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### MONEY: THE UNIVERSAL ICON

by Gary North

*No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof (Matt. 6:24-34).*

This is a lengthy passage. Jesus was trying to get across a fundamental principle: **it is futile to serve Mammon**. But what was Mammon? There is no god listed by that name in the Bible or anywhere else. No nation's priesthood worshipped a statue representing Mammon. Moses did not include the Mammonites among the Hivites, Jebusites, and all the other "ites" of Canaan. Yet Jesus contrasts this god with the God of the Bible. The battle for the souls of men is between God and Mammon. Not Satan - Mammon. There really is a being called Satan. But Mammon dwells in the hearts of men. It is the personification of wealth. Men serve Mammon, i.e., worship Mammon, to the neglect of their worship of God.

Is Mammon neutral? Not in the way Jesus spoke of it. Mammon here is a principle. Men trust in Mammon rather than trusting in God. They put their hopes in Mammon. That is, they believe that possession of wealth is a way to insure the success of their dreams, visions, and goals. Wealth will ratify their decisions so that all the world can see. Wealth becomes

a universal success indicator, a universal currency of success. It is Mammon that both represents success and grants success in future ventures. "It takes money to make money," says an old slogan, which neglects the obvious question: How did someone get the money in the first place to make more money?

There are three universal languages. They cross borders - cultural, legal, and linguistic. In English, they are the three M's: money, music, and mathematics, and the most respected of these is money. The language of mammon is the only truly universal language. It is spoken everywhere. A pile of gold coins is recognized as wealth anywhere on earth. A pile of gold coins will buy you whatever you want anywhere on earth. A man can walk into a store anywhere on earth, point silently to what he wants, point to his pile of gold coins, and the owner of the thing pointed to will hand over the item and take the coins. If there is any negotiating required, it will be in terms of numbers: fingers held up, each of which represents a coin. The would-be buyer (seller of money) holds up two fingers instead of coins. The seller (buyer of money) holds up four fingers. They compromise on three coins. This transaction works as well today as it would have worked five thousand years ago. Notice also that we even define buyer and seller in terms of money, not goods. The buyer is the person offering money for the goods. The seller is trying to buy the money with his goods.

Jesus understood well that when He raised the issue of money, He was raising the fundamental issue of religion: service. Whom should men serve? The most powerful rival to God is Mammon. There are many local gods on earth, many theologies, many prayers, many ways to bow down. But the most universal rival is Mammon. When men pray, they pray for money. Sick men pray for health. But to get health, they must locate healers, and healers charge money. Only when money cannot possibly buy whatever is sought do men pray for deliverance by God directly rather than by way of money. When Mammon cannot deliver the goods, men seek a higher God. "There are no atheists in foxholes," says the proverb. But if men could honorably buy their way out of foxholes, Mammon would gain enthusiastic converts in foxholes.

The worship of Mammon is a snare and a delusion, Jesus said. He could not have said it any plainer. "Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they?" Pretty clear, isn't it?

Nothing is lost in translation here! We do not have to get out a Greek-English lexicon to make sense of this passage. So, there is only one way around it. "Jesus was speaking figuratively." Indeed, He was.

### Figuratively Speaking

There is no god known as Mammon. The whole passage begins with a figure of speech. Yet what Jesus was saying is that Mammon is the true rival of God. Mammon is the universal icon. Men rarely worship Satan directly. There have never been many cults that have offered sacrifices to Satan. Though Satan is a person, he is most commonly worshipped by those who worship his personification. Men rarely worship an image of Satan. They worship that which Satan offers as his ultimate positive covenant sanction in history: this world. "Again, the devil taketh him up into an exceeding high mountain, and sheweth him all the kingdoms of the world, and the glory of them; And saith unto him, All these things will I give thee, if thou wilt fall down and worship me. Then saith Jesus unto him, Get thee hence, Satan: for it is written, Thou shalt worship the Lord thy God, and him only shalt thou serve" (Matt. 4:8-10). Put another way: "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?" (Mark 8:36).

An icon is a figure. This figure represents a supernatural being. The supernatural being offers sanctions in history: positive and negative. He is beyond history, yet connected to history. He promises to enter into history at the request of his devoted followers. When they come bearing gifts, he offers gifts of greater value in return. Money is the universally recognized greater gift. It represents what we want. It buys us what we want. Men pray for money, more money, lots of money, in exchange for so much service. We speak in the West of the **bottom line**, an accountant's term. "Let's see the numbers." "Figures don't lie." Money is Mammon's icon. It is man's ultimate shorthand.

**The power of money is the power of the icon.** It represents all the things we can dream of, except one: eternal life. To worship money is to worship this world. To put faith in money is to put faith in this world. "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11). Yet Jesus says this is a snare and a delusion.

### Marginal Gains, Universal Claim

Money buys us things. Things are useful. If nothing else, they can be given away. Jesus did not tell the rich man to burn everything he owned. He told him to sell it and give the money to the poor. The things he owned were worth buying; the money he would have given away was worth accepting. Nevertheless, we recognize the mental illness of the miser, the packrat, the hoarder. Why? Does the miser ask for everything? Does the hoarder demand the whole world? All he wants is a little more.

Mammon is the great god **more**. In that one word, **more**, lurks a universal claim. It used to be said that the Soviet Union was not after everything. It only sought that which was contiguous to its borders. Or, in the words of the Borg on *Star Trek*, "You will be absorbed. Resistance is futile." One by one, men are to be absorbed by the great god more. The quest for more is a universal claim camouflaged in the swaddling clothes of marginal gains. The miser is not after everything; he is just after a little more.

Men want a little more. Satan wants a little more of each man. This can be described as co-dependency. This is what distinguishes the God of the Bible from Satan. God is not dependent on His creation. Satan is dependent on God's creation. Satan rebelled by way of Eve, then through Adam. They had been placed in a world with a specified boundary.

When it came to the tree of the knowledge of good and evil, man's desire for more was fatal. The marginal gain of eating just one little bite was fatal. That seemingly marginal extension of man's desires was in fact a universal claim. An unqualified assertion of "more" ultimately means "Mine, mine, all mine!"

C. S. Lewis described as a terrible curse a food that would make a person more hungry. Such a food would create the insatiable desire for more. The more you eat, the more you want. This is the essence of sin, he argued. It is also the essence of Mammon. The insatiability of covenant-breaking man's desires is the hook by which Satan snares his victims.

Decades ago, an American food product literally adopted this slogan: "The more you eat, the more you want." Another successful television ad for potato chips featured a famous comedian dressed as Satan, holding a bag of chips. His slogan: "Bet you can't eat just one." This slogan, if true, was essentially the same as the unlicensed seller of the addictive drug, which is a crime in most societies and immoral in every society. Viewers did not take that potato chip ad seriously. **Rather, they took the ad figuratively.** They bought the chips because they thought they could stop eating when they wanted to. It is safe to say that nobody paid for a bag of potato chips just to eat one chip per serving. "Satan" was correct; nobody could eat just one. Yet given the fat content of a potato chip, one was about all that overweight people should have eaten. Figuratively speaking, the ad implied that the chips were so delicious that the eater could not stop eating them after one chip. In this sense, the advertiser's claim was literal. It was a literal claim disguised in the symbolism of humor. That is what symbolism is supposed to do: convey a literal truth by way of a figurative symbol.

Step by step, we are snared.

### God's Promise of More

What is not understood by pietists or even denied by pietists is this: God adopts the same strategy. "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he swore unto thy fathers, as it is this day" (Deut. 8:18). Covenant-keeping men in a covenant-keeping society are supposed to expect more. The gift of more is supposed to testify to God's covenantal faithfulness. The positive sanction of more is to confirm the covenant, leading to greater obedience and therefore greater blessings. This is known as **positive feedback**.

The moral problem is not the positive feedback of the covenantal process of confirmation. The moral problem is the lure of autonomy. "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17). The promise of more is part of both covenants: God's and Satan's. Satan's promise is a perverse imitation of God's. It is theologically incorrect to insist that the quest for more is illegitimate. The quest for more is not only legitimate, it is commanded by God. It is an aspect of the dominion covenant.

The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee. The LORD shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the LORD thy God, and walk in his ways. And all people of the earth shall see that thou art called by the name of the LORD; and they shall be afraid of thee. And the LORD shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD

sware unto thy fathers to give thee. The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them (Deut. 28:8-13).

God demands a tithe from his people. Are pietists so completely lost in the wilderness of otherworldliness that they imagine that God wants stable income when He could have growing income? Implicitly, this is what pietists believe. They never think about the implications of what they are saying, but they believe it. They adopt eschatologies of historical defeat in order to defend their view that God is willing to content Himself with tithes from small numbers of people.

God wants ten percent of everything: everything that Christians make, and everything that non-Christians make. Everyone owes God ten percent. But to collect it, there must be evangelism. God increases His income by bringing covenant-breakers into service to Him through conversion. Then He wants His people to tithe. Of course, the beneficiaries of God's grace resist this legal claim on their goods. They prefer to pay God more by making more for themselves. "You want more, God? Well, I'm limiting my donations to your church to, say, 3 percent. If things go well for me, that is - less if they don't. Now, if you want more money, let me make more money. That's the only way you're going to get any more out of me. Have you got that clear, God? Are we agreed?"

You think I'm kidding. You think I'm using figurative language. Well, I'm using figurative language, but I'm not kidding. **Every Christian who refuses to tithe to his local church has in fact offered just such a deal to God.** It is not a very good deal for God. He prefers to get paid off the top what He is owed. Then He makes agreed-upon deals.

The dominion covenant is extended in history by God's people by way of redemption. We are to buy back the world **progressively** as creatures in history, for Jesus Christ, in His capacity as perfect man, has bought it back **definitively** in history. History culminates when God buys it back **finally** at the second coming.

For since by man came death, by man came also the resurrection of the dead. For as in Adam all die, even so in Christ shall all be made alive. But every man in his own order: Christ the firstfruits; afterward they that are Christ's at his coming. Then cometh the end, when he shall have delivered up the kingdom to God, even the Father; when he shall have put down all rule and all authority and power. For he must reign, till he hath put all enemies under his feet. The last enemy that shall be destroyed is death. For he hath put all things under his feet. But when he saith, all things are put under him, it is manifest that he is excepted, which did put all things under him. And when all things shall be subdued unto him, then shall the Son also himself be subject unto him that put all things under him, that God may be all in all (1 Cor. 15:21-28).

The Soviet Union claimed only that which was contiguous to it. So does the kingdom of God in history. The Soviet Union's claim, disguised as a marginal demand, was in fact a universal claim. So is the kingdom's claim in history. Marxism-

Leninism promised more to its disciples throughout history. So does Christianity. Marxism-Leninism was a success for a while because it imitated Christianity. This is Mammon's technique. It imitates; it does not create.

### The Temptation of More

The alcoholic must stop drinking. He is an addict. In some physical way, he has become a slave of alcohol. He is not entitled to a little more. He is not entitled to "one for the road." **The marginal drink will totally destroy him.** The recovering alcoholic understands this. Whenever he ceases to understand this, he soon ceases to be a recovering alcoholic. What he can see clearly in his own life, sinners rarely see in their lives. The god of Mammon drives a hard bargain. It is a bargain that is rarely understood by those who have made it, and who reconfirm it day by day.

The alcoholic has a great advantage: he knows what is killing him. He has another great advantage: it is not biologically necessary that he consume alcohol. He can go cold turkey. He can stay away from liquor. This is true of most substance addicts, with one exception: the food addict. This is why the recovery rate for alcoholics and heroin addicts is so much higher than the recovery rate for fat people. Almost no fat person takes off the excess weight and keeps it off for ten consecutive years. His addiction must be guarded against every time he eats. It must be also resisted whenever he is not eating. The whole world of food for him is a giant bag of potato chips. "Bet you can't eat just one." He will eventually lose the bet.

For the covenant-keeper, dominion is like food for the fat person. He cannot legitimately deny his responsibility to extend the work of God's kingdom in history. He has several problems. First, he becomes addicted to work. He thinks he can work his way into God's favor. "If I do more for God, He will favor me." He has cause and effect backward: God favors him by enabling him to do more for God. Caleb rejoiced:

And now, behold, the LORD hath kept me alive, as he said, these forty and five years, even since the LORD spake this word unto Moses, while the children of Israel wandered in the wilderness: and now, lo, I am this day fourscore and five years old. As yet I am as strong this day as I was in the day that Moses sent me: as my strength was then, even so is my strength now, for war, both to go out, and to come in. Now therefore give me this mountain, whereof the LORD spake in that day; for thou heardest in that day how the Anakims were there, and that the cities were great and fenced: if so be the LORD will be with me, then I shall be able to drive them out, as the LORD said (Josh. 14:10-12).

This is not a chicken-and-egg problem. The chicken-and-egg problem is a problem only for evolutionists. There were female chickens with undeveloped eggs inside them before there were any eggs laid. There was the grace of God before there were any rewards for faithful service. Grace precedes law. Creation preceded command. Life precedes work. God's favor to Adam was revealed before God revealed Adam's assignment and his restriction.

We tend to confuse rewards with grace. We think we can earn grace. We earn rewards, which is an aspect of grace because it is an aspect of the dominion covenant. The positive sanctions are designed to confirm the covenant. They are designed to capitalize the next round of covenant extension. They are to capitalize this extension spiritually - greater confidence in God's predictable sanctions in history - and

economically. "The rich get richer and the poor get poorer." Not quite. The rich get richer and the poor get cut off.

Thou shalt not make unto thee any graven image, or any likeness of any thing that is in heaven above, or that is in the earth beneath, or that is in the water under the earth: Thou shalt not bow down thyself to them, nor serve them: for I the LORD thy God am a jealous God, visiting the iniquity of the fathers upon the children unto the third and fourth generation of them that hate me (Ex. 20:4-5).

In short, "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22).

Paul wrote to Timothy, "For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows" (I Tim. 6:10). The love of money is the sin of Mammon worship. It is the worship of more, but a special form of more: more thought to be obtained from the autonomous might of a man's hands. Money is representative of what man can achieve in history. The question then is: Covenant-keeping man or covenant-breaking man?

### Behind the Icon

One of the most powerful and universal icons in history is the pretty face. Esther had one, and she became a queen. A woman wants more beauty. But would she care if she were a lifetime prisoner on a deserted island? Would she still have much use for a mirror, other than to signal for help?

Beauty is a tool for a woman. I think this is why Moslem societies require women to be draped head to foot. It is not that men do not want other men to steal their wives or lust after their wives. A woman cannot obtain a divorce under Islam, unlike a man. Islam takes adultery by women very seriously – crushingly seriously. Islam is a male-dominated society, and Moslem men take seriously the power of beautiful women to shape events through men. A draped woman is an less influential woman outside the four walls of her husband's house.

Wealth is similarly covered in Western society. "How much money did you make last year?" is almost as shocking and inappropriate a question in the West as "How is your wife doing these days?" is in Afghanistan or Saudi Arabia. One difference is that the icons of wealth may be displayed in the West: big cars and big homes. But the god behind these icons – the net income that underwrites them – is a god of the prayer closet and the tax-collector's audit. It is the mark of the modern State's accepted sovereignty that its agents can ask the forbidden question: "How much money did you make last year?" Voters nowhere revoke this power. The church may not ask the forbidden question; to do so would be regarded by church members as an unwarranted invasion of their privacy. It is clear which god modern Christians bow down to judicially: the god of the State.

The icon known as the tax form reveals the highest god of modern man. This icon reveals a grasping god, Mammon's ultimate manifestation in history. This god promises to heal men, care for them, and defend them. But voters demand more healing, more care, more defense. The State therefore demands more. Usually it demands more of the rich in the name of the poor. The political spoils are in fact administered mainly for the middle class. The tax receipts are paid mainly by the middle class.

The statist icon is a deception by which modern man worships himself. In doing so, he soon falls under the power of other men, who claim to represent a moral god, a healing god. The messianic, healing State has its icon, the tax form, and men fall prostrate before it. They fill out their tax forms without protest, praying silently: "For the which cause I also suffer these things: nevertheless I am not ashamed: for I know whom I have believed, and am persuaded that he is able to keep that which I have committed unto him against that day."

No Protestant church member who refuses to tithe to the local church should be allowed to vote in that church, any more than a person who does not pay taxes should be allowed to vote for politicians who will collect and spend taxes. The Protestant church, however, has set the pattern for the modern State. The Protestant church allows non-tithing members to vote. The modern State allows welfare recipients to vote.

This political debate goes back to the Putney debates of 1647, when officers in Cromwell's Puritan army debated the right to vote. The Levellers, represented by Col. Rainborough, demanded the right to vote apart from property ownership. Cromwell's son-in-law, Henry Ireton, argued that this would lead to political tyranny over the propertied classes by the poor. In the intensely theological civil war of England, where issues of church and State were intertwined, the connection between civil voting and property was well understood. The analogous issue has never been clearly understood in ecclesiastical matters. The Levellers have won the debate. They have won it in the State because they first won it in the church.

### Conclusion

Mammon manifests itself behind many icons, but they all promise more. The problem is, they all demand more. Because God demands only a tithe to His church, no other agency can legitimately demand as much. This puts the icon of the State in its place. But this does not put the other icons in their places. Man retains after-tithe and after-tax income. The icon of money is the supreme icon, for even the State worships it and must serve it. The icon of money is the universal icon. It represents the world, and men seek the world. The question is: In whose name do they seek it? Do they seek the world to place it at the feet of God, as Jesus did? "And when all things shall be subdued unto him, then shall the Son also himself be subject unto him that put all things under him, that God may be all in all." Or do they seek to place it at their own feet, to strut across it as autonomous masters?

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