

“Love and Contentment in a Consumer Culture”

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Introduction

The moral law, which is binding on all men at all times, says “you shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's.”¹ Much work by Christian Scholars on this commandment deals with the inclusion of the neighbor's wife among the other property², focusing on the perceived problem rather than the overall meaning of the text. Yet we seem to live in a time where the Tenth Commandment is forcefully rejected on a daily basis. It is to be expected that as long as we live in this fallen world there will be temptations to covet, but that temptation seems to be an inherent part of the contemporary American culture and economy. Our economy and the culture that it has created depends upon encouraging people to covet, and thrives best when consumer spending is highest. According to a prominent economist, “It is no exaggeration to say that consumer spending was the dominant source of economic growth in the United States during recent decades.”³ The American Dream, which is so woven into the fabric of our society, is that our quality of life improves with time, in other words that we should expect to have in the future more and better of everything that we have now. It is a dream based upon covetousness. A multi-billion dollar industry of advertisers utilizes every form of media available to them to encourage us to want things that we didn't even know that we wanted. Our economic system and culture encourages us to be discontent with our lot in life. How does a

¹ Exodus 20:17

² Vasholz, “You Shall Not Covet Your Neighbor's Wife.”; Block, “‘You Shall Not Covet Your Neighbor's Wife’.”

³ Emmons, “Don't Expect Consumer Spending To Be the Engine of Economic Growth It Once Was.”

Christian follow the law not to covet in an economy built around covetousness? This paper will attempt to show that though many in history have sought to solve the covetousness of the human heart through external economic and political systems, ultimately God's law not to covet is only obeyed internally by a heart filled with heavenly contentment and love for God and neighbor.

Intrinsic Failure of External Solutions

The issue of external solutions needs to be addressed first of all, because it is the most common way that the world addresses this problem. That is not to say that the world at large sees coveting, itself, as a problem, but many kingdoms have been toppled as the result of the injustice, or perceived injustice, which is the result of coveting. This is not entirely without merit, for the Old Testament frequently decries abuses of justice and fairness. Though citations could be multiplied, it will suffice to take two representative passages, "You shall not oppress your neighbor or rob him. The wages of a hired worker shall not remain with you all night until the morning,"⁴ and "A false balance is an abomination to the Lord, but a just weight is his delight."⁵

Yet even if a system was put into place that perfectly exercised justice and fairness this would not address the issue of the heart. As we have seen coveting deals with not simply the action but with the disposition of heart and mind. If all the means of production are turned over to the working class, their sinful hearts will still want what their neighbor has. If all free citizens are guaranteed property rights and limited government interference, men will not suddenly become satisfied with their lot. If this

⁴ Leviticus 19:13

⁵ Proverbs 11:1

were ever possible, it would be in the early Christian community as recorded in the book of Acts. In the second chapter they were so filled with love for God and neighbor that “all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need.”⁶ This was a system devised by truly charitable people bubbling over with love for God and an earnest desire to care for one another and yet almost immediately arose Ananias and Sapphira,⁷ whose wicked and covetous hearts show the impossibility of achieving a perfect system in a fallen world.

A perfect system would require perfect people, or put differently, “Markets are made up of people. Supply and Demand are curves, but they are also people. Nothing else. If markets are bad, which they are, that means people are bad, which they are. Want good markets? Change the people.”⁸ So while external systems can make it easier or harder to follow God’s law from the heart, they ultimately cannot address the heart. Think of the man who mistakenly believes that it is his duty to give ten percent of his income because he has misunderstood the Old Testament commandment to tithe. They faithfully give ten percent of their pre-tax income and yet they could be making this contribution joyfully or grudgingly, with praise to God or while cursing His Name. This is not to say that the Christian has nothing to say about justice and injustice, nor is it to say that economic systems are amoral. Rather,

“we must recognize that the Christian worldview does not demand or promote a particular economic system. Because this is the case,

⁶ Acts 2:44-45

⁷ Acts 5:1-11

⁸ Brat, “God and Advanced Mammon,” 178.

Christians must allow the economic principles found in Scripture to shape our thinking while simultaneously recognizing that we can act in light of those principles in any economic, cultural, or generational setting.”⁹

There is no way to externally eliminate a covetous heart. On account of this Christians seeking to follow the Tenth Commandment in our society should not seek first and foremost to change the system but rather to change their own hearts.

Contentment

The Westminster Larger Catechism says that the Tenth Commandment requires first of all, “a full contentment with our own condition.”¹⁰ Paul, in his letter to the Philippians, shows us what this contentment looks like when he says “I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.”¹¹ True contentment is a Spirit generated state of the heart and soul that says to God, “your will be done.” This is the cornerstone of what it means to obey the Tenth Commandment.

Contentment is the general principle, but absolute applications of the principle in the life of believers is difficult precisely because it deals with the state of the heart. For what might be unjustifiable discontent and covetousness in one may be a reasonable financial decision with no sin involved for the other. Take for example the purchase of a new suit. A rich man could buy an expensive suit and not sin for he bought it with a

⁹ Mohler, “Economics and the Christian Worldview,” 1.

¹⁰ Westminster Larger Catechism Question & Answer 147

¹¹ Philippians 4:11-13

clear conscience, while a poor man could buy a cheap suit and sin horribly because his purchase was meant to prove to his neighbors that he was a man of power and influence. It would be impossible to work out specific guidelines on the purchasing of suits because those guidelines could only deal with the external factors and not the state of the heart or soul. The same is true with drawing up specific actions to avoid if one wants to avoid covetousness, because those actions expose the state of the heart.

This is best seen in 1 Timothy 6:8-10 where we are told “But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils.” A desire to be rich is the same as a lack of contentment with our own condition. This love for money is exactly what the Christian is commanded not to do in the Tenth Commandment. His heart must be able to look at our estate and thank God.

Caution is required here as it must be noted carefully what is being condemned and what is not. For we live in a culture that frequently condemns the so-called injustice of ‘income inequality,’¹² declaring that simply to be rich when there are poor people is a sin. Indeed, far too often people read this view into the scriptures and claim that the bible condemns riches as inherently sinful as well. The entire monastic system saw it as the height of piety to renounce worldly wealth. In his essay on the “Principles of Christian Economy” Dabney argues essentially the same position, arguing that luxury is inherently a sin to be avoided.

¹² “On the Issues: Income and Wealth Inequality.”

“The time was when wise heathens and wise Christians alike looked upon luxury as a vice in itself—a thing which emasculated the hardihood and energy of the character, stimulated all the vices, as tropical heat and moisture force up the vegetation of a wealthy soil, and unfitted man for usefulness”¹³

In doing so he seems to be echoing the words of Proverbs 23:3, saying that when you eat at a king’s table, “Do not desire his delicacies, for they are deceptive food.” Yet this is to confuse the love of luxury with the thing itself. The scripture nowhere condemns wealth as inherently evil, but condemns repeatedly those who love money more than God and refuse to do justice. Indeed, “the New and Old Testament critique of riches is not focused on the earning of income but on its misuse.”¹⁴ Wealth is a gift from God.¹⁵ What is required by God is not wealth or poverty externally, but contentment internally with whatever the Lord has given.

This must be considered carefully, because the common understanding of contentment is a lack of desire to change or improve. That to be content is synonymous with stopping where we are, but this is not godly contentment. To seek to improve our estate does not mean a lack of contentment with our estate, but rather an obedience to the command of God. Contrary to popular belief, in the scriptures wealth is not condemned and the pursuit of wealth is frequently commended. Not a pursuit that is fueled by love for money, but a pursuit that is fueled by diligent labor for God’s glory. “A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in

¹³ Dabney, Discussions, 14.

¹⁴ Halteman, Market Capitalism and Christianity, 65.

¹⁵ Ecclesiastes 5:19

summer is a prudent son, but he who sleeps in harvest is a son who brings shame.” Not only is diligence lauded in the proverbs and commended as the means by which God most frequently grants wealth to people, but sloth is vigorously condemned as shameful, sinful and foolish. Paul speaks, parenthetically, to this issue when he tells slaves to be content with their lot, “but if you can gain your freedom, avail yourself of the opportunity.”

True godly contentment deals with the state of the heart not the external activities, but it is not a state of the heart without reference to God. For when man is commanded to be content with his lot, this command from God is to be understood and followed in light of all of the other commands of God. This is seen in the very structure of creation, when our first parents are commanded to “Be fruitful and multiply and fill the earth and subdue it.”¹⁶ It would have been the height of sin and rebellion for Adam to have made camp immediately outside of Eden and to simply ‘be content.’ Adam and Eve were not called to stagnate, but to be stewards of God’s creation.

This command to stewardship which was given to our first father in the garden falls upon us with equal weight. Contentment with our estate must be seen in light of the command to active stewardship of all the gifts which God has given. We are called upon not simply to preserve what we have been given, but to improve it, to utilize all of the gifts of God for the glory of God. This does not excuse those states of the heart that are condemned above, that because we are to be stewards we can be lovers of money. Just the opposite is true, because we are called to be stewards we must treat all of our

¹⁶ Genesis 1:28

property as God's property, from His hand and for His use. In the words of Dabney, "it is the plainest truth in the world, that the steward is to manage the estate committed to him, not for his private advantage or profit, but for that of the owner."¹⁷ This point is well illustrated by the Lord in the parable of the Talents in Matthew 25. Several servants are entrusted with funds, those who improved them according to the amount entrusted to them were lauded while the servant who did not improve his lot was condemned and cast out. The Lord used this parable of economic life to illustrate a point about spiritual service in the kingdom of God, but the original content is not meaningless. No one will be cast out of the Kingdom of Heaven for being poor, but "if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever."¹⁸

We must labor in this life and we must do so diligently. It is through this labor that God often chooses to bestow wealth and prosperity on people, but it is not on account of this wealth and prosperity that we are motivated to labor. It is as the scriptures say,

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."¹⁹

¹⁷ Dabney, Discussions, 2.

¹⁸ 1 Timothy 5:8

¹⁹ Matthew 6:21

The Christian must labor diligently in this life to improve his estate not because of the treasures that he will reap in this life, but because of the treasures that he accrues by following God's command.

Love

The second major pillar of what it means not to covet is love for our neighbor. The Westminster Larger Catechism says that the Tenth Commandment requires, "such a charitable frame of the whole soul toward our neighbor, as that all our inward motions and affections touching him, tend unto, and further all that good which is his."²⁰ We must love our neighbor so genuinely from our hearts that we desire the good of his estate. This is obvious from the Lord's summary of the law²¹, but made even more explicit by Paul

"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. For the commandments, "You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet," and any other commandment, are summed up in this word: "You shall love your neighbor as yourself." Love does no wrong to a neighbor; therefore love is the fulfilling of the law."²²

If we are to obey the command of God not to covet it is not sufficient to simply be content with our lot as good stewards, but we must love our neighbor so that we desire that their stewardship of their lot be blessed.

²⁰ Westminster Larger Catechism Question & Answer 147

²¹ Matthew 22:34-40

²² Romans 13:8-10

This concept of love for neighbor as a motivating force is in tension with the basis of our economic system. Adam Smith, in his classic work on modern economics says, “It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own self-interest. We address ourselves not to their humanity but to their self-love, and never talk to them of our own necessities, but of their advantages.”²³ However, this tension is not as pronounced as it may seem. As we have seen above, as stewards we are called to seek to improve our lots. While not self-interest in the strictest sense, the active stewardship of a faithful Christian serves the same larger economic purpose. Yet, as it has been noted elsewhere, a Christian can never be motivated simply by self-interest.²⁴ They must also love their neighbor and seek his good.

This command to love our neighbors as ourselves and thus to desire the good of their estate does not lend itself to codifying a system of specific applications. For many specific actions could be good or bad depending on the state of the heart and the presence of love. However the principle has been strikingly illustrated by our Lord in the parable of the Good Samaritan. When asked, ‘who is my neighbor,’ the Lord responds with the well known parable, describing the good deeds of the Samaritan saying,

“he had compassion. He went to him and bound up his wounds, pouring on oil and wine. Then he set him on his own animal and brought him to an inn and took care of him. And the next day he took out two denarii and

²³ Smith, *An Inquiry Into the Nature and Causes of the Wealth of Nations*, 20.

²⁴ Kotter, “Greed vs. Self-Interest,” 22.

gave them to the innkeeper, saying, ‘Take care of him, and whatever more you spend, I will repay you when I come back.’

This is entirely and exactly what it means to be so motivated by love for your neighbor that your actions tend towards his good. When so motivated it would be unthinkable for us to justify anything on the grounds of “keeping up with the Jones.” We would not have any reason to judge our success by the standard of our neighbor’s success, rather we would rejoice when they are blessed, out of love for them.

This is best seen in the, above mentioned, exuberant charity of the early church seen in Acts 2:42-47. We are told that as they used their worldly goods for the good of their neighbor, “they received their food with glad and generous hearts.” While this instance in the history of the church should not be used to mandate or justify a specific economic system, it is an excellent example of what Christian love for neighbor looks like. In speaking on the Tenth Commandment Douma says, “one could also say that a person’s entire body reflects what is living inside him. Love of money radiates from the eyes, quickens the pulse, excites the mind, and stretches the nerves.”²⁵ It is precisely that same sort of love that we must have, not for money, for for our neighbor. We must strive to cultivate a state of the heart where we can give generously to our neighbor out of love and receive our own blessings with glad and generous hearts.

Conclusion

The Tenth Commandment deals not with external sins, but internal ones. On account of this reality, the Christian must look to his own heart and not to external

²⁵ Douma, The Ten Commandments, 343.

systems or examples. This is not to say that there is no application for the daily life of the Christian in the Tenth Commandment but rather that there is not a simple formula for obeying the Tenth Command in the modern American context. He must be motivated by love for God which leads to contentment with his lot and love for his neighbor which leads to seeking to bless them. This is not a distinction without difference but represents a drastic shift from the motivations which our society expects him to have. He must not be like his neighbor, but this difference is primarily one of the heart and not of specific actions. For as we have seen the ways in which this will express itself are almost unfathomably different. The Christian must judge his every action by the standard of love for God and for his neighbor and this will look different in the Hamptons than it will in Cleveland.

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