrem’s view, both his fast and his obedience in the face of temptation allow Christ to accrue enormous credit. He becomes, in Ephrem’s terms, a creditor, or more literally, “a possessor of a bond (*m r awbâ*),” who can boldly demand his wages. Ephrem, however, laments his own condition. Unlike Christ, he is so weak that he would be the first to succumb in such a test (*b*). His only hope is that Christ will have mercy on him so as to wipe out his bill of indebtedness (*eš ar awbaty*).¹⁰ Ephrem must rely on the merits that his redeemer has secured.

7 It should be noted that the “treasury of merits” was subject to considerable theological reflection and it was not the case that this treasury could be invoked by just anyone at anytime. Nor were the merits inexhaustible. Some rabbis, in fact, rejected the value of the treasury altogether and put the full onus of moral responsibility on the individual. Others argued that the treasury had been exhausted by Israel’s past sins and now Israel was dependent solely on the covenantal fealty of God alone. For details on this see the discussion in Shechter, *Aspects of Rabbinic Theology*, 171–89.

8 It should be noted that Syriac does possess the two roots *b* and *zkâ*, but in this dialect of Aramaic they mean: “to lose,” and hence “to owe,” and “to win” respectively.

9 For the Syriac text, see Edmund Beck, ed., *Des Heiligen Ephraem des Syrers. Hymnen de Ieiunio* [The Holy Ephrem of Syria. Hymns on Fasting] *Corpus Scriptorum Christianorum Orientalium* 246 (Louvain: Secrétariat du Corpus SCO, 1964).

10 For the source of this idea, see Col. 2:14.

The parallels to rabbinic Judaism are patent. As Isaac's self-sacrifice generates a credit upon which Israel can subsequently draw, so Ephrem prays that he might benefit from the victory of Christ who, as possessor of a bond, can demand his wages and distribute them as he pleases. The underlying concept of a "treasury of merits" is deeply embedded in the language and culture of Second Temple Judaism and two of its natural heirs, rabbinic Judaism and early Christianity.

But here I get a little ahead of myself. I would like to begin my account of the role of merits in the Old Testament itself. For already in the book of Daniel we can see the first fruits of an idea that will come to full harvest in latter rabbinic and Christian thought. Indeed, much of the structure of how both Jews and Christians will understand the process of forgiving sins will follow from what we shall find in the book of Daniel.

King Nebuchadnezzar's "Debt"

In the fourth chapter of the Book of Daniel, King Nebuchadnezzar has a terrifying dream and summons Daniel to his court to lay bare its meaning. The dream consists of two parts. At first, the king sees a tree of great stature whose top literally reaches the heavens. Underneath its vast foliage, the animals of the field congregate to enjoy its shade and to consume its abundant fruit. Then the scene changes abruptly as an angel descends from heaven and orders that the tree be cut down, its foliage stripped and its fruit scattered. The stump, however, is to be left in the ground. The curious image of the tree transforms itself into the person of the king.

But leave the stump with its roots in the ground.
 In fetters of iron and bronze
 In the grass of the field,
 Let him [Nebuchadnezzar] be drenched with the dew of
 heaven
 And share earth's verdure with the beasts.
 Let his mind be altered from that of a man
 And let him be given the mind of a beast
 And let seven seasons pass over him. (4:15–16)¹¹

The dream concludes with the observation that this sentence has been decreed by the angelic host so that all creatures shall come to know that it is God Most High who "is sovereign over the realm of man and he gives it to whom he wishes; and he may set over it even the lowest of men" (v. 17).

¹¹ Translations from the Hebrew Bible are from the Jewish Publication Society version (JPS), unless otherwise indicated. Verse references, however, follow the Revised Standard Version (RSV).

Daniel realizes the ominous future this dream portends and hesitates to reveal its obvious meaning. But Nebuchadnezzar presses him, so Daniel must declare that it is the king himself who is the gigantic tree that will be cut down and stripped of foliage and fruit. Because of the king's arrogance, he will be reduced to a near animal state until he comes to know that his grandeur comes solely from God.

There is a certain family resemblance between the king's dream and those of Pharaoh in the book of Genesis (Gen. 41:1–24). Both dreams portend a terrible future (seven consecutive years of severe famine; eviction from the throne) and both dreams require a righteous Israelite (Joseph; Daniel) to interpret them. But Pharaoh's dreams curiously occurred as a pair. In one dream he saw seven gaunt and sickly cows emerge from the Nile and consume seven sleek and fat ones (Gen. 41:2–4). In a second dream, he saw seven thin ears of grain blighted by the hot east wind swallow up seven ripe and plumb ears (41:5–7). Each dream foretold a terrible famine, Joseph concluded. The fact that Pharaoh had two dreams with the same meaning meant that "the matter had been [firmly] determined by God, and that God will soon carry it out" (Gen. 41:32).

Yet Nebuchadnezzar, unlike Pharaoh, had just one dream. This led Daniel to conclude that this dream could not possess the same degree of certainty as to its fulfillment. In other words, there must be a way to avert or at least ameliorate what was coming. So Daniel concludes his interpretation of the dream with a short piece of advice. "Therefore, O King, may my advice be acceptable to you: Redeem your sins by almsgiving (*idqâ*) and your iniquities by generosity to the poor (*mi an 'n yîn*); then your serenity may be extended" (Dan. 4:27).¹²

Let us pause for a moment to consider the theological logic that informs the thinking of our Biblical prophet. First of all, it is important to see that Daniel's advice to the king to redeem himself through almsgiving accords nicely with the debt imagery that we have been tracing. King Nebuchadnezzar is treated as though his sins have put him in terrible arrears. In order to be forgiven he must redeem himself by purchasing his way out of debt.¹³ The Aramaic verb for "redeem" is *praq*.¹⁴ This is the term that normally translates the Hebrew verb *ga' l* when it refers to redeeming a person who has been reduced to slavery by his creditors.

12 The translation is my own. The conventional translations vary considerably for reasons that will become clear below.

13 Compare the Mekhilta of Rabbi Ishmael, a third or fourth century commentary, on Exod. 21:30. Ishmael says: "Come and see how merciful he by whose word the world came into being is to flesh and blood. For a man can redeem himself from the heavenly judgment by paying money, as it is said . . . 'therefore, O king, may my advice be acceptable to you: Redeem your sins by almsgiving' (Dan. 4:24)." For the text, see Jacob Lauterbach, *Mekilta de-Rabbi Ishmael*, 3 vols. (Philadelphia: Jewish Publication Society, 1935) 3:86–87.

14 Some would translate the term "to break off." Originally the term meant "to untie, dismantle" or even "to take apart." The term was often used to describe the action of removing a yoke from an animal or a slave. From there it assumed the secondary sense of "to redeem," since redemption

In Leviticus 25, a chapter that dedicates a considerable amount of space to the topic of debt slavery, we encounter a situation that is analogous to that of King Nebuchadnezzar.

If a resident alien among you has prospered and your kinsman, being in financial hardship, comes under his authority . . . he shall retain his right to be redeemed even after he has been sold (into slavery). One of his kinsmen shall *redeem* him . . . or, if he prospers, he may redeem himself.¹⁵ (Lev. 25:47–49)

In the original Hebrew, each of the words for redeem has been rendered by the root *ga' l*. All the Aramaic translations use the root *praq*—the same root used in the text from Daniel.¹⁶ In Levitical law, when a family member falls into terrible debt and is sold into slavery,¹⁷ one of two things can happen. A family member can intervene and redeem him (*ga' l, praq*) or pay off his debt. Alternately, the debtor himself, should he prosper and raise the necessary funds, can redeem himself. If we understand King Nebuchadnezzar's plight according to the analogy of Leviticus 25, we would say that his sins have left him in considerable arrears. As Israel was once sold into slavery in Babylon,¹⁸ Nebuchadnezzar is about to be sold as a slave so that he can begin repaying his debt through the currency of bodily suffering. But as in the case of the Israelite debt-slave, he can purchase his way out of this state if his fortune changes and he prospers.

How is Nebuchadnezzar supposed to raise the currency that will allow him to buy his way out of this predicament? Daniel's advice is that he redeem his sins by almsgiving. This verse is something of a watershed in the history of biblical thought because here, for the first time, we have a clear and unambiguous reference to almsgiving as a penitential act. Precisely because of Daniel's seemingly high valu-

of a slave is the removal of a type of "yoke" that binds him to his master. Because of the financial imagery of giving alms, it seems wisest to assume that *praq* is to be translated "redeem."

15 I have altered the JPS translation for clarity.

16 In the Septuagint translation one finds a variant of the Greek word *lytrōsis*, which means "redemption" or "ransom price."

17 Note that the person here is not technically a slave according to the theology of Leviticus. But for our purposes this fine point is not significant. On this problem, see the discussion of Jacob Milgrom, *Leviticus 23–27*, Anchor Bible 3B (New York: Doubleday, 2000), 2212–2241.

18 In Isaiah 40:2, we read that Jerusalem can now be consoled because "her term of service (as a debt-slave) is over, her iniquity has been paid off." On the translation of this verse, see Anderson, "From Israel's Burden to Israel's Debt," 19–24). In Isaiah 50:1, Israel is described as not being sold into slavery by God, but having sold herself through her iniquities: "And which of my creditors was it to whom I sold you off? You were only sold off for your sins." The subject of Israel as a debt-slave in Isaiah has been discussed by K. Baltzer, "Liberation from Debt Slavery After the Exile in Second Isaiah and Nehemiah," in *Ancient Israelite Religion: Essays in Honor of Frank Moore Cross*, eds. Patrick D. Miller, Jr., Paul D. Hanson, S. Dean McBride (Philadelphia: Fortress, 1987).

ation on a human work, this verse became a veritable battleground in the wake of the Reformation.¹⁹ In rabbinic Judaism and early Christianity, Daniel's advice will become a commonplace. Repentance without the giving of alms, in some sources, is unimaginable.²⁰ There is no question that somehow the act of giving goods to the poor allows one to raise a form of "spiritual currency" that will alleviate the debt of sin. There is a considerable paradox here: the act of giving away money allows one to turn a considerable profit. For the time being, we must suspend answering how this might work. There is another question that we must tackle first. How can it be that the term we have translated as "almsgiving" (Aramaic *idqâ*, a cognate of Hebrew *d qâh*) once meant "righteousness"?

Justice, Judgment, and the Jubilee

It is somewhat surprising that the word for righteousness would come to be the standard designation for almsgiving. Righteousness, after all, is a term that conveys the sense of a just and equitable distribution of goods. And justice is usually considered blind; it is not a respecter of persons, be they rich or poor. The Bible itself gives elegant testimony to this fact: "Don't act iniquitously when you render judgment; don't show preference toward the poor or undue honor toward the well to do" (Lev. 19:15).²¹ So how could the term *d qâh* come to mark an act of gracious benevolence toward the poor?

To answer this conundrum, we must turn to the cultural world of the ancient Near East. As scholars have long noted, it was not uncommon for a Mesopotamian king to declare a period of "liberation" when he ascended the throne.²² This proclamation of liberation entailed the lifting of the obligation to repay one's debts. The political purpose of such a move is simple to understand. By lifting the obliga-

19 As James A. Montgomery notes, this startling formula has been a *locus classicus* between Catholic and Protestant interpreters over the centuries. He quotes the tart conclusion of Matthew Pole in 1694: "Pontificii ex hoc loco satisfactiones suas et merita colligunt." We can loosely translate: "The papists gather from this verse their notions of satisfaction and merits." See Montgomery, *A Critical and Exegetical Commentary on the Book of Daniel*, International Critical Commentary 24 (Edinburgh: T & T Clark, 1927), 238. The wealth of textual material on this verse that the debates of the sixteenth century spawned is immeasurably vast and merits a study in its own right.

20 For many early Christian writers almsgiving was the single most important means for taking care of sins that occurred after one's baptism. A classic exposition of the matter can be found in Cyprian's "Works and Almsgiving," written in the third century. For the text, see *Saint Cyprian: Treatises*, ed. and trans. Roy J. Deferrari, Fathers of the Church 36 (Washington, D.C.: Catholic University of America, 1958), 225–256. See also the discussion in Roman Garrison, *Redemptive Almsgiving in Early Christianity*, Journal for the Study of the New Testament Supplement Series 77 (Sheffield: JSOT Press, 1993).

21 The translation is my own.

22 There is a vast literature on this subject, but the best discussion of it and its implications for the Bible remains that of Moshe Weinfeld, *Social Justice in Ancient Israel and the Ancient Near East* (Minneapolis: Fortress, 1995).

tion to repay an onerous debt, the king sought to rectify extreme disparities that existed between the rich and the poor that would, in time, threaten the stability of the kingdom. This act of generosity on the part of the crown was termed “the establishment of release.”²³

And it cannot be accidental that the Akkadian term for release, *dur rum*, has an almost exact Hebrew cognate, *d rôr*. For no doubt Israelite culture experienced a similar set of problems with disparities between the rich and the poor. In the Bible, however, it was not the human king who declared a year of release but God himself. Rather, every forty-nine years, the Israelites were commanded to inaugurate a Jubilee year by means of a trumpet blast on the Day of Atonement.²⁴ On that day a “release” or *d rôr* (Lev 25:10) was proclaimed and every Israelite who had lost his land due to personal debt was freed from the obligation to repay and allowed to return to his ancestral patrimony. Because God was the owner of all the land (“But the land must not be sold beyond reclaim, for the land is mine; you are but strangers resident with me.” [Lev. 25:23]), it was fully within his prerogative to redistribute it according to his will.

For our purposes, it is important to note that this edict of liberation—which was an extraordinary boon to the poor and underprivileged—was also termed in Akkadian “the establishment of righteousness” (*mîšaram šak num*; compare the Hebrew cognate *mîšôr/mêšar*²⁵). Righteousness does not mean a blind application of equity toward all, but rather the specific act of redressing economic injustice. For this reason Isaiah 11:4, a text about the coming of an ideal Davidic ruler, links the justice of the king with his compassion for the poor: “Thus he shall judge the poor with equity (*b - edeq*); And decide with justice (*b - mîšôr*) for the lowly of the land.”

As Weinfeld documents at considerable length, it is difficult to understand the prophetic pleas that Israel’s ruling elites act justly without recourse to this larger concern of restoring equity to the poor and marginalized. From this perspective, then, we can understand why the root *d qâh* acquired the secondary meaning of “acting charitably toward the poor.” For just as a king might demonstrate his righteousness by releasing the poor from debt, so the ordinary citizen could do his part

23 See “*Anduraru*,” in *The Assyrian Dictionary*, vol. 1, pt. 2 (Chicago: University of Chicago Oriental Institute, 1968) 115–117.

24 On the Jubilee year and the early history of its interpretation, see John S. Bergsma, *The Jubilee from Leviticus to Qumran: A History of Interpretation*, Supplements to Vetus Testamentum 115 (Leiden: Brill, 2007).

25 In the Bible *mîšôr/mêšar* often stands in parallel to *edeq/ d qâh*. As an example, note Psalm 9:8–9, “It is [the Lord] who judges the world with righteousness (*edeq*), / Rules the peoples with equity (*mêšarim*). The Lord is a haven for the oppressed, / A haven in times of trouble.” In these verses, righteousness and equity are singled out as divine qualities that have a special concern for the rights of the poor.

through more personal acts of benevolence. Such acts of “liberation” on the part of a private citizen were appropriately termed *d qâh*, “[deeds of] righteousness.”

Giving to the Poor, Loaning to the Lord

For a long while, however, many interpreters were not convinced that *idqâ* in Daniel 4:27 meant “almsgiving.” Although there can be no question that the word developed this meaning in rabbinic literature, what proof is there that it already had this meaning in Daniel? One argument in its favor is the Greek translation of Daniel, which renders *idqâ* with *ele mosynas*, the normal Greek rendering for “almsgiving.”²⁶ Indeed, as Jan Joosten has shown, the Septuagint was aware of the rabbinic meaning of both *d qâh* and *esed* as acts of mercy toward the poor.²⁷ The Dead Sea Scrolls also provide confirmation that the root *dq* could mean almsgiving in this period.²⁸ Yet one might still wish to claim that though the possibility of rendering *idqâ* as “almsgiving” was a very real one, the author of Daniel was innocent of such a usage. To rebut this position, let us turn to Franz Rosenthal’s landmark article on the problem.²⁹ As he noted, the key to translating this verse properly was noting its parallelistic structure. The command to “redeem your sins through *idqâ*” was balanced by the phrase “and be generous to the poor.” Given that *idqâ* can mean almsgiving, the parallelistic structure of Daniel 4:27 would appear to require it.

Let us pause for a moment on the phrase “be generous to the poor (*mi an ‘n yîn*).” Like *d qâh*, the root *nn* originally has a quite general sense. It usually means “to show favor” or “be generous,” and is not regularly associated with a

26 Indeed, it is a curious accident that the English word “alms” is nothing other than a corruption of the Greek term *eleēmosynē*.

27 “*esed* ‘bienveillance’ et *eleos* ‘pitié’: réflexions sur une équivalence lexicale dans la Septante,” [Hesed “Benevolence” and Eleos “Pity”: Reflections on a Lexical Equivalence in the Septuagint,”] in “*Car c’est l’amour qui me plaît, non le sacrifice. . .*: recherches sur Osée 6:6 et son interprétation juive et chrétienne [“For it is Love That I Desire, Not Sacrifice. . .”: Research on Hosea 6:6 and its Interpretation in Judaism and Christianity], ed. Eberhard Bons, Supplements to the Journal for the Study of Judaism 88 (Leiden: Brill, 2004), 25–42.

28 See the collection of proverbs known as 4Q424 or 4QWisd, Fragment 3:7–10 of which reads: “A man of means is zealous for the law—he is a prosecutor of all those who shift boundaries. A merciful and gracious man gives alms (*d qâh*) to the poor—he is concerned about all who lack monetary capital.” Though the original edition (prepared by S. Tanzer in *Qumran Cave 4: Cryptic Texts and Miscellanea Part 1*, Discoveries in the Judaean Desert 36 [Oxford: Clarendon Press, 2000], 342), testifies to the reading, *d qâh*, I am dependent on Elisha Qimron’s new readings (*The Hebrew of the Dead Sea Scrolls*, Harvard Semitic Studies 29 [Atlanta: Scholar’s Press, 1986]) for the rest of the line. Also note that the word occurs in the Qumran fragments of the book of Tobit (4Q200, 2:9 – [*lba- ‘] tek d qâh imâh ôvâh*, “through your giving of alms, there will be a good treasure”). For the text, see *The Dead Sea Scrolls Translated: The Qumran Texts in English*, Florentino García Martínez (Leiden: Brill, 1994). For a discussion of these lines see Joseph A. Fitzmyer, *Tobit*, Commentaries on Early Jewish Literature (Berlin: Walter de Gruyter, 2003), 171.

29 “*d qâh*, Charity,” *Hebrew Union College Annual* 23 (1950/51): 411–430.

specific act of generosity to the poor. However, it struck Rosenthal as significant that twice in the Psalms we find this root used in exactly this sense:

The wicked man borrows and does not repay;
The righteous give generously (*ônen w -nôten*). (Ps. 37:21)

[The righteous person] is gracious (*anûn*), compassionate, and
beneficent;
all goes well with he who lends generously (*ônen û-malveh*).
(Ps. 112:4–5)

In these two texts there can be no question that the verbal phrase *ônen w -nôten* means “to give generously.”³⁰ The most likely recipients of such largesse would be disadvantaged persons in need of charity.

Yet these two examples, as Avi Hurvitz has noted, are just the tip of the iceberg.³¹ They indicate the development of a more limited and technical usage of the root *nn* that varies from the conventional meaning of the term. Strikingly, this special meaning is limited to two wisdom psalms and four wisdom-teachings in the Book of Proverbs. Issac Seeligmann had long ago noted the concern wisdom literature takes in non-interest bearing loans to the poor.³² There are eight such texts, four each from Psalms and Proverbs. Let’s begin with a discussion of the texts from Proverbs.

He who despises his fellow commits a sin;
But happy is the one who gives generously to the poor.
(Prov. 14:21)

30 Seeligmann has astutely observed that the verb *nôtên* frequently has the technical sense of “to issue a loan” (see Deut. 15:7–11, especially the use of the verb *natân* in v. 10). In that case, the verse from Psalms would be telling us that the righteous are quick and generous in their loans to the poor—loans which they may not be able to collect upon. See Seeligmann, “Darlehen, Bürgschaft und Zins in Recht und Gedankenwelt der Hebräischen Bibel” [Lending on Credit, Surety, and Interest in the Law and Thought of the Hebrew Bible], in *Gesammelte Studien zur Hebräischen Bibel* [Collected Studies in the Hebrew Bible], ed. I. Seeligmann, I. Leo, R. Smend, and E. Blum, *Forschungen zum Alten Testament* 41 (Tübingen: Mohr Siebeck, 2004), 319–48.

31 “Reshitam Ha-Miqra’it shel Munahim Talmudiyyim— Le-Toledot Tsemihato shel Musag Ha-’Sedaqâh,” [The Biblical Roots of Talmudic Terminology - The Origins of the Concept of Sedaqâh – Charity] in *Mehqarim be-Lashon* 2–3 (Jerusalem: Center for Jewish Studies, 1987), 155–160.

32 He writes (“Darlehen, Bürgschaft und Zins,” 319): “Eine besondere Bedeutung für Einsichten in die gesellschaftlichen Verhältnisse in Israel kommt den volkstümlichen Sentenzen zu, die uns in den Proverbien erhalten sind. Dies gilt auch für einige Psalmen, insbesondere die Weisheitspsalmen.” [“Special insight into social conditions in Israel can be found in the popular aphorisms handed on to us in Proverbs. This is true, too, with some psalms, especially the sapiential psalms.”]

He who withholds what is due to the poor affronts his maker;
He who is *generous* to the poor honors him. (Prov. 14:31)

He who is *generous* to the downtrodden (*ôn n dal*) makes a
loan to the LORD; He will repay him his due. (Prov. 19:17)

He who increases his wealth by loans at a discount or interest
amasses it for one who is *generous* to the poor. (Prov. 28:8)

In each of these texts the phrase “to be generous to the poor” means providing them with material goods. Proverbs 14:31 and 19:17 make the somewhat startling point that the poor person can be a direct conduit to God. In Proverbs 14:3 giving a gift to the poor is akin to honoring God.³³ Most striking is Proverbs 19:17 which declares that a donation to the poor is like “making a loan to God.” In the fourth-century Babylonian Talmud, Rabbi Yohanan expresses his shock at its theological implications: “Had it not been written in scripture, it would have been impossible to say it! It is as though the borrower becomes a slave to the one who offers the loan (Prov. 22:7).”³⁴ The Peshitta, the third-century Syriac version of the Bible, does Rabbi Yohanan one better and drops the idea completely through an intentional mistranslation.³⁵

In any event the point is clear: what one does toward the poor registers directly with God. It is as though the poor person was some sort of ancient automatic teller machine through which one could make a deposit directly to one’s heavenly account. Just as an altar was a direct conduit of sacrifices to the heavenly realm, so the hand of the impoverished soul seeking charity.

33 In the Bible the act of honoring God is frequently conjoined with the delivery of some specific gift such as an oblation or sacrifice. “To honor” someone entailed some sort of external display. (For this, see Num. 22:17 [compare, 22:37] where the king Balak promises to honor Balaam for his services, by which he means that he will pay him handsomely.) It is altogether appropriate, then, that the act of honoring God in this proverb is fulfilled by being generous to the poor. A charitable gift stands in the place of a sacrificial offering.

34 See the tractate *Baba Bathra*, 10a, in *New Edition of the Babylonian Talmud*, ed. Michael L. Rodkinson, vols. 13–14 (New York: New Amsterdam, 1896–1903).

35 The Syriac reads: “He who accompanies [*metlawwe*—same root as the Hebrew term for loaning but a different meaning] the Lord shows mercy on the poor, he will be repaid according to his deeds.” But the concept of making a loan to God was not unknown in the Syriac tradition. This wisdom teaching from Proverbs, though slightly reworked, found its way into the Peshitta version of Sirach. “Give to God as he gives to you with a good eye and a large hand; for he who gives to the poor, lends to God; for who is a repayer if not he? For he is God who repays and he will repay you ten thousand times the thousand” (35:10–11). And strikingly, one Hebrew manuscript of Sirach includes similar wording in the same location in a marginal note. See Pancratius Beentjes, *The Book of Ben Sira in Hebrew: A Text Edition of All Extant Hebrew Manuscripts and a Synopsis of All Parallel Hebrew Ben Sira Texts* (Leiden: Brill, 1997), 61.

The texts from the Book of Psalms strike a similar note. For instance, in Psalms 37:21 and 112:4–5, quoted above, *nn* also refers to a gracious gift to the needy. We note two further examples:

[The righteous man] is a *generous* lender
and his children are held blessed. (Ps. 37:26)

May no one show him mercy;
May none be *generous* to his orphans. (Ps. 109:12)

It is striking that in all eight of the texts we have read, the object of generosity is not humankind in general but the poor, the downtrodden, and orphans. This certainly proves that these texts are not talking about the display of a general, congenial disposition; the matter on the table is providing material support for the poor.

Righteousness and Deliverance from Death

If it is the case that a select group of late wisdom Psalms and the book of Proverbs uses the root *nn* to mark specific acts of generosity to the poor, then we might wish to examine whether or not the same would be true for the root *dq* in these texts. Our suspicions are confirmed. In both Psalms 37:21, 26 and 112:4–5, it is precisely the righteous one (*addîq*) who is described as being generous (*hôn n*) with his wealth toward the downtrodden. In these psalms, the root *dq* is linked with *nn* just as we saw in Daniel. And in the very same group of Proverbs the noun *d qâh* is used in parallel to expressions about financial capital, as though *d qâh* referred to a way of handling one's monetary resources. Consider, for example, these very similar maxims in the book of Proverbs:

The treasures of the wicked are of no avail,
But *d qâh* saves from death.³⁶ (Prov. 10:2)

Financial capital is of no avail on the day of wrath,
But *d qâh* saves from death (Prov. 11:4)

Both of these sayings contrast the way in which the wicked acquire goods with the way of the righteous. The point here is that wealth which is often accumulated as a hedge against the future will have no value if it is improperly valued. Jesus depicted the dangers this proverb has in mind quite well.

Then [Jesus] told them a parable. "The land of a rich man produced abundantly. And he thought to himself, 'What should I do, for I have no place to store my crops?' Then he said, 'I will do

36 I have altered the JPS translation here for clarity.

this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, *Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.* But God said to him, 'You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?' So it is with those who store up treasures for themselves but are not rich toward God." (Luke 12:16-21)³⁷

Jesus is not critical in the least of how this man has acquired his wealth. For all we know, he may have been the most moral farmer in town. The subject of his critique has to do with the man's confidence that such a treasury will deliver him in a day of distress (see Luke 12:19, in particular).

But what does our proverb mean when it says that righteousness will save from death? It seems highly unlikely that our proverb is referring to the general behavior of a person. Proverbs are not in the habit of trading in vague banalities. More likely is the supposition that our author wants to contrast a righteous attitude toward the accumulation of wealth with a wicked one. It would seem that wickedness is defined not so much by how one acquires the wealth but by what one expects from it. Why else would the proverb use the term *treasuries*? This word choice suggests the activity of hoarding one's money. So whatever would be the opposite of hoarding is most likely the type of righteousness that delivers from death. One possibility is that righteousness refers to the proper distribution of wealth. As we shall see, this was the way most readers of the Second Temple period interpreted this verse.

Good Treasure Against the Day of Necessity

At the conclusion of my discussion of Daniel 4, I posed the question as to how almsgiving could repay one's debt. In order to get a handle on this let us turn to the book of Tobit, a book that was a rough contemporary to that of Daniel.³⁸ In chapter four, Tobit gives what he believes is his last address to his son prior to his imminent death. In this context, he boils down the large corpus of Torah instruction that would have been at his fingertips to three main categories: tending to one's parents, giving alms, and selecting a proper wife. In terms of the larger structure of the book there can be no question that pride of place falls upon the command to give alms. And in regard to that theme, Tobit has this to say:

³⁷ Emphasis supplied. New Testament translations are from the New Revised Standard Version (NRSV).

³⁸ This book is difficult to place in terms of date and provenance but I incline toward the view of those who date it to the third century and place it in Mesopotamia. Since we have fragments of the book in both Hebrew and Aramaic from Qumran we know it cannot be any younger than the mid-first century B.C.

Remember the LORD our God all your days, my son, and refuse to sin or to transgress his commandments. Live uprightly all the days of your life, and do not walk in the ways of wrongdoing. For if you do what is true, your ways will prosper through your deeds. Give alms from your possessions to all who live uprightly, and do not let your eye begrudge the gift when you make it. Do not turn your face away from any poor man, and the face of God will not be turned away from you. If you have many possessions, make your gift from them in proportion; if few, do not be afraid to give according to the little you have. So you will be laying up a good treasure for yourself against the day of necessity. For almsgiving delivers from death and keeps you from entering the darkness; and for all who practice it, almsgiving is an excellent offering in the presence of the Most High.³⁹ (4:5–11)

There are many important ideas about almsgiving in this text but what concerns us are the final three sentences (vv. 9–11). Having urged his son to give alms in proportion to what wealth he has, Tobias declares that by doing so he will “be laying up good treasure for [him]self against the day of necessity. For almsgiving delivers from death and keeps [one] from entering the darkness.” Clearly the clause, “almsgiving delivers from death” is a verbatim citation of the second half of Proverbs 10:2 and 11:4. But I would claim that the reference to a “good treasure” in Tobit also derives from our two proverbs. Because the words for the wicked and the righteous are frequently paired terms in the Bible, one could expect that the treasures of the wicked would be counterbalanced by the treasures of the righteous. And since it is in the very nature of good poetry to be elliptical, an astute reader of the Bible in the Second Temple period could gloss both of our proverbs in the following manner,

The treasures of the wicked provide no benefit,
but the treasures gained by almsgiving save from death.
Financial capital provides no benefit on the day of wrath,
But the capital gained by almsgiving saves from death.

If we fill out the logic of our poetic couplet in this fashion, we arrive at our text in Tobit. What the author of Tobit has done is to interweave these two proverbs to get his own unique formulation: “One should store up a good treasure [in heaven by giving alms] against a day of wrath. For [it is] almsgiving [that] delivers one from death [and not hoarding one’s money].”

Let us step back for a second and see where all of this had led us. The book of Tobit, I would contend, provides us with an important puzzle piece for my larger argument. In the book of Daniel we are told that King Nebuchadnezzar is likened

39 The translation of Deuterocanonical texts is that of the NRSV.

to a debt-slave who must redeem himself. What we did not learn from Daniel is why the money one gives to the poor can be used to pay down a debt that has accrued in heaven. According to Tobit, one of the surprising features of giving alms is that it directly funds a treasury in heaven. For Tobit, this treasury will be needed to save the family from future trials. In the book of Daniel, the treasury is needed to clear King Nebuchadnezzar's account of the sins he has accrued.

But before closing this section of my argument, I would like to consider a few other texts that address the linkage between a gift to the poor and a treasury in heaven. In the gospels one thinks of Jesus' teaching: "Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasure in heaven" (Matt. 6:19–20). And there is also the story of the rich young man who desires eternal life. In response to his question as to what he must do, Jesus advises him to give his riches to the poor so as to acquire a treasury in heaven (Matt. 19:16–30 and parallels). But Jesus' teaching on the security of a heavenly treasury was already anticipated by an earlier Jewish sage, Ben Sira, writing in the late second century B.C.

Help a poor man for the commandment's sake,
and because of his need do not send him away empty.
Lose your silver for the sake of a brother or a friend,
and do not let it rust under a stone and be lost.
Lay up your treasure according to the commandments of the
Most High,
and it will profit you more than gold.
Store up almsgiving in your treasury,
and it will rescue you from all affliction;
more than a mighty shield and more than a heavy spear,
it will fight on your behalf against your enemy. (Sir. 29:9–13)

Ben Sira anticipates the teaching of Jesus by advising his pupils not to let their silver come to ruin; rather they should lay up a proper treasure in heaven. But Ben Sira also acknowledges the teaching of Tobit when he declares that such a treasury will rescue from affliction better than any weapon made for battle.

Both the instruction of Jesus of Nazareth and Ben Sira imply that coins put in the hands of a poor person do double duty. They help to alleviate the pain of poverty but they are also directly transferred to the heavenly realm to the benefit of the donor. This double benefit is neatly summed up in a much later rabbinic teaching of the fourth century A.D.

Rabbi Ze'ira observed: Even the ordinary conversation of the people of the Land of Israel is a matter of Torah. How might this be? A [poor] person on occasion will say to his neighbor:

“*z kî bî*,” or “*izdakkî bî*,” by which he means: “acquire a merit for yourself through me.”⁴⁰

This is a remarkable text for a couple of reasons. First of all, we see that the act of giving alms to a needy person is thought to be tantamount to depositing money directly in a heavenly treasury. Mere mammon becomes a heavenly merit (*z kûṭ*; also recall Sirach 29:10–11—“lose your silver for a friend . . . and lay up your treasure [in heaven]”). But secondly, the saying is significant for it shows how deeply into the popular imagination this notion of heavenly merits has penetrated.⁴¹ This is not simply a learned trope that circulated among the sages; it was the idiom of casual conversation on the streets of fourth century Israel. And no doubt this colloquial expression—precisely because it was an accepted commonplace—must have been much older than its occurrence in this particular text. Indeed, I would argue that the same sort of logic that informed the semantic development of the verb *z kâh* also informed the logic of Daniel’s advice to King Nebuchadnezzar. Almsgiving funds a treasury in heaven.

Alms and Sacrifice

But there is one more line that is worth attending to in Tobit’s speech. At the very close of this unit Tobit adds: “almsgiving is a good gift in the sight of the Most High for all who give it.” To call almsgiving a gift in the sight of God calls to mind an offering or sacrifice that one might bring to the Temple. Indeed, the Greek term *doron* regularly translates the Hebrew term for a donation to the altar, *qrbn*. And the reason one brings a *qrbn*, according to the book of Leviticus, is to put it on the altar in the presence of God. In other words, Tobit is suggesting that placing coins in the hand of a beggar is like putting a sacrifice on the altar—for both the hand and the altar provide direct access to God.

Ben Sira sheds ample light on this. In one section of his work, he considers a theme that is dear to the wisdom tradition—the fear of, or perhaps better, reverence for the Lord. Of course, one of the most exemplary ways of displaying such reverence is by means of a gift.

With all your soul fear the LORD, and honor his priests.
With all your might love your Maker, and do not forsake his
ministers.

Fear the LORD and honor the priest, and give him his portion,
as is commanded you: the first fruits, the guilt offering,

40 *Leviticus Rabbah*, 34:7, in H. Freedman and Maurice Simon. *Midrash Rabbah*, vol. 2 (London: Soncino, 1939).

41 So Shlomo Nach, Talmud Department, Hebrew University, private communication.

the gift of the shoulders, the sacrifice of sanctification, and
the first fruits of the holy things.

Stretch forth your hand to the poor, so that your blessing may
be complete.

Give graciously to all the living, and withhold not kindness
from the dead.

Do not fail those who weep, but mourn with those who mourn.
Do not shrink from visiting a sick man, because for such deeds
you will be loved.

In all you do, remember the end of your life, and then you will
never sin. (Sir. 7:29–36)

This important text juxtaposes two different classes of people through which one can demonstrate one's reverence for God: the priests and the poor. Fearing the LORD means both honoring the priest—that is providing the priest with the requisite temple donations—and stretching out one's hand to the poor. Only with priest and poor in view can one's blessing be complete.⁴²

The comparison of almsgiving to an offering is met frequently in the Book of Ben Sira. Clearly, it is rather basic to his religious worldview. For example in Sirach 35:1–2 it is stated that,

He who keeps the law makes many offerings;
he who heeds the commandments sacrifices a peace offering.⁴³
He who returns a kindness offers fine flour,
and he who gives alms sacrifices a thank offering.

42 This idea is also present in the book of Tobit if one attends carefully to its opening chapter. The book opens with a reference to Tobit's many acts of charity that he performed over the course of his life (1:4). And as soon as Tobit arrives in Mesopotamia, we see him acting on this principle (1:16). Sandwiched in between is an account of Tobit's religious fervor while he resides in the land of Israel. There he is distinguished by his alacrity and zeal to bring sacrifices to the Temple (1:5–9). The point seems to be that almsgiving in the diaspora replaces revenue for the Temple in Israel. His acts of charity are done against the backdrop of a less than obedient set of Jewish peers. His neighbors mock him for tending to Israel's dead (2:9), and eventually his wife does as well (2:14). His devotion to the Temple also sets him apart from his neighbors ("I alone went often to Jerusalem for the festivals." 1:6). The point seems clear: what the sacrifices signified in the land of Israel has now been assumed by almsgiving and other acts of charity.

43 Strikingly this text has set in parallelism the act of keeping the commandments and the giving of alms. I shall return to this theme in a future article. For now, one may wish to note that the term *ham-mi wāh* in rabbinic Hebrew or *mi w tā* in Aramaic normally means "the commandment." It can be a shorthand expression for "almsgiving." In other words, almsgiving is the commandment. And accordingly, Tosephta Peah 4:19 [See the translation of Roger Brooks in Jacob Neusner, *The Tosephta* (Peabody, MA: Hendrickson Pub., 2002), 75.] will declare that the giving of alms is equal to all the other commandments in the Torah.

It is worth noting that a thank-offering is simply a special type of peace-offering and that fine flour, because it is the most inexpensive of the sacrificial objects one can bring, is something that can be brought *many* times. Ben Sira's famous exhortation to honor father and mother, concludes with these words,

For kindness to a father will not be forgotten,
and against your sins it will be credited⁴⁴ to you;
in the day of your affliction it will be remembered in your favor;
as frost in fair weather, your sins will melt away. (Sir. 3:14-15)

This text is very close to the theological world of Daniel 4 for here we learn that acting charitably toward one's father can serve in place of a sin offering. As in Tobit, this kindness will not be forgotten but will be remembered to one's favor on a day of affliction.

Redemptive Giving

I think we have arrived at one of the more important reasons that Daniel advises King Nebuchadnezzar to redeem his sins through almsgiving. In a world that viewed sin as a debt and the poor person as a direct conduit to heaven, what more logical way could be imagined to balance one's bank account than to put a plentiful deposit in the hands of the needy? According to the logic of the texts that we have been tracing, the money deposited in heaven in this fashion could be used to pay down what one owed on one's sins.

And it is certainly not the case that Daniel's advice to give alms is some sort of backwater in the history of Jewish and Christian thinking about the forgiveness of sins. Quite the opposite is the case. Almsgiving becomes the most important means of securing divine favor. Consider this ancient tradition attributed to Rabbis Meir and Aqiba (second century, A.D.):

It has been taught: R. Meir used to say: The critic [of Judaism] may bring against you the argument, "If your God loves the poor, why does he not support them?" If so, answer him, "So that through them we may be saved from the punishment of Gehinnom." This question was actually put by Turnus Rufus (Roman Governor of Judea) to Rabbi Akiba: "If your God loves the poor, why does He not support them?" He replied, "So that we may be saved through them from the punishment of Gehinnom."⁴⁵

⁴⁴ The text of the Hebrew here is quite difficult and one should not make too much of this translation which too confidently conveys a monetary idiom.

⁴⁵ *Baba Bathra*, 10a.

And we find a similar set of judgments being made by Christian writers of the time. For example in 2 Clement, written in the mid-second century, we read:

Almsgiving is therefore good as repentance from sin. Fasting is better than prayer, but almsgiving is better than both. Love covers a multitude of sins but prayer from a good conscience rescues from death. Blessed is every man who is found full of these things for almsgiving lightens sin.⁴⁶

The Didache, which some date to the first half of the first century A.D. adds,

Do not be one who stretches out his hands to receive, but shuts them when it comes to giving. Of whatever you have gained by your hands, you shall give the redemption-price for your sins.⁴⁷

For Clement almsgiving is better than prayer for the forgiveness of sin. In the Didache we find language that directly echoes that of Daniel—almsgiving provides the redemption-monies for what one owes. We should note that the Greek term that is translated “redemption-price” is *lytrsis* and is the very same root used to translate the Aramaic term *praq*, “redeem.” For the Didache, as in Daniel, almsgiving provides a sort of currency that will cover one’s sins.

The Problem of Self-Redemption (Selbsterlösung)

Yet there is something unsatisfactory about the matter-of-fact way in which I have framed the issue. Is the act of giving alms nothing more than a simple financial exchange? Can human beings buy their way out of their sinful state? If so, the critique of the Protestant reformers would seem to apply: man saves himself by his own good works. Roman Garrison has confronted this problem straight on.⁴⁸ In his view, there is a dramatic difference between the process of salvation that is outlined by the anonymous author of the Epistle to Diognetus and that of Clement of Alexandria.⁴⁹ In Diognetus (9:3–5) we read:

For what else could cover our sins but his righteousness? In whom was it possible for us, in our wickedness and impiety, to be

46 2 Clement 16:4. For the text, see *The Apostolic Fathers*, ed. and trans. Bart D. Ehrman, Loeb Classical Library 24 (Cambridge, MA: Harvard University, 2003).

47 Didache 4:5–6. For the text, see *The Didache, The Epistle of Barnabas, the Epistles and Martyrdom of St. Polycarp, The Fragments of Papias, The Epistle to Diognetus*, trans. and annot. James A. Kleist, Ancient Christian Writers 5 (New York: Newman, 1948).

48 See his discussion in *Redemptive Almsgiving*, 11. In relation to the texts of Clement and the Epistle to Diognetus he writes, “The early Christian belief that the death of Jesus is the unique atonement for sin seems to be incompatible with the doctrine of redemptive almsgiving.”

49 The translations below are from J. B. Lightfoot, *The Apostolic Fathers* (London: Macmillan, 1926).

made just, except in the son of God alone? O the sweet exchange,
 O the inscrutable creation, O the unexpected benefits, that the
 wickedness of many should be concealed in the one righteous,
 and the righteousness of the one should make righteous many
 wicked!

Here the “sweet exchange” that our writer has in view is the atoning death of Christ. No other covering for sin was possible “except in the Son of God alone.” The gracious decision of Christ to die on behalf of humankind was so inexpressible that proper response was simply to stand in awe of it.

When we turn to Clement of Alexandria, we will find a similar sort of elevated rhetoric about an exchange—but the subject matter is completely different. Rather than putting the emphasis on the divine work of salvation having been achieved by Christ, Clement seems to reserve his praise for the human act of giving alms.

O splendid trading! O divine business! You buy incorruption
 with money. You give the perishing things of the world and
 receive in exchange for them an eternal abode in heaven. Set sail,
 rich man, for this market, if you are wise. Compass the whole
 earth if need be. Spare not dangers or toils, that here you may
 buy a heavenly kingdom.⁵⁰

For Garrison, these two texts provide quite a challenge for the theological reader. Clement’s praise of a human work seems to share the same stage with that of the Epistle to Diognetus’ praise of the work of Christ. This is the reason that the exalted position of almsgiving in the early apostolic tradition of the Church has bothered Protestants. As Martin Hengel put it: “The idea of merit, taken over from Judaism . . . may be seen as a theological regression but it was this that provided a strong motive for concrete social and philanthropic action.”⁵¹ For T. F. Torrance, excessive claims such as Clement’s suggested that the original gospel message had fallen from view.⁵² But this assessment puts Torrance in a peculiar predicament. The importance of almsgiving for the purposes of reconciliation is nearly universal in the early Church. To say that it represents a departure from the gospel implies that nearly every early Christian thinker got the matter wrong. That cannot be correct. Perhaps the problem is that we have not properly taken the measure of this important theological idea.

50 Clement of Alexandria, “Who is the Rich Man that Would Be Saved?” 32. Text in *Clement of Alexandria: With an English Translation*, ed. and trans. G. W. Butterworth, The Loeb Classical Library (London: W. Heinemann, 1919).

51 *Property and Riches in the Early Church* (Philadelphia: Fortress, 1974), 82.

52 *The Doctrine of Grace in the Apostolic Fathers* (London: Oliver & Boyd, 1948).

The Enricher of All Borrows from All

There is much to be said on this topic and space prevents me from following all of the important angles that could be discussed. Let me restrict my examples to that of one important thinker from the Syriac world, Saint Ephrem. Ephrem is a valuable witness on this subject because as an Aramaic speaker it was altogether natural for him to refer to sins as debts. For Ephrem, one of the fundamental purposes of the incarnation is for Christ to void the bond of indebtedness that stands against us (see Col. 2:14). But closely related to this is Christ's surprising intention to become a debtor to us. In his Hymns on the Nativity, Ephrem writes:

On this feast of the Nativity the openings in the curtains
are joyous, and the Holy One rejoices
in the holy Temple, and a voice thunders
in the mouth of babes, and the Messiah rejoices
in His feast as Commander of the host.

On the birth of the Son, the king was enrolling
the people in the census,
so that they would be indebted to him. To us the King came
out
to cancel our debts, and He wrote in His name
another debt, so that He would be indebted to us.⁵³ (5:11–12)

Ephrem refers to the census reported in Luke's account of the nativity (See Luke 2:1–2). The emperor's motivation for the census was to facilitate taxation and conscription. By enrolling all of their citizens, Roman officials could make sure all were held accountable for their civic obligations. Ephrem, however, contrasts the interests of the state with the interests of heaven. Our king, the Messiah, Ephrem writes, "came out to cancel the debts we owed him," that is, by his death he abrogated the bond that was held against us.

But God's intention was not simply to annul a bond that hung over the head of humanity. What in the end would be accomplished by such a one-time declaration? As soon as the period of release was over—that is, after baptism—we would be back in the "market," ringing up debts on our spiritual charge cards. For this reason, Christ writes a new bond, the purpose of which is to repair our desperate state. Under the terms of this new bond, Christ will become obligated to us. But what is Ephrem referring to here? Elsewhere in these hymns he provides a clue:

He Who is LORD of all, gives us all,
And He Who is Enricher of all, borrows from all.

53 The translation is taken from Kathleen McVey, *Ephrem the Syrian: Hymns*, Classics of Western Spirituality (Mahwah, NJ: Paulist Press, 1989), 107.

He is Giver of all as one without needs.
 Yet He borrows back again as one deprived.
 He gave cattle and sheep as Creator,
 But on the other hand, He sought sacrifices as one deprived.
 (*Hymns on the Nativity*, 4:203–205)⁵⁴

Ephrem describes God as one who “borrows from all.” By this he means that, in condescending to make a covenant with Israel, the Lord made promises that allowed and enabled Israel to serve him—even though he has no need of human service. In the Old Testament, this service took the form of offering sacrifices. At the altar the One who was “without needs” acted as “one deprived.” But now, in the era of the new covenant, the “Enricher of All,” has taken a new tact. Rather than request a donation of food, he seeks to borrow from our purse. The hand of the needy replaces the sacrificial hearth.⁵⁵

For Ephrem, the religious life requires that God engage humanity at a personal level. Otherwise God would remain nothing more than the detached “unmoved mover” of Aristotle. This belief in God’s gracious self-condescension is well in evidence in this hymn:

Give thanks to him who brought the blessing
 and took from us the prayer.
 For he made the one worthy of worship descend
 And made our worship of him ascend.
 For he gave us divinity
 And we gave him humanity.
 He brought us a promise
 And we gave him the faith
 Of Abraham, his friend.
 For we have given him our alms on loan
 In turn, let us demand their repayment.⁵⁶
 (*Hymns on Faith*, 5:17)

⁵⁴ McVey, *Ephrem the Syrian*, 103.

⁵⁵ One should note that in the Gospel of Mark, the story of the rich young man (10:17–31) occurs within Jesus’ threefold prediction of his own death and resurrection (8:31–33; 9:31; 10:33–34). The Gospel imagines that the donation of all one’s goods to the poor is something equivalent to the demand to take up one’s cross. This reading is confirmed by the disciples’ reaction. When Jesus says that he must die by crucifixion, this is simply unimaginable for his followers (8:32). They are similarly shocked by Jesus’ demand of the rich young man to give all that he has to the poor (10:26). I would suggest that Ephrem also understood the distribution of all of one’s wealth to the poor and the crucifixion as homologous acts of self-donation. Almsgiving becomes part of the economy of salvation that Christ has graciously bequeathed to the Church.

⁵⁶ Text in Edmund Beck, ed., *Des Heiligen Ephraem des Syrers. Hymnen de Fide* [The Holy Ephrem of Syria. Hymns on Faith] *Corpus Scriptorum Christianorum Orientalium* 154–155 (Louvain: Imprimerie Orientaliste, 1955).

Ephrem here praises the sort of commercial exchange that has been effected by the incarnation. In exchange for our prayer, God provides a blessing. In exchange for our humanity, he has given us divinity. He gave a promise, but we must have sufficient faith to rely on that promise. We give him a loan and in return we can be assured that it will be repaid.

For Ephrem, the one who makes a loan to God through almsgiving is not simply doing a human work—he is making a public testimony to his faith. On this view, alms are not so much a human work as they are an index of one's underlying faith. The relationship between belief and the granting of a loan is well reflected in a number of languages. For example, in English, the one who issues a loan is called a "creditor" (from *credere*, to believe) while in German the term is "Gläubiger" (from *glauben*, to believe).⁵⁷ The widespread attestation of this semantic phenomenon makes it very difficult to ascribe to semantic borrowing. The connection between issuing a loan and having faith must be so basic to human culture that it can arise in any language on its own. A Midrash captures the linkage between faith and issuing a loan to the poor quite poignantly.

A certain philosopher asked a question of Rabbi Gamliel. He said to him, "It is written in your Torah: 'Give to (your needy kinsman) readily and have no regrets when you do so (Deut. 15:10).' And do you have such a man that can give away his property to others and his heart would not be grieved? Such a person would eventually need to be supported himself!"

He replied to him, "If a man comes to borrow from you, would you give him a loan?" He replied, "No!" "If he brought you a deposit, would you give him a loan?" He replied, "Yes!"

"If he brought you someone that was not quite fitting to stand as surety would you give him a loan?" He replied, "No." "If he brought you as surety the head of the province would you give him a loan?" He replied, "Yes."

"Well then, is this not a matter of *a fortiori* logic? If when an ordinary mortal will go surety for him, you will issue the loan,

⁵⁷ One should note that the same phenomenon can be found in Hungarian (the noun *hit* means "faith" while *hitelez* means "one who issues a loan") and Akkadian (see the entry for the verb *qâpu/qi pu*). *The Assyrian Dictionary*, vol. 13 (Chicago: University of Chicago Oriental Institute, 1982) 93–97. One of its meanings is "to have faith, believe" ("as for the words that So and So said to you, you said thus: I do not believe it [*ul q p ku*]"), while another meaning is "to issue a loan" ("a woman tavern keeper who made a *q ptu* loan of beer or barley cannot collect anything that she has loaned out [after the remission of debts announced by the king]).

how much the more so when he who spoke and made the world
goes surety for him. For Scripture says, '*He who is generous to the
poor makes a loan to God*' (Prov. 19:17)."⁵⁸

No one gives away their hard earned money without some reasonable trust in the recipient. But if the recipient is God, Rabbi Gamliel concludes, then one should be supremely confident. Ephrem would concur completely. In the stanza we cited from his *Hymns on Faith*, there are four nicely balanced couplets from which we learn the expectations that govern the relationship between God and humanity:

God brings a blessing / we offer a prayer;
God provides one worthy of worship / we offer worship;
God provides something of his Godhead / we offer our
humanity;
God provides a promise / we supply the faith.

There is a great asymmetry in these pairs. What God puts on offer far exceeds what human beings provide in exchange. In the enacting of any of these modalities of relationship one is taught the radical dependence of the creature upon his creator. But Ephrem surprises us with his rhetorical flourish. His last two lines provide a commentary on how we might respond with faith to the promises God has made:

For we have given him our alms on loan,
In turn, let us *demand* their repayment.⁵⁹

The boldness of these lines is surprising—can one really *demand* repayment from God? Yet for Ephrem, only one who truly believes in God as the ultimate guarantor of his loan to the poor would have the temerity to demand its repayment. Scripture, Ephrem reasons, has shown that it is precisely in the hands of the poor that God's promise of grace is to be found. Timidity about the reward for such a loan reveals nothing other than a lack of faith.⁶⁰ At this point, we are well beyond the standard contours of a debate about the merits of human works.

58 Text in *Midrash Tannaim zum Deuteronomium* [Midrash Tannaim on Deuteronomy], ed. David Hoffmann (Berlin: Itzkowski, 1908), 84.

59 The reference to giving alms on loan must derive originally from Proverbs 19:17 (though on the problem of this verse in the Syriac see note 34 above). The italics are, of course, my own.

60 Ephrem treats the treasuries of the reliquaries in Edessa in a similar fashion in *Carmina Nisibena* [Nisibene Hymns] 42:4. These boxes, which contain the bones of the saints, are thought to house something of the inexhaustible power of resurrection itself; for the bones of the saints were thought to participate proleptically in those very benefits. Ephrem argued there that the spiritual treasures they contain will actually grow in size the more they are plundered by the faithful. These treasuries did not follow the rules of a zero-sum economy. It is as though the

The reference to the saints providing God with loans is so ubiquitous in Ephrem that one wonders whether the idea had shaken loose from its original biblical mooring and become a standard poetic trope. Indeed, all the acts of religious virtue practiced by the saints become a sort of currency that one could loan to God. Ephrem says of the Julian Saba, the fourth-century Syrian ascetic:

[God] will open his treasury and make you a
possessor of notes of indebtedness regarding all that you lent
him.

Your prayers are recorded in his books
Your treasures are guarded in his treasury.

Rise up O community of ours and give thanks
before our LORD for Saba everyday.⁶¹
(*Hymns to Julian Saba*, 6:14–16)

Like Christ before him, Saba's religious fervor has made him into a creditor.⁶² In his new financial standing he can "demand" that God repay what was lent to Him. But the shocking boldness of making such a demand of God is nothing other than an index of the underlying faith (*credo* – "I believe") of the creditor who trusted God sufficiently to make the loan in the first place.

Ephrem returns to the theme of making a loan to God when he praises the merits of St. Abraham Kidunaya.

Two heroic commandments: to love one's neighbor and God
You bore them like a yoke. Between man and God you sowed a
beautiful deposit.

You listened in order to act. You acted in order to issue a loan.
You issued the loan in order to believe.
You believed so as to receive. You received so as to reign.

Your alms and prayers are like loans; in every location they
enrich those who take them, while to you belongs the
capital and interest.
What you offer as a loan returns to you.

natural world has various apertures of grace that God has designated for the use of his faithful. One demonstrates faith in God by availing oneself of their riches.

61 The text is from E. Beck, *Des Heiligen Ephraem des Syrers. Hymnen auf Abraham Kidunaya und Julianos Saba*, *Corpus Scriptorum Christianorum Orientalium* 322–323 (Louvain: Imprimerie Orientalis, 1955).

62 See my discussion of the *Hymns on Fasting*, 1:13, at the opening of this article.

The alms of the giver are like a loan that the Just give.
 For it is in the full possession of both the borrower and the
 loaner. For it returns to him with interest.
 (*Hymns to Abraham Kidunaya*, 1:5–8)⁶³

What is striking in this poem is the phenomenological description of the life of faith. One might expect that faith would come first and deeds would follow. For Ephrem, though, the order is reversed: first one hears the command to give a “loan” to the poor, then one puts it into action; then, after putting it into action, one comes to believe. Again, the close nexus between belief (*credere*) and action (a loan, becoming a creditor) does not allow us to parse the behavior of this saint in the standard axis of faith versus works. Through the “work” of giving alms one enacts his faith.

For most of us, language that implies that God owes us something appears to be an unnecessary exaggeration that does not properly honor the Godhead. But for Ephrem, the holy witnesses Julian Saba and Abraham Kidunaya were simply taking proper advantage of what God has promised in Scripture. They become creditors of God only because God has allowed himself to be approached this way in the economy of salvation. In being generous to the poor, Saba and Kidunaya are not saving themselves. Rather, they are trusting in the promises that God has freely and publicly made. In the Old Testament, God acted as though he were in need of food. In the new age he is short of currency. In the former, one could feed him at the altar. In the latter he is served through the hands of those in need.

But this is not the only part of Ephrem’s text that is worth noting. It is striking how Ephrem conceives of the type of economy that is on display here. The person who loans to the poor turns out to be an extremely wise business man because of the way in which God has set up this system of exchange. No one gets cheated in this arrangement; from every angle the beneficence of God is on view. “In every location [your alms] enrich those who take them,” Ephrem declares, “while to you belongs the capital and interest. What you offer as a loan returns to you.” There can be no question that the theology of Proverbs 19:17 is what undergirds this text. Because it is God himself who is the ultimate recipient of this loan to the poor, a different sort of economic exchange comes into view. And it is perhaps no accident that rabbinic writers have a similar attitude toward the way alms work in the heavenly economy, for the Mishna declares that the generous soul that gives alms will retain his principal and in addition gain interest.⁶⁴ The operative modality here seems to be the infinite goodness of God who takes our small donations and multiplies them in heaven. This deeply Jewish notion of God’s graciousness

63 See note 61 above.

64 See my forthcoming essay, “You Will Have Treasure in Heaven,” which will be published in the conference proceedings of the Orion Center for the Study of the Dead Sea Scrolls at the Hebrew University. The conference took place June 18–21, 2007.

finds a classic expression in the Gospels when Jesus instructs the disciples that one who gives alms will receive back a hundred fold in this life and eternal life in the age to come.⁶⁵

And perhaps at this point in my argument we will not be surprised to see that St. Augustine (d. 430)—the classic representative of the importance of grace over works—is in complete agreement with what our rabbinic and Syriac texts have articulated. In commenting on Psalm 37:26 (“the righteous man lends liberally at all times”), Augustine notes that there is something odd about this verse: “If you have lent to someone—handed out money as a loan, I mean . . . you expect to get back from the other person more than you gave.” But the only way to get back more is to charge interest and that is an act which Scripture as a general rule says “deserves blame, not praise.” So how is one to understand this verse which praises the otherwise forbidden practice of taking usury?

Study the money-lender’s methods. He wants to give modestly and get back with profit; you do the same. Give a little and receive on a grand scale. Look how your interest is mounting up! Give temporal wealth and claim eternal interest, give the earth and gain heaven. “Whom shall I give it to?” did you ask? The LORD himself comes forward to ask you for a loan, he who forbade you to be a usurer (see Matt 25:34–36). Listen to the Scripture telling you how to make the LORD your debtor, “Anyone who gives alms to the poor is lending to the LORD.”⁶⁶

Scripture, Augustine concludes, is not condoning the taking of interest from another person. Rather, the only place where interest can be drawn is when one loans to God. This means that the treasure that one establishes in heaven works by an entirely different set of rules than conventional savings programs. One would expect that the relationship between a donation and its accumulation would be that of simple arithmetic. For every dollar donated, a dollar is accumulated. This is precisely the way a zero-sum economy works.

No earthly bank could provide its customers with a two-for-one sale where one’s money grows out of proportion with the dictates of financial markets. But the heavenly treasuries know no such restrictions. It would be better to imagine the growth of one’s investment in heaven as one of geometric expansion, not unlike a graph that shows how an investment will grow if its generous rate of return is compounded year after year. Buying into this savings plan is like acquiring Google at a dollar a share. The very little we pay out provides sufficient leverage to open

65 See Mark 10:23–31 (and its parallels in Matthew and Luke) and the lengthy discussion of this text in my forthcoming essay, “You Will Have Treasure in Heaven.”

66 Augustine, *Exposition of the Psalms* (33–50), vol. 2, trans. by M. Boulding, OSB (Hyde Park, NY: New City, 2000), 133.

the gates of immeasurable divine generosity (so Augustine: "Give a little and receive on a grand scale . . . give the earth and gain heaven."). If we understand Nebuchadnezzar's situation against this frame of reference then this human king is hardly repaying the full extent of what he owes for his sins. Rather, the little he gives is enough to prime the pump of a flood of divine generosity. In sum, when we enter the realm of the heavenly treasures we are a long way from *selbsterlösung*.

Interpretation in the Wake of the Reformation

If we return to our text in Daniel with the insights we have gleaned from Ephrem, we can read it in a quite different light. And in light of our new reading, I think that much of what became so divisive about this text in the wake of the Reformation can be set to rest. Let me summarize my argument in three points and add a fourth point for further reflection.

(i) First of all, it should be noted that the giving of alms need not be construed as a purely human work.⁶⁷ God has gamed the system so to speak in a way that allows our small donations to count against the immeasurable debt of our sins.⁶⁸ As St. Anselm of Canterbury would say in the twelfth century, the doing of penance at one level makes no sense, for there is nothing that a human can give God that could repay the debt that is owed.⁶⁹ Anything one would give God is already his in the first place. Yet that does not mean that the practice of penitential deeds should be dispensed with. The sinner is something like a child who wishes to purchase a present for his mother for Christmas. Given the fact that his mother

67 One should note the fine essays by Michael Root ("Aquinas, Merit, and Reformation Theology after the Joint Declaration on the Doctrine of Justification," *Modern Theology* 20 [2004]: 5–22) and Joseph Wawrykow ("John Calvin and Condign Merit," in *Archive for Reformation History* 83 [2004]: 73–90). Root argues that the Thomistic understanding of the relationship between human merit (that is, the result of doing good works) does not contradict in any essential way the Reformation emphasis on salvation by grace alone. Wawrykow goes even further and argues that on most essential points, Calvin and Thomas are on the same page regarding the value of human merits in the scheme of human salvation. As these two scholars note, everything depends on how we understand the relationship between divine and human agency in the performance of a merit worthy action. If the achievement of merits is the result of the infusion of the Holy Spirit then many of the worries Protestants harbor about this topic dissipate rather quickly.

68 At this point, the practice of almsgiving shows strong parallels with sacrifice. Early theorists of sacrifice had posited that the exchange made at the altar was a simple *quid pro quo*—one got back what one put in. But as I have already written, such an account "fails to account for the asymmetry of the sacrificial process. How is it that the human being can give so little (a single animal) and receive so much (the promise of divine blessing in its many varied forms)? Here one is greatly aided by recent anthropological theories of gift giving: the gods establish their superiority by giving more than they receive. . . . It is in this way that reciprocity can coexist with hierarchy, and that the sacrificial exchange can represent the gods' superiority over men." See my "Sacrifices and Sacrificial Offerings (OT)," *Anchor Bible Dictionary* (New York: Doubleday, 1992) 5:871–872.

69 See his *Cur deus homo* [Why God Became Man], Book 1, Chapter 20. Text in Anselm, *Cur deus homo: To Which is Added a Selection From His Letters*, Ancient and Modern Library of Theological Literature (Edinburgh: John Grant, 1909).

has provided the child with the funds, what exactly does the child give to her? At one level, the child gives nothing; he simply returns to his mother what was once hers. But at another level, this gift allows the child to part with something in order to express his gratitude. The gift does not create the relationship—the child need not do anything in order to be loved by his mother—but it does in some sense enact the love that characterizes it.

So it is for King Nebuchadnezzar. By giving alms he is giving nothing of his own. He is returning to God what is God's. God is paid back a debt with funds that he provided in the first place. Yet at the same time, the gift is a free choice on his part that enables him to display publicly his gratitude toward his maker. By giving alms to the poor, Nebuchadnezzar is given the chance to enact a faith in the God he had once spurned (here it is worth recalling that one who gives a loan to the poor becomes a creditor in its etymological sense). In other words the merit he will generate by giving alms is at the same time a declaration of faith and trust in the God he would wish to serve. As Ephrem wisely noted, it is not possible to divide the work from the faith it enables and generates.

(2) I have argued that if these alms are imagined as accruing in a heavenly treasury then a whole new set of rules takes effect as to how that treasury will accumulate. When doing business with God, either at the sacrificial hearth or through the medium of a poor man's hand, it is not a matter of a one for one exchange. The little that one gives to God is repaid a hundred, nay a thousand fold. Only a logic such as this can explain how the paltry alms of a sinner like Nebuchadnezzar could ever repay the unfathomable debt that he owed.

(3) There is yet another level to the problem the Reformation has bequeathed us. As we noted, the designation of alms as an act of *d qâh* ("righteousness") recalls the ritual of the Jubilee year when the divine king established righteousness among his earthly citizens by mandating the release of all those who had fallen into debt-slavery. This act, whether done by the divine king in Israel or the human king in Mesopotamia, was an act of pure grace. Those who suffered from terrible financial hardship had done nothing to merit this act of largesse. The only fit response of these debtors would be the expression of utter gratitude. By giving alms as his penance, King Nebuchadnezzar was enacting in his own person this model of divine love.⁷⁰ Paradoxically, it was this imitation of divine grace that

70 Thomas Aquinas noted a similar problem in his *Summa Theologica*, Part II-II, Question 32, Article 1. There he posed the question: "Is almsgiving an act of charity?" He begins by providing four reasons why one would think not. The second reason claims that almsgiving cannot be an act of charity because it was appointed to Nebuchadnezzar as a means of *satisfaction*, that is, a paying off of what was owed. Almsgiving pertains to the virtue of justice not charity. Yet having subsequently established that Scripture understands the notion that almsgiving is an act of charity (in the *sed contra*), Thomas revisits the problem of Nebuchadnezzar's penance. Thomas explains that almsgiving can both repay what is owed on a sin *and* be an act of charity. For insofar as the giver of alms directs his heart to God (and so gives alms with "pleasure and promptitude and everything else required for its proper exercise") his act of serving the poor becomes an act

would secure his own release from sin. Perhaps Nebuchadnezzar was to infer his own standing in the eyes of God from the way in which the poor would view him. In both instances an individual was giving without any expectation of receiving something in return. Nebuchadnezzar was, of course, something of a debt-slave himself. By his enactment of grace toward the poor, he secured the showering of grace upon himself.

(4) The sensitive reader will recognize that the entire discussion of this paper is not too distant from another issue that created grave misunderstandings in the wake of the Reformation, that of indulgences. For the granting of an indulgence was nothing other than the pope authorizing the utilization of some portion of the “treasury of merits” that had been left to the Church by the work of Christ and the saints. As one could infer, this idea is deeply rooted in Second Temple Judaism and has a clear parallel in the rabbinic notion of the *z kûl abôt*, or the “merits of the Patriarchs” (see note 6). Though this idea could be subject to abuse (especially when the “treasury” was understood as the pope’s personal bank account which he could tap as needed), it is deeply rooted in the notion that outstanding acts of charity create a font of grace from which others can borrow. Indeed, Anselm’s entire notion of the atonement in *Cur deus homo* rests on the notion that Christ’s sacrifice created an infinite store of merit for which he had no need. In his love for humanity Christ ceded these immeasurable riches to the Church. With the merits of Christ, any sinner could find the resources to cover his debts.

I think that it is fair to say that the practice of issuing an indulgence is not as unbiblical as one might have imagined. Indeed as early as the book of Tobit we can see that the act of giving alms was seen as a deposit to such a treasury that could save one from death. The “merits of the fathers” in Judaism and the “treasury of merits” in the Church go beyond what is described in Tobit by presuming that other members of the faith community can derive benefit from the deposits of others. But this fact, in and of itself, need not cause alarm for the Christian reader, for Paul argued that the Church is nothing other than the body of Christ and that what the head (Christ) has achieved redounds to the benefit of all the members. The treasury of merits is nothing other than the boundless credit that Christ (and the saints by way of their imitation of and hence incorporation into the person of Christ) gained through his passion. To pray that one might benefit from the power of those merits should not, in and of itself, offend the theological sensibilities of a Protestant.⁷¹ That the Bishop of Rome might have some say in how those merits

of worshipping (*latria*) God. As such, the giving of alms is not simply concerned with satisfying a penalty but with loving God as he is found among the poor. In *Summa Theologiae: Latin Text and English Translation*, The Blackfriars English Translation, vol. 34: Charity (II-II 23–33) (New York: McGraw-Hill, 1975).

71 Indeed the early Luther is quite revealing on this matter. Note theses 42–45 of his 95 theses that he posted on the Wittenburg door in 1517 (K. Aland, ed., *Martin Luther's 95 Theses* (Saint Louis: Concordia, 1967) 54): “42. Christians are to be taught that the pope does not intend that

are distributed is, of course, a different matter. But that is a problem of ecclesiology rather than soteriology and stands outside the framework of this modest essay.

the buying of indulgences should in any way be compared with works of mercy [read: charity toward the poor]. 43. Christians are to be taught that he who gives to the poor or lends to the needy does a better deed than he who buys indulgences [whose main purpose was to aide the rebuilding of St. Peter's Church in Rome]. 44. Because love grows by works of love, man thereby becomes better. Man does not, however, become better by means of indulgences but is merely freed from penalties. 45. Christians are to be taught that he who sees a needy man and passes him by, yet gives his money for indulgences, does not buy papal indulgences but God's wrath." What emerges from this discussion is the significance of traditional acts of charity as opposed to the act of buying indulgences to assist in the refurbishing of St. Peter's. Luther's critique is not Church-dividing; he is at this point of his career a reformer within the bounds of Catholic thought.

