Faith, Finance, and Almsgiving in the Bible

Gary A. Anderson
University of Notre Dame
Notre Dame, Indiana

WHAT IS the nature of religious belief? For some of us, the first thing we might think of is the Trinitarian structure of the Creed. But for those outside the Church, this declaration will sound peculiar. Believing in God may appear, as the White Queen put it in *Alice in Wonderland*, like "believing six impossible things before breakfast."

Father Gerard Manley Hopkins must have had similar worries about the intelligibility of the Creed for a novice to the faith when he sat down to write his dear friend Robert Bridges. In a famous passage, Hopkins confesses his desire that Bridges come to know the truth of the Christian faith. And strikingly he does not begin with doctrine:

> I have another counsel [to suggest to you] open to no objection and yet I think it will be unexpected. I lay great stress on it. It is to give alms. It may be either in money or in other shapes, the object for which, with your knowledge of several hospitals, can never be wanting. I daresay indeed you do give alms, still I should say give more: I should be bold to say/give, up to the point of sensible inconvenience. . . . [T]he difference of mind and being between the man who finds comfort all round him unbroken unless by constraints which are none of his own seeking and the man who is pinched by his own charity is too great for forecasting, it must be felt: I do not say the difference between being pinched and being at one's ease, the one may easily conceive and most people know, willy-nilly, by experience, but the difference between paying heavily for a virtue and not paying at all. It changes the whole man, if anything can; not his mind only but the will and everything.[1]

---

[1] *The Letters of Gerard Manley Hopkins to Robert Bridges*, ed. Claude Abbot (London: Oxford University Press, 1935), 60–61.

In a subsequent letter, Hopkins returns to the question, in light of an objection that giving alms until it hurts is like suggesting that one put on a hairshirt. Hopkins responds by saying there is a big difference between being "short of money" and being "short of money *for charity's sake*." He concludes with these words: "And I take leave to repeat and you cannot but see, that it is a noble thing and not a miserable something or other to give alms and help the needy and [to] stint ourselves for the sake of the unhappy and undeserving."[2]

In this essay I would like to focus on the relationship between the act of giving alms and believing in the Gospel. This is one of the most important arguments that I make in my book and perhaps also one of its most Catholic aspects. It cannot be accidental that one of the most important texts in my argument—Daniel 4:27 (v. 24 in the *Masoretic Text*) "Redeem your sins by almsgiving and your iniquity by acts of kindness toward the poor"—has proven to be a battleground between Catholics and Protestants since the onset of the Reformation.[3] For this text claims that the act (that is, "work") of almsgiving contributes to one's redemption by paying down the debt we owe God for our sins. We can see that Fr. Hopkins was well catechized (was there any doubt!), for he cites the advice of Daniel in his followup letter.

Though my book provides a solid argument for the Catholic reading of this text, I do not claim that we can dispense with all the worries of Protestant exegetes.[4] Rather, I try my best to show why a human "work" need not come at the expense of God's grace. Curiously, the way to achieve this ecumenical end, I found, was to turn to the world of banking. And it is to this aspect that I would like to return today.

I

Let me begin by citing an ancient piece of Jewish wisdom. In a famous work known as *Pirke Avot*, we see several rabbis try to characterize the difference between good and bad paths of living.[5] Rabbi Eliezer contrasts the generous man with the miser; for Rabbi Joshua it is being a good or

---

2 *Letters*, 64.

3 See the discussion of this verse in my book *Sin: A History* (New Haven, CT: Yale, 2010), 137–44. The Protestant worries are well summarized by James Montgomery (*A Critical and Exegetical Commentary on the Book of Daniel* [Edinburgh: T & T Clark, 1927], 238) when he cites the remark of Matthew Pole in 1694: "The papists gather from this verse their notions of satisfaction and merits."

4 See in particular the tenth chapter of *Sin: A History*, which is entitled: "Salvation by Works?"

5 *Pirke Avot* ("The Chapters of the Fathers") is readily available in any translation of the Mishnah. For the text that I shall discuss, see 2.14.

poor friend, whereas Rabbi Yosi says it is being a good or poor neighbor. All of these, I think we would agree, are quite clear and need no commentary. Rabbi Shimon, however, says the good path is the ability "to see into the future" whereas the bad path is "to borrow money and be unable to repay the debt."

What on earth holds these two different paths together? Well, if we take our cue from the person who defaults on a loan, we can find an answer. For the person who borrows money does so in the expectation that at some future time he will secure the means to repay his creditor. But wouldn't this require that one know what the future holds?

Let us stop for a second and consider what takes place when we fill out an application for a loan. We are asked to disclose where we work, what we make, and how long we have held our job. These details provide a record that the bank takes as evidence as to the stability of our income. Because loans involve risk, the banker who issues a loan must *believe* that the customer will be able to repay. And this is no small matter for the flourishing of society. For if enough people default, our bank will teeter on the edge of insolvency and set in motion a run of not only that bank but even others.

James Surowiecki of *The New Yorker* captured this dimension of our recent financial crisis beautifully. Like the White Queen in *Alice and Wonderland*, too many people had believed six impossible things before breakfast:

> Fraud is a boom-time crime because it feeds on the faith of investors, and during bubbles that faith is overflowing. So while robbing a bank seems to be a demand-driven crime, robbing bank shareholders is all about supply. In the classic work on investor hysteria, "Manias, Panics and Crashes," the economist Charles Kindleberger wrote that during bubbles "the supply of corruption increases . . . much like the supply of credit." This is more than a simple analogy: corruption and credit are stoked by the same forces. Cheap money engenders a surfeit of trust, and vice versa. (The word "credit" comes from the Latin for "believe.") The same overconfidence that leads investors and lenders to underestimate the risks of legitimate investments also leads them to underestimate the likelihood of fraud. . . . But in the past few years besotted investors were willing to believe lots of foolish things—like the idea that housing prices would just keep going up.[6]

This short paragraph is quite rich in theological insights. We might begin with the little etymological snippet in the middle: "The word "credit" comes from the Latin for "believe." The same thing works even better in German. For we don't need a Latin mediator to explain the relationship;

[6] *The New Yorker*, Jan. 12, 2009, p. 21.

it's built right in. Compare these two sentences: *Ich glaube an Gott den Vater den Allmächtiger*" (I believe in God the Father, Almighty), and "*Der Gläubiger glaubt dem Schuldner dass er seine Schulden zurückzahlen wird*" (The Believer believes in the debtor that he will repay his debt).

I already mentioned that a creditor can get some control over the risk by investigating a client's credit history. But as Mr. Surowiecki astutely observes, banks decided to overlook such risk on the presumption that housing prices would continue to rise. But as Rabbi Shimon noted, predicting the future is not easy. Whenever the public suppresses this fact it is always to its peril. Confidence games depend on the credulity of the public. Over the past decade investors came to believe many foolish things, and the result was the near collapse of the banking industry and the onset of a worldwide depression.

II

Okay, you might say: what I have said is all very well and good for the analysis of credit markets. But what is the connection between credit markets and Fr. Hopkin's advice about alms?

To begin with let's take a look at what another Jewish sage, Ben Sira, has to say on this matter. In chapter 29, he considers the problems of making a loan and divides his discussion into three sections.[7] In the first he ponders the simple act of loaning money and the expectations for its return. The risks, he notes, are high:

> 4: Many persons regard a loan as a windfall,
> and cause trouble to those who help them.
> 5: A man will kiss another's hands until he gets a loan,
> and will lower his voice in speaking of his neighbor's money;
> but at the time for repayment he will delay,
> and will pay in words of unconcern, and will find fault with the time.
> and instead of glory will repay him with dishonor. . . .
> 7: Because of such wickedness, therefore, many have refused to lend;
> they have been afraid of being defrauded needlessly.

The picture Ben Sira draws is not a flattering one. The lender is not assured that his risk will be rewarded. And the lack of trust that comes from default is also considered to be catastrophic for the public good because, as Ben Sira notes, many will refuse to lend in the future.

[7] I am dependent on my student Brad Gregory's excellent discussion of this passage. See his recently published dissertation, *Like an Everlasting Signet Ring: Generosity in the Book of Sirach* (Göttingen: de Gruyter, 2010), 181–203; also compare his discussion of the chapter as a whole on pp. 133–63.

The third section, which concerns going surety for a friend, strikes a similar chord. This should not surprise, because going surety for another carries all the risks of signing for a loan in one's own name.

Of course, with regard to loans and surety, Ben Sira is not telling us anything out of the ordinary. His wisdom is utterly conventional. But in the middle section of this chapter, he proceeds in an unexpected direction. And to appreciate its radical nature, let us ponder once more the act of issuing a loan. All loans involve risk. Good investors do everything they can to reduce risk. With respect to the purchasing of bonds, the best assurance one can get is a AAA credit rating. That presumes a healthy balance sheet and a long history of making regular payments. China will gladly purchase U.S. Treasury notes at very low interest rates but avoids like the plague the bonds issued by General Motors.

But if this is the way our financial system works, then what about making a loan to someone who is utterly impoverished? If Ben Sira believes that even the average borrower presents a great risk, what about the poor? There would seem to be no earthly reason why one would give such a person money. Yet Ben Sira writes:

> 8: Nevertheless, be patient with a man in humble circumstances,
> and do not make him wait for your alms.
> 9: Help a poor man for the commandment's sake,
> and because of his need do not send him away empty.
> 10: Lose your silver for the sake of a brother or a friend,
> and do not let it rust under a stone and be lost.
> 11: Lay up your treasure according to the commandments of the Most High,
> and it will profit you more than gold.
> 12: Store up almsgiving in your treasury,
> and it will rescue you from all affliction;
> 13: more than a mighty shield and more than a heavy spear,
> it will fight on your behalf against your enemy.

Ben Sira claims that when one makes a loan to an indigent person, all the normal rules are put on hold. For giving money to a poor person is not merely a business transaction conducted on a horizontal plane; rather, charity toward the poor involves a vertical dimension as well. Giving money to the poor does double duty. It provides for both the needy and ourselves. Or to rephrase in very colorful anthropomorphic terms: when we loan to the poor, God becomes the co-signer. And God, we must *believe*, will make good on whatever we loan him.

All of this is brought out in a beautiful Jewish parable:

> A certain [pagan] philosopher asked a question of R. 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*' [Dt 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!"
>
> R. Gamliel 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," R. Gamliel concluded, "is not the matter a piece of a fortiori logic: If when an ordinary mortal will go surety for him, you will issue the loan, 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*'" [Pr 19:17].[8]

This story captures perfectly the sort of theological message that is embedded in Ben Sira's teaching. Lending money is always a risky business. There is only one situation in which such worries can be suspended and that is when one makes a gift to the poor. That is because God has agreed to stand behind such a loan and will, in his own time, repay what you have loaned.[9]

III

I think we have explored enough of the Old Testament and Jewish background of this idea to wander into the New Testament for a moment and see how all of this plays out in the teachings of Jesus. I would like to direct our attention to an episode recorded in the Gospel of Luke (12:16–21).

> [16] And he told them a parable, saying, "The land of a rich man brought forth plentifully; [17] and he thought to himself, `What shall I do, for I have nowhere to store my crops?' [18] And he said, `I will do this: I will pull down my barns, and build larger ones; and there I will store all my grain and my goods. [19] And I will say to my soul, Soul, you have ample goods laid up for many years; take your ease, eat, drink, be merry.' [20] But God said to him, `Fool! This night your soul is required of you; and

[8] This text is taken from the collection, *Midrash Tannaim zum Deuteronomium*, ed. D. Hoffman (Berlin: Ittzkowski, 1908), 84.

[9] On the point that God will stand by the loans that we offer him, compare the common patristic move to link Proverbs 19:17 to the story of the Last Judgment in Matthew 25:31–46. For some examples of this sort of patristic exegesis, see *Sin: A History*, 227 n. 6.

> the things you have prepared, whose will they be?' [21] So is he who lays up treasure for himself, and is not rich toward God."

To interpret this parable properly it is important to make sure we have understood precisely where the error of the rich man lies. There are some who have compared this parable to other contemporary Jewish texts about individuals who have amassed a fortune under less than innocent pretences. But that is decidedly not the point of this story. The narrator is quite clear—the land returned an enormous profit on this man's initial investment of seed. There is nothing wrong with that. If anything, it is a sign of divine blessing.

The problems begin when the man takes stock of his good fortune. The harvest is so enormous his old barns cannot contain the yield. So he decides to tear them down and build bigger ones. From this he infers that his future is now assured; his wealth will be a bulwark against any and all adversity.

He neglected, however, to prepare for one contingency. That very night God will take his soul. In the world to come, his material wealth will provide no benefit whatsoever. But things could have been different had our rich man viewed his bountiful harvest as the occasion for showing charity. As Ben Sira declared, almsgiving would "rescue [one] from all affliction." The Book of Proverbs puts it more succinctly: "almsgiving delivers one from death." In the Gospel this meant nothing other than providing the grounds for eternal life.

IV

This parable of Jesus is very relevant to our present economic predicament. Many of us can no longer lean on the long arms of a multinational corporations or the federal government for assurance of an income when we grow old. That is the reason we take the time and energy to find an investment counselor to help us run our retirement accounts. But that is also the reason there were so many sad faces in January 2009 when individuals opened up their investment statements and saw that their holdings had dropped by as much as 30 or 40 per cent. We had put a great deal of stock in the notion that our future would depend on the large barns we had built to hold the earnings we had had the good fortune to invest.

Yet the disciple of Christ could use these statements as a point of departure for theological reflection. Do we believe that our future depends on these figures? Or do we share the wisdom of Ben Sira and Jesus that our future really depends on a quite different kind of investment? We may scoff at the possibility that charity would work that kind of magic, but if we do scoff—are we truly believers in God?

Or to return to where I began: Does not the advice of Fr. Gerard Manley Hopkins to his friend Robert Bridges come back to haunt us? If you wish to make the first step toward belief, he urged his dear friend, then give alms. And not just any amount, but "give up to the point of sensible inconvenience." Mr. Bridges was not won over by this advice. Indeed, he considered it downright peculiar. What end would such an inconvenience serve? Fr. Hopkins responded that there was a big difference between being short of money and being short of money *for charity's sake*.

In Hopkins's mind, giving away one's money for the sake of charity was nothing other than acting out the Christological mystery. God had emptied himself of his divine attributes to assume a mortal human body and to die a most ignominious death. Now it is not the case that his death *considered by itself* was worthy of honor and worship. Many other persons were crucified in the Roman world and we are not obligated to worship any of them. But when the crucifixion is considered as part of the story of God's love for humanity, a self-emptying that was entered into solely on the grounds of charity for and solidarity with the indigent human race, then everything is different. And so it is, Hopkins argued, with alms. It is not the pain of doing without but the pain of doing without *as an act of love for the other* that will provide redemption.

By giving in this way we pump new life into the words we say in the Creed: we believe in God the Father, Almighty. Because belief is not just an act of intellectual assent—believing six impossible things before breakfast. Rather, belief is the presumption that God has ordered the world according to the principle of charity, and if we want to thrive in such a world we should mime that principle in our own lives. It is far too simplistic to label this form of piety "works-righteous" and to claim that the giver of alms is "buying" his way into heaven. To give alms to the poor, I have suggested, is to enact the faith we claim to possess. Just as the creditor does not become a "believer" until the moment he offers money on loan, so the claimant to the promises of Christ does not become a believer until he puts his time and savings at risk for the needy. There is something peculiar about making the donation of money to the poor a central practice of the Christian faith. But then again there is something peculiar about a God who would empty himself of his divine glory to share in our poverty. In trying to give an account of why we give alms, we put ourselves in a position to enter the more daunting (yet even more awe-inspiring) metaphysical mysteries of the Trinity. Such was the claim Fr. Hopkins made, I would argue, in his correspondence with Mr. Bridges.