Stewardship and Sharing the Surplus

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A. Stewardship: God’s Trustee

B. A Steward's Economy of Charitable "Leftover Blessings"

C. Human Talents and Creative Stewardship

Excerpted from:

*Jewish Giving in Comparative Perspectives: History and Story, Law and Theology, Anthropology and Psychology*

Book Three:

*For the Love of God:*
Comparative Religious Motivations for Giving
Christian Charity, Maimonidean Tzedakah and Lovingkindness (*Hesed*)

*Previous Books:*

**A DIFFERENT NIGHT:** The Family Participation Haggadah By Noam Zion and David Dishon

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**A Night to Remember: Haggadah of Contemporary Voices** Mishael and Noam Zion

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The Call to Stewardship

“A dream of a nation where all our gifts and resources are held not for ourselves, but as instruments of service for the rest of humanity.”
- Martin Luther King, Jr. (Speech to AFL-CIO, Dec. 11, 1961)

“Understand, you rich, that you are duty bound to do service having received more than you yourselves need ... Be ashamed of holding fast what belongs to others. Imitate God’s equity and none shall be poor...
‘For to this end the Sovereign Master enriched you, that you might perform these services for Him.” - St. Hermas

"If you acknowledge them [your temporal goods] as coming from God, is He unjust because He apportions them unequally? Why are you rich while another is poor, unless it be that you may have the merit of a good stewardship, and he, the reward of patience? It is the hungry man's bread that you withhold, the naked man's cloak that you have stored away, the shoe of the barefoot that you have left to rot, the money of the needy that you have buried underground: and so you injure as many as you might help." - St. Basil (Hom. super Luc. xii, 18)

A story is told of two Jews who came before Rabbi Yehezkel Landau of Prague (1713-1793) claiming exclusive ownership over the same tract of land. Landau is reputed to have put his ear to the ground and then announced: "The earth has rendered its decision: I belong to neither of you, but both of you belong to me."

A pious person with bitahon – faithful trust in God – knows that whatever one has in surplus over one’s basic needs is God’s wealth, delivered to the needy through you,

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1 St. Hermas: “Instead of fields, then, purchase souls that have been afflicted, insofar as you can, and take care of widows and orphans and do not neglect them; spend your wealth and all your furnishings for such fields and houses as you have received from God. For this is why the Master made you rich, that you may carry out these ministries for him. It is much better to purchase the fields, goods, and houses you find in your own city when you return to it. This kind of extravagance is good and makes one glad; it has no grief or fear, but joy instead. And so, do not participate in the extravagance sought by outsiders; for it is of no profit for you who are slaves of God.” (Shepherd of Hermias, Similitude, 1.8-10, early 1st C. CE). St. Hermas. Man. II 94-102, Sim. I, 5-8; Man. VIII 10

2 On the biblical commandment "But during the seventh year you shall let [your land] rest and lie fallow" (Exodus 23:11), the Kli Yakar comments that "the purpose of the law is to teach us not to regard man as absolute lord over the produce of the land, and that one is required to have faith in God that he will provide adequate crops ...” This idea of trust in God to provide adequately for all of man’s needs permeates many mitzvot.

The Sefer HaHinukh, explaining the same verse, adds, "This teaches us the attribute of voluntary renunciation of property and the resultant generosity which flows from this attribute [since in the sabbatical year the land was ownerless and its fruit public property]. Man learns from this mitzvah that there is an owner to the earth who produces its fruits, and at God’s will they become - ownerless. Furthermore, this renunciation of the fruit of the land teaches us faith and trust in God. A man who at the
and should be delivered joyfully to God’s intended beneficiary. - Bahya Ibn Pakuda (Spain)\textsuperscript{3}

“[The duty of the man of wealth is] to set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and, after doing so, to consider all surplus revenues which come to him simply as trust funds ... which he is strictly bound as a matter of duty to administer in the manner which, in his judgment, is best calculated to provide the most beneficial results for the community - the man of wealth thus becoming the mere trustee and agent for his Poorer brethren.” – Andrew Carnegie\textsuperscript{x}

Stewardship is a powerful economic metaphor that appeals not to material self-interest but to the moral responsibility of the banker or the guardian (apotropos) of someone else’s funds. Not only is this a frequently used literary parable in the shared worldview going back to the first centuries of the Christian and Rabbinic eras, but it has again become very popular in the modern world among the wealthiest donors. In the modern American discourse of big philanthropists the language of stewardship serves as a class vocation. Wealth provides the freedom to “make a difference” in the world, as the cliché goes. The American researcher on philanthropy, Paul Schervish,\textsuperscript{vi} has interviewed many philanthropists who often use the term "steward" to describe their relationship to the money they have "made." in his interviews with the rich, he reports this typical view:

“I’ve only learned in the last ten years how to be giving away my money ... and I’m learning to have an entirely different relationship to money...I think of money as a tool that can be used in any way... So I feel a responsibility to shepherd it … to be a kind of steward of it all. I cannot just give it all away or have it frittered or put into things that are not helping humanity. That’s a responsibility and I don’t want to miss something important that I can contribute to that can make a difference.”\textsuperscript{vii}

Divine commandment regularly relinquishes his ownership over his land for this year will never lack for trust in the bounty of God.” (Cited in M. Tamari, Your Possessions, 37)

In Leviticus 25:23 all Jews are described as tenant farmers on God’s land, like resident-alien strangers and, in fact, serfs (gerim vtoshavim). Therefore, they should not develop a sense of entitlement to “their” land and, therefore, they are primed to share more readily with those who are landless wanderers or qua serfs, like themselves.

\textsuperscript{3} Al Ghazzali writes in a similar mode in the same period and religious cultural world: “How could he despise the poverty-stricken when God has made the latter the source of his profit, since through the labors of the poverty-stricken he earns and accumulates his wealth, hoarding of it according to his need? He has been ordered [by God] to give the poverty-stricken in accordance to his need and to withhold from him any surplus which will harm him if it were given to him.

“The wealthy is, therefore, employed in providing for the poverty-stricken and differs from him by his duty to settle disputes and shoulder responsibilities, and his stewardship over the surplus [of his wealth] until he dies, when his enemies will devour what he has left. Consequently, when man's unwillingness to part with any of his wealth is displaced by gladness and joy for the aid which God has given him to fulfill his duty [of paying the zakat] and handing it over to the poverty-stricken, so that the poverty-stricken, by accepting the payment, might free him from obligation, injury and its [outward manifestations of] rebuke and stern looks will cease and will be replaced by rejoicing, praise, and graceful acceptance of obligation. These then are the causes of taunting and injury.” (Al Ghazzali, Almsgiving, 37)
The most famous modern representative of the stewardship school is the great philanthropist and devout Baptist, John D. Rockefeller. He said:

“God gave me my money. I believe the power to make money is a gift from God ... to be developed and used to the best of our ability for the good of mankind. Having been endowed with the gift I possess, I believe it is my duty to make money and still more money and to use the money I make for the good of my fellow man according to the dictates of my conscience.”

Even the anti-church Social Darwinian Andrew Carnegie was inspired by a religious ideal of stewardship:

“[The duty of the man of wealth is] to set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and, after doing so, to consider all surplus revenues which come to him simply as trust funds ... which he is strictly bound as a matter of duty to administer in the manner which, in his judgment, is best calculated to provide the most beneficial results for the community - the man of wealth thus becoming the mere trustee and agent for his Poorer brethren.”

Paul Schervish shows that the American class of the super-wealthy often feels a calling related to their class which derives not necessarily from an aristocracy of birth but of economic achievement. It recalls the Greek aristocracy that takes responsibility for the greatness of their polis, but now it also includes the poor:

"Making such a practice of social service a vocation in its own right, the upper class is not a class whose privilege is based upon the exploitation of the lower classes, but a class whose privilege is beneficently used to proprietarily ‘look’ after the interests of the community. The wealthy are not simply individuated as citizens but are also hailed as representatives of a particular class who have an obligation to give of themselves ‘for the good.’ Thus, the ideology of stewardship provides a normative framework of legitimating not only the wealthy person as an individual but the wealthy as a class.”

In Faith and Philanthropy in America Robert Wuthnow continues this theme of a wealthy class that often has a revelatory moment about its task to use these riches for the good of society:

“Theologian Robert Ochs has remarked that there are three ways to take a gift: It may be taken for granted, taken with guilt, or taken with gratitude.... In gratitude they recognize that their wealth and abilities are unearned gifts - that despite their worldly capacities, they are not demigods determining their own and others' fates but beings who are themselves humbly abiding within a gracious dispensation. ... The experience of wealth as a gift leads the wealthy to ‘take their money very seriously.’ This means placing the hyper-agency engendered by wealth at the service of the goals engendered by spirituality. This worldly vocation begins with recognition that one is ‘no longer in control,’ for, as one donor has remarked, she acknowledges too that she has ‘been given a lot.’

“The best thing about being wealthy is the access, the ability to make choices, to not be bogged down in long mundane things. I have a tremendous amount of creative potential to
do things that a lot of people don't have the time or the ability to do. There is a spiritual quality to it, too, because you know, you feel tremendously fortunate to have this gift and you want to do something with it. At least I do. Most of the people I know that have wealth feel that way too. Most of the wealthy people I know take their money very seriously and have a spiritual connection with it to do something with it."\(^4\) 

However, the vocation of stewardship is not necessarily a class concept but, as John Calvin taught, every human being’s vocation. Just as Protestants taught that “all” – not just priests and monks – are called to the ministry of God, so all are called to stewardship with whatever resources and talents one has. For Calvin the end of one’s wealth is not the greatness of one’s city and its culture but the love of one’s neighbor and the needs of the poor:

"We are the **stewards of everything God has conferred on us by which we are able to help our neighbor**, and are required to render account of our stewardship. Moreover, the only right stewardship is that which is tested by the rule of love." (John Calvin, *Institutes*, III. VII.5)

Stewardship also involves caring for one’s posterity, for the next generation and for God’s beautiful creation in what today might be called an ecological consciousness:

“Let him who possesses a field, so partake of its yearly fruits, that he may not suffer the ground to be injured by his negligence; but let him endeavour to hand it down to **posterity** as he received it, or even better cultivated. Let him so feed on its fruits that he neither dissipates it by luxury, nor permits to be marred or ruined by neglect. Moreover, **that this economy, and this diligence, with respect to those good things, which God has given us to enjoy, may flourish among us; let everyone regard himself as the steward of God in all things, which he possesses.** Then he will neither conduct himself dissolutely, nor corrupt by abuse those things, which God requires to be preserved.\(^{xii}\)

"And so take care not to squander God's property… It is given to you from God not for your sake alone, but also for the sake of other poor people. Remember, you are the manager, not the lord of property.... Be therefore **a true manager of your Lord, and not a squanderer of the Lord's estate**; satisfy yourself in moderation, and thank the Creator of all property, and provide for the needy…. How do you spend your money? You are its guardian, not its master and squanderer. It is not given you for your fancies but for the sake of your neighbor in need."\(^{xiii}\)

In the last chapter we saw how the banking metaphors of sermons about giving to the poor seek to sublimate the individual’s desire to accumulate wealth and to make a profit, on one hand, or the individual’s guilt and fear of punishment for his or her sins, on the other. Hoarding gives one security in this world of flux and depositing one’s wealth in

\(^4\) “I don't believe in just giving money but in putting legs on the money. We very often overlook the fact that when we give someone something we also give them a responsibility to use that gift in its most productive fashion. If we just hand somebody ten bucks and walk away, that person isn't going to feel very responsible because all someone’s done is kept him in the same receiver mode.” (Gregory Singer on the ethic of stewardship in Robert Wuthnow, *Faith and Philanthropy in America*, 81)
the tzedakah treasury of God’s bank helps overcome the fear of the future world. This chapter, by contrast, considers the imagery of a different relationship to wealth – a sense of blessing and gratitude beyond what I need or deserve and then a sense of responsibility to treat the resources as gifts held in a trust. Here, as we saw above, stewardship is the central economic metaphor that regards the wealth we have, not as our private possession or achievement, but as a trust belonging to God entrusted to us. These two economic models of wealth and giving correspond to two Greek terms for economic activity:

“In classical antiquity two distinct Greek words were used to describe human economic activity: oikonomia and chrematistike. Oikonomia (the origin of our word economics) designated the behavior of the steward whose task it was to manage the estate entrusted to him in such a way that it would continue to bear fruit and thus provide a living for everyone who lived and worked on it. Central to this concept, therefore, was the maintenance of productive possessions on behalf of everyone involved.

“Chrematistike, however, meant something quite different. This word expressed the pursuit of self-enrichment, for ever greater monetary possessions, if need be at the expense of others. It is remarkable to observe that in western civilization the meaning of the word economics has increasingly become synonymous with chrematistike, while progressively it lost the meaning of oikonomia, the careful maintenance as steward on behalf of others of all that is entrusted to man.”

The banking metaphors use the motivation of chrematistike, while the stewardship motif belongs to oikonomia. In this chapter we will examine two concepts of stewardship:

(1) One refers to the property in my possession as a trust or deposit from God. God's expectations are that I use it for the benefit of the whole society, especially the poor.

(2) The second is the idea of surplus blessing; the wealth granted by God to me that goes beyond my present needs was meant to be leftover for the poor. (For example, my wife calls the excess food made for any one meal, "planned-overs," rather than leftovers). In fact, God gave me too much on purpose, so that I would have leftovers to distribute to the needy that redound to my credit. The idea of leftovers is manifest, for example, in medieval Christianity in Thomas Aquinas:

“The temporal goods which God grants us are ours as to the ownership, but as to the use of them, they belong not to us alone, but also to such others as we are able to succor out of what we have over and above our needs.”

The English word “ste-ward” derives from the Anglo-Saxon word "ward(en)" or keeper of the stig (house) who is responsible for overseeing the household, its expenses and servants and the master’s table. The Greek and rabbinic term is epitropos or apotropos. The Rabbis use it for the overseer of a minor orphan’s property. The New Testament uses both the Greek epitropos and oikonomos (the latter means literally the household from which derives the term “economy” and more narrowly home economics where in the ancient world all agricultural production was centered). The economic function of the steward is a metaphor for the human duty to care for all God’s property - spiritual
and material gifts - given to us “on deposit” (pikadon in rabbinitic Hebrew) and to be returned to God⁵ or to transferred to God’s representatives.⁶

A brief history of the term stewardship should begin with one’s personal responsibility for taking care of another person's property (shomer) or financial affairs. Historically, stewardship was the responsibility given to household servants to bring food and drinks to a castle dining hall. The term was then expanded to indicate a household employee's responsibility for managing household or domestic affairs. In religious orders, the steward took care of all the earthly finances of the property-less monks. Stewardship later became the term for the task of taking care of passengers’ domestic needs on a ship, train and airplane, or managing the services provided to diners in a restaurant. The term continues to be used in these specific ways, but it is also used in a more general way to refer to the ecological responsibility of all creatures to take care of the resources of the planet and its cultural heritage which are somehow public trusts for the future.

We will now explore the economic and religious motifs of stewardship and how they developed into particular religious practices of giving.

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⁵ “Rabbi Meir sat learning Torah on a Shabbat afternoon in the House of Study. While he was there, his two sons died. At the end of Shabbat, Rabbi Meir came home and asked their mother, Beruria, ‘Where are my sons?’ ... She replied, ‘I have a question to ask you.’ He said, ‘Ask it.’ She said, ‘Early today a man came here and gave me something to keep for him, but now he has returned to ask for it back. Shall we return it to him or not?’ He replied, ‘He who has received something on deposit must surely return it to its owner.’ She replied, ‘Without your consent, I would not have returned it.’

‘Then she took him by the hand, brought him to the bed, and took away the cloth, and he saw his sons lying dead upon the bed. Then he began to weep and said about each, ‘Oh my son, my son; oh my teacher, my teacher. They were my sons, as all would say, but they were my teachers because they gave light to their father’s face through their knowledge of the Torah.’ Then his wife said to him, ‘Did you not say to me that one must return a deposit to its owner? Does it not say, YHWH gave, YHWH took, blessed be the name of YHWH (Job 1:21)?’ Rabbi Hanina teaches that is how she comforted him and quieted his mind.” (Midrash Proverbs on Proverbs 31:10 on “The Woman of Valor”)

⁶ “The root z-k-y has another meaning (besides to purify or to justify): to thrive, to increase, to grow. ‘What God has bestowed on His messenger from [the property] of the people of the townships belongs to God, to His messenger and to kindred and orphans, the needy and the wayfarer, in order that it [wealth] not make [merely] a circuit among the wealthy of you’ (Quran 59:7). The final line suggests the metaphor of a continuous cycle of giving and receiving, the goal of which is to distribute – to expand – the communal wealth. Zakat is merely one way to assure that wealth circulates.” (Sohail Hashimi, “The Problem of Poverty in Islamic Ethics” in W. Galston, Poverty and Morality, 185)
A. Stewardship: God’s Trustee

The Biblical Steward: Guardians and Guarantors

In the Bible, the steward is mentioned as an important economic and often political role where loyalty and trust are legally and morally binding and misuse of one’s office is punishable. The most prominent example of a steward is Joseph who was responsible for everything in Potiphar’s household and later Pharaoh’s economy. That status is the moral ground on which Joseph strenuously objects to betraying his master’s trust when propositioned by Potiphar’s wife: *My master gives no thought to anything in his house, and all he owns he has placed in my hands ... So how can I do this great and terrible thing, and sin before God* (Genesis 39: 4, 8-9). Then, in his next office, Joseph cares faithfully for Pharaoh’s entire economy during prosperity and famine. This is what it means to be a public servant or an office holder, to care for the commonwealth or the royal wealth while having no private claim to its ownership. Not only is Joseph as the vizier of Pharaoh a steward, but he has his own private steward. Joseph instructs his steward to surreptitiously “plant” supposedly "stolen objects" in the brothers’ sacks without their knowledge. The money the brothers had brought to pay for the grain they bought is replaced in their own sacks of grain and Joseph’s divining cup is placed in Benjamin’s sack. The steward is commanded to catch Benjamin in the act of “stealing” his master’s cup and to accuse Benjamin of violating the trust granted a guest; Benjamin is portrayed as an ingrate who has exploited the Viceroy of Egypt’s hospitality.

Joseph sees himself not only as Pharaoh's trusted steward, but as God's. While as a youth he arrogantly paraded his talents and his father’s favoritism as mark of his own royalty and he dreamt of his brothers and father bowing down to him, as a mature adult who had himself served as a steward, he came to view his dream-decoding talents and foresights as God’s gift. Through his success all will see that God is with him and that makes him economically successful in bringing wealth to all who trust him. At the apex of his growth in self-understanding as God’s agent, he acknowledges to his brothers that his life has been guided from above. When his brothers fear Joseph will retaliate for what they did to him, he presents a theological self-understanding of his being sold into slavery to Egypt that underlies the stewardship: “*For God sent me (sh-lā-khāni) to maintain life*” (Genesis 44:5-8). Therefore the brothers are not really responsible for his sale as a slave to Egypt. He will not usurp God’s role as judge to punish his brothers’ crime, for he is God’s agent to bring life to his family and adopted land, not death: “*Am I a substitute for God? ... God intended [all that happened to me] for good ... so as to bring survival to many people*” (Genesis 50:20). Thus Joseph avoids the pitfall of many successful people who attribute their success to their own human talent alone. He realizes that he is only a conduit, though a talented one, of God's wisdom and it is God who enhances the value of the deposits he receives. Jacob too had that Divine gift of fertility which enhanced the flocks of Laban of which he was the guardian (Gen. 30:26-32).

In developing the notion of stewardship, Joseph's brothers may also be seen as malfeasant stewards who betrayed their office. The treasure they ought to have guarded
was their brother Joseph’s life, for brothers are brothers’ keepers, as in the tale of Cain (shomer – Genesis 4:9). When Benjamin is falsely accused, arrested for stealing Joseph's cup and then condemned to be a slave in lieu of his theft, the brothers are reminded of their having betrayed their trust over Joseph as their father Jacob's stewards. Now they are in danger of betraying their oath to Jacob to care for their other younger brother, Benjamin. The legal metaphor underlying much of the cycle of Joseph narratives is drawn from the laws of deposits where the guardian (shomer) of another’s property is legally responsible (Exodus 22:6-12). When Judah offers to take Benjamin to Egypt, Judah swears to serve as collateral (arev) for his brother Benjamin and to be responsible (answerable - tevakshenu) (Genesis 43:9) to Jacob for any damage, just as Jacob was responsible for Laban’s sheep (tvaksheni) (Genesis 31:38-39). Here Judah does live up to his guardianship and offers himself in place of Benjamin as a slave.

The implication of this economic-legal metaphor of stewardship is not limited to Israel but it is implicit in God’s expectation of all human beings. God’s mandate for Adam is to take care of God’s garden (“to till and preserve”- l’ovda ul' shomra- Genesis 2:15). The same root shomer, is used both for "preserving" the earth (adama) and for protecting human beings made from the earth (adama). Cain is accused of failing to be "shomer akhi" – "my brother’s keeper" or protector, guardian or preserver. The role of man and woman in Genesis 1:26 is also to be a steward for God’s world, but in a more dominating, initiative-taking mode of manager. Humans were created in God’s image to “rule” what God had created in six days and to “conquer,” civilize, settle and fill the land. But that rulership is not absolute. Humans are only God's subalterns. Humans are God's CEO serving the Divine purpose which is creative, orderly and harmonious. They must manage something lasting and something "good."7

New Testament Parables of the Bad Steward

The New Testament uses the imagery of the steward as a metaphor for God-Jesus-human relationships:

"The end of all things is at hand. Therefore, be serious and sober for prayers. Above all, let your love for one another be intense, because love covers a multitude of sins. Be

7 In early rabbinic literature the legal model of the guardian (shomer) of a deposit (pikadon) is retooled as a literary motif in the rhetoric of consolation for parents who lose a child (see footnote above about Rabbi Meir).

In the tale of Rabbi Yochanan ben Zakai who is mourning his lost son, it is only Rabbi Elazar ben Azaria who finds the right analogy to comfort him: “Let me give you a parable. It is like a person with whom the king left something on deposit. Every day the trustee of the deposit cried and cried out: Oy to me! When will I be released – in peace–from the [burden of caring for this] deposit. So too, my Rabbi, you had a son whom you taught Torah etc and now he has left this world without sin. Now accept consolation for having returned your deposit in state of perfection” (Avot d’Rabbi Natan A Chapter 14).

In many contemporary halakhic rulings the idea of God’s ownership of our body has been used in halakha to oppose euthanasia or suicide, for one's life/body is a Divine deposit which we may not damage, for we have no rights of ownership to our body and life.
hospitable to one another without complaining. **As each one has received a gift, use it to serve one another as good stewards of God's varied grace.**” (I Peter 4: 3-6)

“Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received.” (I Peter 4:10)

In Jesus's parables, the contrast between the trustworthy and the malfeasant steward is frequent.

“The Lord Jesus said, "Who then is the faithful and wise steward whom the master puts in charge of his servants to give them their food allowance at the proper time? It will be good for that servant whom the master finds doing so when he returns. I tell you the truth, he will put him in charge of all his possessions. .... From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.” (Luke 12: 41-48)

“[Jesus] also said to his disciples: ‘There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.'” (Luke 16: 1-2)

Jesus is himself God’s steward - as a priest, a prophet, or a king – who is willing to lay down his life in the service of God. So, too, Christ's disciples are stewards over God's property, their own lives and bodies, for Paul equates their own bodies with God’s micro-temples in which God dwells:

“Don’t you know that you yourselves are God’s temple and that God’s Spirit lives in you? If anyone destroys God’s temple, God will destroy him; for God’s temple is sacred, and you are that temple.... So then, no more boasting about men! All things are yours, whether Paul or Apollos or Cephas or the world or life or death or the present or the future—all are yours, and you are Christ’s, and Christ is God’s.” (Paul, I Corinthians 3:16-23)

Subtly, the New Testament’s notion of stewardship is sometimes extended from private stewardship over my own property or life to common property where everything is for my and for everyone else's use precisely because it belongs to God, not to any private individual. That proto-communist worldview is based on the idea not that the workers have produced all the wealth collectively, but that everyone lives jointly off the land and the body that God gave them in trust. This notion underlies the communal rule of the early church from which we derive the socialist motto – "to each according to his or

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8 Augustine (4th C.) preached, “All that God has given us beyond what is necessary, he has not properly speaking given us. He has entrusted it to us that it may by our means come into the hands of the poor.” (Frederick Bird, “A Comparative Study of the Work of Charity in Christianity and Judaism,” 163)

9 “Having gifts that differ according to the grace given to us, let us use them.” (Paul to the Romans 12:6)

10 In the early church there were officials who served the meals of fellowship at the table and who took care of the poor, in particular the destitute widows of the ecclesiastical community. The term for such soup-kitchen workers was deacon, meaning those who serve tables.
her needs.” In the Didache the first premise applies to the individual who ought to regard what one has a gift received and therefore one ought to share it:

“You shall not turn away the needy but shall share\(^{11}\) everything with your sibling, and shall not say it is your own, for if you are sharers in the imperishable, how much more in the things which perish?” (Didache 4.8)\(^{xx}\) “Give to everyone that asks you and do not refuse for the Father’s will is that we give to all from the gifts that we have received.” (Didache 1:5)

Then Didache offers as a second premise that private property ought to be sold and turned into communal property:

"All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. With great power, the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to each according to their needs. Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means Son of Encouragement), sold a field he owned and brought the money and put it at the apostles' feet." (Acts 4: 32-37)

In the spirit of the Biblical notion of common control of God’s Creation by Adam and Eve, its stewards, Saint Ambrose of Milan (d. 397) writes:

“God our Lord willed that this land be the common possession of all and give its fruit to all. But greed distributed the right of possessions. Therefore, if you claim as your private property part of what was granted in common to all human beings and to all animals, it is only fair that you share some of this with the poor, so that you will not deny nourishment to those who are also partakers of your right (by which you hold this land).”\(^{xxi} x^{xxii}\)

For Ambrose the motif of stewardship is a counterargument against human greediness, and triumph of his preaching will be the decision to share one’s possessions with the poor. Douglas John Hall,\(^{xxiii}\) in The Steward: A Biblical Symbol Comes of Age, also sees stewardship as a way to reform the corrupt character of those who take ownership of property for granted:

“...The law of stewardship insists that human beings must be faithful trustees of the life of the world. The gospel of stewardship begins by overcoming that within us which prevents our being stewards - the pride of imagining ourselves owners; the sloth of irresponsibility, neglect, and apathy. And that gospel gives us the grace and courage that we need to exercise a love that is larger than our self-esteem or our anxiety about...

\(^{11}\) Ambrose writes: “Nothing graces the Christian soul so much as mercy; mercy as shown chiefly towards the poor, that you may treat them as sharers in common with you in the produce of nature, which brings forth the fruit of the earth for use to all.” “When you give to the poor, you give not of your own, but simply return what is his, for you have usurped that which is common and has been given for the common use of all. The land belongs to all, not to the rich; and yet those who are deprived of its use are many more than those who enjoy it.”
ourselves. In short, the Christian view of stewardship starts with the stewardship of the One who did not grasp at equality with God, but was obedient (Phil. 2). It is his stewardship in which, by grace, we participate.\textsuperscript{xxiv}

The steward does not claim to own the wealth that was allotted; his primary task is to share it with others.\textsuperscript{xv} In his book, \textit{Institutes} (Geneva, 1539) John Calvin\textsuperscript{xxvi} insists the steward (him or herself) also enjoys God’s gifts. He adapted and expanded the stewardship motif in an explicitly anti-ascetic direction. Along with his rejection of religious poverty and monasticism, Calvin sought to construct a theology of "a right use" that does not disparage Creation, for the natural world is a gift reflecting God’s goodness. Calvin writes a brief, but highly influential section, on the "Life of the Christian Man" including "How We Must Use the Present Life and Its Helps:"

"We must so arrange it that this saying may continually resound in our ears: \textbf{Render account of your stewardship} (Luke 16:2)."
"All those things were given to us by the kindness of God, and so destined for our benefit, that they are, as it were, entrusted to us, and we must one day render an account of them." (Institutes, 3.10.5)
"He created them for our good, not for our ruin.” (Institutes, 3.10.1-2)

“Away, then, with that inhuman philosophy which, while conceding only a necessary use of creatures, not only malignantly deprives us of the lawful fruit of God’s benefices but cannot be practiced unless it robs a man of all his senses and degrades him to a block.” (Institutes, 3.10.3)

But Calvin warned, "This topic is a slippery one and slopes on both sides into error.” One should “know how to bear poverty peaceably and patiently, as well as to bear abundance moderately.”\textsuperscript{xxvii} Calvin was well aware that stewardship that holds that what I have is for the needy and common ownership of property can be radical social and political doctrines that challenge monarchies and aristocrats holding vast tracts of land, as was the case with John Wycliff and later Protestant leaders of peasant revolts. Douglas Hall observes that the first great pre-Reformer, John Wyclif, was “one of the few historical figures of note in the Christian movement explicitly to use the metaphor of the steward.” Wycliff said:

"God loans us lordship, but it is not ours: a human being is improperly called a lord, but ‘is rather a steward of the supreme Lord. It is clear from this that every creature is a servant of the Lord, possessing whatsoever he has of pure grace that he may husband it.”

Hall explicates his message as follows:

“Stewardship is associated with his critique of \textit{dominium} (lordship or sovereignty). He took very seriously the biblical declaration that \textit{the earth is the Lord’s and the fullness thereof} (Ps. 24:1). The human condition, if it is rightly discerned, is that of a steward. It is the calling of the church to exemplify concretely in its life the universal Lordship of God, that is, to have done with the sinful desire to seek security through possessions, and, on the contrary, to behave towards all creatures, human as well as nonhuman, as stewards. \textbf{Humanity assumes the posture of possession and dominion only in its sinful state, when it has persuaded itself that God is absent}. In the presence of God, human beings
know that *dominium* is not an appropriate stance for creatures of God to assume. They may bear a certain authority as stewards, but it is a borrowed authority and radically qualified by the sole dominion of God. xxviii

**Rabbinic**12 Stewards: Guardians (*Shomer*)

Rabbinic literature uses the steward metaphor for a trust to be guarded (*shomer*). The stewardship or trustee model becomes an important rationale for giving tzedakah or charity. xxix In the tale of Rabbi Akiba and Turnus Rufus, stewardship allows the rich to earn merits by serving as God’s banker in servicing the poor. xxx The Roman noble Turnus Rufus asked Rabbi Akiba:

"If your God loves the poor, why does God not provide for them? [Akiba] replied: In order that we may be saved, through them, from judgment in Gehinom [=Hell]." (TB Baba Batra 10a) 13

Rabbi Akiba assumes that God has provided for the poor by apportioning their portion into the account of the rich with instructions to transfer it to the poor's account, 14 thus crediting the rich with merit for making the transfer. The rich are then ministering to the material needs of the needy as would a church “deacon.” At the same time, Akiba is giving his theological rejoinder to the accusation that God has distributed wealth unevenly as a form of punishment to the impoverished poor and to exiled nations like Israel. In principle, God gives enough to all, but the poor's portion is temporarily

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12 “And give them some of the wealth Allah has given you.” (Quran 24:33)  
"O you who believe! Give away some of what He has provided for you.” (Quran 2:254)  
"Those who are stingy with the bounty Allah has given them [will be punished].” (Quran 3:180)

"If on the other hand he should attain the highest degree and give all his wealth, or the greater part of it, [in alms], let him, before priding himself over it, ponder over the source of his wealth and over the purpose of its expenditure. For all his wealth belongs to God to whom he is under obligation since God has given him all and has aided him in the spending thereof…  
“Hence the manner of his giving should be one of humility and shame, just like the person who is requested to hand back a deposit but returns one part of it and withholds another. For the whole of [man's] wealth belongs to God who prefers that it should be all expended. He did not command His servants to do so because of the difficulty that such a command would cause them because of their niggardliness. Thus He said, 'And were He to press you for it, you would be niggardly.'”

(Al Ghazzali, *Almsgiving*, 43- 45)

13 Basil develops the notion of the proactive steward into one who does not merely conserve and guard what he has been given, but recycles it to keep it fresh through a constant flow of giving: "When [wells] are in disuse they grow foul. And so do riches grow useless, left idle and unused in any place; but moved about and passing from one person to another, they serve the common advantage and bear fruit” (6.5).... [Your grain] “is not your own - but for common use of all. You were born naked. Why are you rich, this other man poor? Is it not solely that you may earn the rewards of compassion, of good and faithful administration, and that [the poor person] may be honored with the glorious rewards of patience?” (Basil, Homily 6, *Sunday Sermons*, 3.329, 331-32)

14 Hasidim say: “In my slice of bread resides your portion.” (*Sefer HaSikhot* 5705, 87)
deposited in the wealthy person's account for transfer. So, tzedakah is an activist stance for repairing an economic imbalance which God created both as a moral challenge and as an opportunity to earn credit as a voluntary giver. Here, giving tzedakah has an ulterior motive – saving the giver from hell, from purgatory, by funneling material means from God to the needy to whom God wants them transferred. Akiba is also opposing the Greco-Roman fatalism that sees those burdened with poverty as born to a lower-class status by nature, by virtue of their inherent deficient character.

Later, medieval Jews continue this notion that one’s own property is not really private property, but God’s property, xxxi designated for transfer to the needy.15 Rabbi Jacob ben Asher, author of the Tur, xxxii exhorts people never to think they cannot afford giving tzedakah to the poor lest it deplete one’s own property, for it all belongs to God in the first place and it is only ‘on deposit’ in your pocket from God’s treasury. The poor are God’s representatives coming to redeem Divine funds:

"If one should worry: how can I decrease my resources to give to the poor, then one should know that one's money is nothing but a deposit/trust fund to do with it what the Depositor wishes and this is God's will to distribute it to the poor through him/her."
(Rabbi Jacob ben Asher, Tur Y.D. 247, 14th C. Spain). xxxiii

The kabbalists of Tsfat (Safed) in the 16th C. also promoted the notion of all one’s private property as nothing more than a Divine trust (pikadon) to be managed for the benefit of the poor. One pious custom was to set aside 20% of your wealth and place it in a box so that it would be ready whenever a chance to do a mitzvah and to give generously arose. xxxiv

“One is obligated to think in their heart that even my own coins are nothing but a deposit in my hand to do with it as the [Divine] depositor wills and the depositor’s will is that I distribute my money to the poor ...So I should not be arrogant toward any poor person.”
(Rabbi Benjamin ben Matatya, Toharat HaKodesh)

Rav J. B. Soloveitchik uses legal terminology to explain why our ownership of property is limited de jure. According to rabbinic logic, all property is God's and therefore we

15 “The Torah states: Nor shall you close your hand against your destitute brother. Rather, open, and continue to open your hand to him (Deuteronomy 15:7, 8). What is the significance of the repetition, ‘open, and continue to open your hand’? This can be explained with the words of the Midrash (Kohelet Rabbah 5:21):
‘Rabbi Meir observed, “When a person comes into this world as a baby, his fists are clenched, as if to say, ‘The entire world is mine and I intend to hold on to it!’ But when a man dies and leaves this world his hands are open and outstretched, as if to say, ‘Nothing I acquired is really mine, for I must leave everything behind!’ This is as King Solomon said, As he emerged from his mother's womb, naked will he return, as he had come; he can salvage nothing from his labor to take with him (Eccles. 5:14). This is alluded to in the repetition, open, unclench your fists while you are still alive and can give tzedakah, because inevitably, open, you will continue to open your hand, on the day you die; you cannot take your money with you.””
have no right to withhold tzedakah. It is not a voluntary act of generosity because the property we hold was never actually given to us by God:

“To the wealthy God says, To Me belongs the silver and the gold (Hagai 2:8) ...To kings and rulers of vast tracts of land of thousands of miles, God whispers, ‘Know that to Me belongs the land for you are as resident aliens with me (Lev. 25:23). The phrase ‘Me’ means ‘not yours!’ Property does not belong to anyone human... The blessings over food and other enjoyments are completely based on this principle of God’s lordship [ownership]. So the blessing is an asking of permission to enjoy something of God’s world, so as not to encroach on sacred property.... ‘One who benefits from this world without a blessing is as if they stole from the Master of the World.’ (TB Brakhot 35b)”

Thus, whatever God “gives” us is given by Divine permission, not as an absolute possession, and “God preconditioned that gift on the assumption that we would give our tzedakah.”

The historian Justo Gonzalez observes that the Jewish notion that all belongs to God, that is, “conditional ownership,” was unique in the classical world:

“The Jewish understanding of property differed radically from that of Roman law. While the latter tended to be absolute, with few limitations set on it, Jewish property rights were limited by the rights of God, by the rights of the property itself, which must not be abused, and by the rights of the needy - the poor, the sojourner, the orphan, and the widow. Along these lines the commandment against stealing is to be understood, not as a safeguard for the rights of private property, but rather as a safeguard against abuse that would destroy life.”

In summary, what appears to be “my” property, legally and functionally, is really God’s property, and how I use it must reflect God’s mandate in giving it to me in trust (pikadon). One of God’s concerns is that the trust be used with ecological care to make it a trust in perpetuity (sustainability) and one is to support the poor who are God’s direct charges in this world, even though the rich are the land managers who will be the conduit of Divine generosity. Malfeasance in our stewardship may exact a heavy price, for it may be viewed as theft, even as murder. During a terrible famine, St. Basil sought to persuade the rich to release stockpiled grain that he would then use to feed the starving:

“Think, you who call yourselves ‘benefactor’! ...You have been made a servant of the good God; an administrator for your fellow servant .... But you try to lock up [your riches] and keep them hidden using bolts and bars and under seals. You watch them anxiously and think, ‘What will I do?’ ‘What will I do?’ Offhand, I would say, ‘I shall fill the souls of the hungry. I shall open my barns and I shall send for all who are in want’ (based in part on Luke 12:18).”

While the language of stewardship as used by American philanthropists emphasizes one’s sense of blessing, one’s humility and one’s power to make a difference in the world for the needy, it also implies accountability for what is in my trust. It also
empowers the poor to demand their share in what you are holding for them or to take you to court for fiduciary crimes of malfeasance in office. Thus Basil preaches:

“Their voice is powerless, their eyes sunken ...the empty belly collapsed... Whoever has the power to alleviate this evil but instead deliberately opts for profit by it, should be condemned as a murderer.” (Basil, Homily 6) xxxix

Similarly Ambrose, Bishop of Milan (4th C.), embolden beggars to be more strident in their demands:

“‘Give me,’ he says. What else does a needy person say, what else does someone say claiming alms for all to see, but ‘Give me’? That's to say: ‘Give to me, because I'm in need. Give to me, because I can have no other means of staying alive. Give to me, because I have no bread to eat, no coin with which to buy a drink, nothing to pay for a meal, no funds for clothing. Give to me, because the Lord gave you, not me, what you should give away. Give to me, because unless you do, I will not be able to have anything. Give to me, because it is written: ‘Give alms’ (Luke 11: 41).” (De Nabuthae 2. 8, OOSA 6. 136)

Here too rabbinic sentiment dovetails with the Church Fathers in warning those managing “large Divine trusts.” Yehuda HeHasid (14th C. Germany) uses legal metaphors for reinforcing the claims of the poor against the rich:

“What the Holy One gives of wealth to the rich, He does not give to the poor – and if He were to give it to the poor, then 100 could be supported from it. So the poor come and cry out before God: What you gave to that one would have sufficed to support 1,000, and that rich person did not do any good for me. Then God will punish the rich as if he had robbed many poor.

“God says to him: I supplied you with wealth so that - in accordance with what you could afford – you could give wealth to the poor, but you did not do so. Now I will exact from you a punishment as if you robbed them and as if you denied holding the treasure I gave you for safekeeping, because I gave you that wealth to distribute to the poor – and yet you took it for yourself.” (Sefer Hasidim #415) xl

While Yehuda Hasid has a strong social conscience in his notion of stewardship, the Jewish Sufi pietist Bahya Ibn Pakuda (12th C. Spain) uses the metaphor of stewardship to serve exclusively inner spiritual ends. The spiritual orientation of stewardship grants tranquility and ease in giving tzedakah:

"If one trusts in God and one possesses wealth, then one should be quick to pay off one's debts to God and to other human beings with a willing attitude and generous spirit."

"One who does not rely on his wealth and see it as a trust (pikadon) to be expended for special situations and for a limited time, as long as it is in his possession, will not reject [one who asks for aid] and will not remind the beneficiary of what he owes the benefactor, for he is a trustee who has been commanded to give this benefaction. The giver will not ask for a return in the form of praise or thanks. Rather the giver will thank the Creator who made him the cause in doing goodness. So if the money is lost to him the giver will not worry or mourn his loss. Rather he will thank God for taking
from him the wealth left in trust, just as he did when receiving the wealth in trust."
(Bahya ibn Pakuda, *Obligations of the Heart*, Gate 4: Bitahon – Trust)

However, Bahya thinks that there is higher standing to one without wealth, which is in contradiction to the modern understanding of stewardship as a mission to improve the world:

"For one who does not possess wealth should see that **lack of wealth is the very best good that God gives, for then one has no financial obligations to God and to people.** One is saved all the worry and bother to safeguard and manage one’s wealth. One pious hasid prayed that God would rescue him all 'dispersion of mind.' What is 'dispersion of mind'? … *Multiplying possession is multiplying worry* (Ecclesiastes), but 'Who is rich? One who is happy with their portion' (Pirkei Avot).” (Bahya ibn Pakuda, *Obligations of the Heart*, Gate 4: Bitahon – Trust)

Unlike John Rockefeller, the pietists like Bahya seek above all spiritual illumination that requires detachment from the pursuit of and anxiety about one's wealth and deepening of tranquility rather than modernity's restless transformation of the world towards accumulating riches, advancing material civilization or social reform (*tikkun olam*). Bahya explains in his book, *Obligations of the Heart* (Gate 4: Bitahon – Trust) that "if one puts faith in one's wisdom, in one's plotting and strategizing, in one's bodily strength and in one's efforts (*hishtadlut*)," then one will not put his faith in God but in these vain and changeable things. Thus for the pietist the search for tranquility trumps the responsibility of stewardship, and the spiritual danger of wealth that leads one to rely on one’s own powers is more threatening than the opportunity to serve God's mission of love and justice in the world.
B. A Steward's Economy: Charitable "Leftover Blessings"

Bill Clinton reports that “when I questioned Warren Buffett why he decided to give almost all his money away, he said, ‘My gift is nothing. I can have everything I need with less than one percent of my wealth. I was born in the right country in the right time, and my work is disproportionately rewarded compared to teachers and soldiers. I'm just giving back surplus claims that have no value to me but can do a lot for others. The people I really admire are the small donors who give up a movie or a restaurant meal to help needier people.’” (Bill Clinton, Giving, 16)

"They will ask you what they should give away. Say, ‘Whatever is surplus to your needs.’” (Quran 2:219)

While the texts above speak of the steward as taking care of God’s deposit that must be transferred to the needy as their entitled allotment from God, the next set of texts speaks of our property as God’s blessings from which we must benefit sparingly and then pass on its “leftovers,” our surpluses, as God’s blessing. Daniel Caner, the Church historian, explains that trust in God’s generosity underlies the religious understanding of

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16 How much is enough? What is surplus? “In a 1992 survey, people were asked how much money they would have to make to have ‘the American dream.’ Those who earn $25,000 or less a year thought they would need around $54,000. Those in the $100,000 annual income bracket said that they could buy the dream for an average of $192,000 a year. These figures indicate that we typically think we would have to have double our income in order to find the good life.” http://www.enduringword.com/commentaries/4216.htm

17 “The early Byzantine monks were expected to practice stewardship. Cyril of Scythopolis tells the story about how Abba Euthymius, founder of a famous community in the Judean desert, was rewarded for his generosity in a time of scarcity. One day, Cyril explains, four hundred Armenian pilgrims arrived at his monastery in need of food. Euthymius told the monastery's steward to give them all something to eat. But the steward, whose name was Domitian and who had been in this office for only a year, replied that the monastery did not have enough to feed its residents, let alone their unexpected guests. Euthymius nonetheless assured him, They shall eat and have something left over (2 Kings 4:44). And so it turned out.

Going accordingly to the small cell called by some the pantry, where a few loaves were lying, Domitian was unable to open the door, for God's blessing [eulogia] had filled the cell right to the top. So calling some of the men, he took the door off its hinges, and out poured the loaves from the cell. The same blessing [eulogia] occurred likewise with the wine and the oil. All ate and were satisfied [cf. Matt. 15:37; Mark 8:8], and for three months they were unable to reattach the door of the cell. Just as God through the Prophet's voice made the jar of meal and cruse of oil well up for the hospitable widow, so in the same way He granted this godly elder a supply of blessings [eulogia] equal to his zeal for hospitality. (V. Euthymii 17)

The story ends with Domitian's throwing himself down and apologizing for having been so anthropinon - so human - in his initial response, and with Euthymius explaining that their monastery's future prosperity depended on giving all strangers their due, reminding Domitian that ‘he who sows in blessings will also reap in blessings’ (2 Cor. 9:6).” (Cyril of Scythopolis, Lives of the Monks of Palestine, 22-23, cited in Daniel Caner, "Wealth, Stewardship, and Charitable 'Blessings' in Early Byzantine Monasticism" in Susan Holman, editor, Wealth and Poverty in Early Church and Society, 225- 242)
human generosity, in general, and the monastic understanding of the Divine economy, in particular:

“The term oikonomia is usually translated as ‘stewardship’ (Luke 12:42), but to the monastic mind it was nearly synonymous with the idea of ‘divine dispensation.’ The patristic understanding is that humans are expected to collaborate with the divine, so as to ensure that all of God's might be distributed in proper fashion.”

In his appeal for funds for the saints of Jerusalem from the Christian community of Corinth, Paul redefined all one’s wealth as God’s blessings that must be passed on:

“Let each give as he has decided in his heart, not with grief, or under compulsion, for God loves a cheerful giver. And God is able to make every grace abound for you, that by always having enough of everything, you may have abundance for every good work.” (II Corinthians 9:5-8)

Daniel Caner explicates Paul’s innovative contribution to Christian economic theory:

“Paul established the word ‘blessing’ (eulogia in Greek, benedictio in Latin, burktha in Syriac) as a Christian term for a special kind of charitable gift. ...The word ‘blessing’ in 5th -7th C. came to designate a gift that was conceptually distinct from all others known to antiquity (including alms), in that it was believed to have come from God - having only been ‘passed on’ by its human donor - and therefore required no reciprocation between human donor and receiver.

“Paul assures us that giving such ‘blessings’ would beget more ‘blessings.’ He repeatedly uses the verb perisseuo - variously meaning ‘to be in abundance or excess;’ ‘to possess in abundance;’ or ‘to be leftover’ - to describe the essential state of both giver and gift. According to Paul, gifts called ‘blessings’ were to derive from whatever excess, surplus resources (or superfluity, perisseia) that God had granted a person and therefore represented something extra or superfluous (perisseuma) that could be easily given away in a manner beloved to God, that is, cheerfully and without grief.

The origin of this Christian language of blessing and surplus is the biblical principle of Divine generosity without end as expressed in the tale of Elisha’s leftovers:

A man brought the man of God some bread of the first reaping – twenty loaves of barley bread and some fresh grain in a sack.
Elisha said: “Give it to the people and let them eat.”
His attendant said: “How can I set this before a hundred people?”
But he said: “Give it to the people and let them eat.
For thus says YHWH: They shall eat and have something left over.”
So he set it before them and when they had eaten, they had some leftover, as YHWH had said. (II Kings 4:42-44)

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18 This reference is also mentioned in the medieval Shabbat table song Tzur Me-shelo – "savenu v'hotarnu" – "we were satisfied and had leftovers" – which is recited before Birkat HaMazon, the blessing after eating.
With a parallel logic, Rabbi Elazar (3rd C., Eretz Yisrael) teaches: “Anyone who does not leave part of one’s bread on the table will not see blessing in this world” (TB Sanhedrin 92a). Rashi interprets Rabbi Elazar’s view in light of the verse about the prophet Elisha, who promised that all who came to him would be satisfied with the bread he would give them even though it appeared that he had so little to share: _They shall eat and have something left over_ (II Kings 4:42-44). Elisha promised his disciples that even after they had distributed all the bread, there would be leftovers. Abundance will replace scarcity, so the disciples need not scrimp and save. Rashi, however, reverses the original meaning of the verse to mean that God will resupply the food of the one who gives it away to the needy... In this way, the human is commended for voluntarily restricting intake, in order to leave leftover food, to share with others. Later, that self-limiting person will be rewarded with the blessings of surplus.

The monks turned this phrase into a method for generating surplus for the poor even in a place of scarcity through self-limitation. Every bit of surplus was to be shared, for example:

”Hala the Zealous received this name, because of the extreme measures he took to provide charity to the poor. This included collecting the ‘leavings’ that remained after every meal in his monastery. These he would cook back up and give to beggars waiting outside the monastery's gate, and ‘so he would perfectly carry out all [his] ministration to the needy with the superfluity.”

The idea of leaving intentional leftovers for the needy becomes a monastic practice: "The sixth-century Rule of the Master anticipates that a monk might wish to leave some bread on his plate ‘to be added as a gift to the monastery’s alms.’”

A similar custom of leaving leftover bread is attested as normative halakhic practice by the 20th C. authority, the Hafetz Hayim, who instructs that the leftover bread is to be given to the poor immediately at the end of one’s meal, so they can benefit right away. The contemporary American Jewish ethicist, Joseph Telushkin, suggests a modern twist on this custom for those living among the homeless:

“When eating at a restaurant, wrap up the uneaten portions of your serving and give the food to a beggar whenever possible. If you are willing to, it is preferable to follow the Midrash records that Rabbi Tanhum would take two portions of meat and of vegetables, ‘one for the poor, and one for oneself’ (Ecclesiastes Rabbah 7:30). While it is unrealistic to expect most people to do this regularly, why not do it occasionally? For example, ask a beggar what _he_ would like to eat, and buy it for him.”

When monks fasted or had leftovers from their own meals, the surplus would also be donated to the poor. A Jewish parallel sounds almost identical:

“It is enough to benefit from one’s food sufficient for one’s survival (pikuakh nefesh) and the rest to give to the destitute poor...In a time of poverty or famine in the world one should decrease one’s wealth and give it to one’s fellow... That is one reason that one fasts during a drought, and what one would have eaten during the fast day should be given to the poor.” (TB Sanhedrin 35a, Rashi on “fast day”)
C. Human Talents and Creative Stewardship

As we have seen, stewardship involves guarding the material wealth God has given us, directing it to serve the needs of the poor as well as the common good, and setting aside all surpluses beyond our basic needs to the more destitute. But we are, ourselves, also God’s property. As Paul taught, “Don’t you know that you yourselves are God’s temple and that God’s Spirit lives in you?” (Paul, I Corinthians 3:16). Therefore our talents are also a Divine trust cultivated and dedicated to the common good. They must not be squandered, and they may expand what God has given us and generate more resources—physical and spiritual—to help those in need. Philip Melanchthon the Reformer (1497-1560) challenges the Catholic notion of a voluntary poverty in which all one does is receive. He totally redefines poverty as a productive stewardship characterized by giving, not taking:

“Poverty is demanded of all Christians by divine law, and pertains not only to monks. What is meant, however, is evangelical poverty, not that vulgar mendicancy, but to have one's property in common with all, to bestow gifts, to give to all the needy, and to conduct one's business in such a way that you alleviate another's want. It is not evangelical poverty to possess nothing, but to possess in such a way that you feel that you are acting as an administrator/steward of someone else's property, and not your own.... Christ desired that man to be poor in such a way that he might nevertheless give. But now we call ‘poverty’ only that state when men receive from others. Do you see how far removed from the Gospel the institution of mendicancy is? For both poverty and taking care of our business are demanded not for our own sakes, but for the sake of the brethren. This is a far cry from approving mendicancy.”

To trace the development of this concept of the creative stewardship of one’s abilities, let us follow the etymology of the word “talent.” The word “talent” derives from the Greek term for a unit of measure of “silver,” and it comes to mean in modern usage a Divine gift or endowment of wisdom, beauty, grace or genius. So, too, the German word for talent is begabt = given, and in English one speaks of “gifted” children who have talents to be developed. In modern Hebrew, such children are called “graced” - mekhunanim. How did this transformation of the term come about?

The Greek term appears in the New Testament in Matthew’s parable 19 of the three servants or stewards. 46x One is given 10 talents of silver to keep but invests them

19 “For it is like a man going on a journey, who summoned his slaves and entrusted his property to them. To one he gave five talents, to another two, and to another one, each according to his ability. Then he went on his journey. The one who had received five talents went off right away and put his money to work and gained five more. In the same way, the one who had two gained two more. But the one who had received one talent went out and dug a hole in the ground and hid his master’s money in it.

“After a long time, the master of those slaves came and settled his accounts with them. The one who had received the five talents came and brought five more, saying, ‘Sir, you entrusted me with five talents. See, I have gained five more.’ His master answered, ‘Well done, good and faithful slave! You have been faithful in
industriously and returns to his master 10 talents. But the wicked and lazy servant buries the one talent he receives and then returns it in tact but with no fruits. Thus develops the notion that all we have are Divine “talents,” gifts that must be used and given to others. Shakespeare writes: “What is yours to bestow is not yours to reserve.”! You may not hold back your talents and refuse to share them. The Anglican Church rite includes the Biblical phrase, All things are thine, my Lord, and what we have given is of Thee, recited when offerings are collected in the church. The Anglican ritual derives from the Biblical Book of Chronicles, wherein King David speaks to the whole people about the Temple his son, Solomon, will build for God:

*I have spared no effort to lay up for the House of my God gold for golden objects, silver for silver, copper for copper....Blessed are You, YHWH...Yours is the greatness, might, splendor, triumph and majesty – yes all that is in heaven and on earth.... Riches and honor are yours to dispense...Who am I and who are my people that we should have the strength to make such a freewill offering, but all is from you and it is from your hand that we have given You! For we are strangers before You, sharecroppers like our ancestors. Our days on earth are like a shadow, there is no hope. (I Chronicles 29)*

This sentiment appears in the daily Jewish ritual of blessing God for our food: “Let us bless God! Blessed be our God from whose (property - mishelo) we have eaten and as a result of whose goodness we live.” (Birkat HaMazon, Blessing after Eating). It may well derive from the well-known saying in Pirkei Avot: “Rabbi Elazar of Bertota (Birta) said: Give to God of his own (mishelo), for you and yours are God’s” (Pirkei Avot 3:7). Elazar Bertota took that theological maxim so seriously that he ran after tzedakah collectors in order to give away all his possessions when they were needed (TB Ta'anit 24a). Tzedakah collectors therefore used to avoid Elazar of Bertota, so as not to exploit his generosity.

But talents refer to our intellectual and spiritual abilities as well as funds. As the moralist Rabbenu Yona from medieval Spain used to say:

“One should never hold back from giving of oneself or one’s wealth for Heavenly needs, because one is not giving from one’s own means but from God’s trust left under your care.”

a few things. I will put you in charge of many things. Enter into the joy of your master.’ The one with the two talents also came and said, ‘Sir, you entrusted two talents to me. See, I have gained two more.’ His master answered, ‘Well done, good and faithful slave! You have been faithful with a few things. I will put you in charge of many things. Enter into the joy of your master.’ Then the one who had received the one talent came and said, ‘Sir, I knew that you were a hard man, harvesting where you did not sow, and gathering where you did not scatter seed, so I was afraid, and I went and hid your talent in the ground. See, you have what is yours.’

“But his master answered, ‘Evil and lazy slave! So you knew that I harvest where I didn’t sow and gather where I didn’t scatter? Then you should have deposited my money with the bankers, and on my return I would have received my money back with interest! Therefore take the talent from him and give it to the one who has ten. For the one who has will be given more, and he will have more than enough. But the one who does not have, even what he has will be taken from him. And throw that worthless slave into the outer darkness, where there will be weeping and gnashing of teeth.’” (Matthew 25:13-30)
“Giving of oneself” refers to spiritual and intellectual gifts which may be shared without loss to the giver – except in terms of time and energy spent. Aquinas speaks beautifully of such spiritual alms to satisfy the spiritual needs of the poor:

“Of the various needs of our neighbor: some of which affect the soul, and are relieved by spiritual almsdeeds, while others affect the body, and are relieved by corporal almsdeeds ... We reckon seven corporal alms-deeds, namely, to feed the hungry, to give drink to the thirsty, to clothe the naked, to harbor the harborless, to visit the sick, to ransom the captive, to bury the dead; all of which are expressed in the following verse, ‘to visit, to quench, to feed, to ransom, clothe, harbor or bury’ [based on Matthew 25]. Again we reckon seven spiritual alms-deeds, namely, to instruct the ignorant, to counsel the doubtful, to comfort the sorrowful, to reprove the sinner, to forgive injuries, to bear with those who trouble and annoy us, and to pray for all, which are all contained in the following verse, ‘to counsel, reprove, console, to pardon, forbear, and to pray,’ yet so that counsel includes both advice and instruction.”

Pope Gregory says that rhetorical skills are also talents to be harnessed to serve God, including the fundraising ability to persuade donors to give charity:

"Let him that has understanding beware lest he withhold his knowledge; let him that has abundance of wealth, watch lest he slacken his merciful bounty; let him who is a servant to art [an artisan] be most solicitous to share his skill and profit with his neighbor; let him who has an opportunity of speaking with the wealthy, fear lest he be condemned for withholding his talent, when he has the chance but fails to plead with him to support the cause of the poor."[10]

Andrew Carnegie, in his self-proclaimed The Gospel of Wealth, wholly transformed the role of human talent in bettering the life of the poor and reinterpreted in the most surprising way Jesus’s call to sell all one’s wealth and give it to the poor. He begins by reciting the tale of Jesus which identifies the rich as the least likely to enter the kingdom of God because they cannot part with their wealth:

“‘One thing you lack,’ he said. ‘Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.’ At this the man’s face fell. He went away sad, because he had great wealth. Jesus looked around and said to his disciples, ‘How hard it is for the rich to enter the kingdom of God!’ The disciples were amazed at his words. Jesus said again, ‘Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”’ (Mark 10: 17-24)

On the literal level Carnegie, the great steel baron and founder of modern scientific philanthropy, rejects Jesus’s advice to the young man in so far as he still has unused talents. Carnegie opposes selling all one’s property and entering a monastery because that would waste the philanthropist’s first talent – making money, generating more wealth to be distributed to the needy and to promote the common good. The philanthropist’s second talent is generating jobs by building industries that hire those who would otherwise be destitute. But after the philanthropist has made his fortune, then he introduces the third crucial talent of the great business entrepreneur – the task of
effective stewardship of the wealth generated by the philanthropist for the good of society. At this point when the business magnate is no longer young, then he should listen to Jesus, sell his company and give it to the poor in the most effective way:

“Thus is the problem of rich and poor to be solved. The laws of accumulation will be left free, the laws of distribution free. Individualism will continue, but **the millionaire will be but a trustee for the poor**, entrusted for a season with a great part of the increased wealth of the community, **but administering it for the community far better than it could or would have done for itself.**

“Time was when the words concerning the rich man entering the kingdom of heaven were regarded as a hard saying.... **The gospel of wealth but echoes Christ’s words. It calls upon the millionaire to sell all that he hath and give it in the highest and best form to the poor by administering his estate himself for the good of his fellows, before he is called upon to lie down and rest upon the bosom of Mother Earth.**”

(Andrew Carnegie, “The Gospel of Wealth”)

Towards the later part of his business career, Carnegie himself follows Jesus’s instruction by selling his own business and donating it to organizations - under Carnegie’s strict guidance – that apply the most innovative and scientific methods for solving poverty and improving society. Therefore Carnegie preaches that the wealthy should not save their money for their heirs. Carnegie himself sets aside relatively little for his posterity, arguing that the refusal to bequeath most of one’s wealth to one’s children is good for them and for society. Warren Buffet, Bill Gates and Michael Steinhardt have adopted similar approach to their bequests that. In Carnegie’s Gospel of Wealth, unlike Mark’s Jesus’s gospel, the one who asked to divest himself of all wealth for the sake of the poor does not distribute his resources until he has invested his talent in expanding a thousand-fold the wealth given by God initially. That accords with the parable of the servant who has increased the “talents of silver” deposited with him by his master. Carnegie promotes an **activist policy of increasing the original deposit put in one’s trust by God by virtue of one’s talented management.** The stewardship in the case of Andrew Carnegie echoes Joseph in the house of Potiphar, and it recalls several famous rabbinic parables about maximizing your resources by using your talents in business:

"Once a mortal king had two servants [stewards], whom he loved with perfect love. To one he gave a measure of wheat, and the other he gave a measure of wheat; to one a bundle of flax, and to the other a bundle of flax. What did the clever one of the two do?"

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20 “Best uses to which a millionaire can devote the surplus of which he should **regard himself as only the trustee**” are:
1. The-founding of a university; 2. Free libraries; 3. Founding or extension of hospitals, medical colleges, laboratories and other institutions connected with the alleviation of human suffering, and especially with the prevention rather than the cure of human suffering; 4. Public parks; 5. Providing halls suitable for meetings of all kinds, and for concerts of elevating music; 6. Public swimming baths; and 7. One's own church and churches in poor neighborhoods. ...

What commends itself most highly to the judgment of the administrator is the best use for him, for his heart should be in the work. It is as important in administering wealth as it is in any other branch of a man's work that he should be enthusiastically devoted to it and feel that in the field selected his work lies.”

(Andrew Carnegie, “The Gospel of Wealth”)

24
He took the flax and wove it into a cloth. He took the wheat and made it into fine flour by sifting the grain and grinding it. Then he kneaded the dough and baked it, set the loaf of bread on the table, spread the napkin over the bread and left it to await the coming of the king. But the foolish one of the two did not do anything at all.

“After a while the king came into his house and said to the two servants: ‘My sons, bring me what I gave you.’
“One brought out the loaf of bread baked of fine flour with the cloth napkin spread over the bread.
“The other brought out his wheat in a basket with a bundle of flax over the wheat grains. “What a shame! What a disgrace!
“So, too, when the Holy one gave the Torah to Israel, He gave it as wheat to be turned into fine flour and as flax to be turned into cloth for garments.” (Seder Eliyahu Zuta, 2)

The sermonic point of the parable teaches us to use our human talents and initiative to creatively reinterpret Torah and to generate Oral Torah as a product of human ingenuity applied to Divine raw materials under Divine mandate to continue the creation of Torah, not simply to preserve the Written Torah as is. But that does not devalue its literal meaning. Wheat realizes its full potential only when it is turned into flour, and flax realizes its full potential only when it is turned into cloth. God’s raw materials are a repository of potential that can reach their full potential only through application of human creativity, knowledge, imagination and initiative. Moreover, a person who does not attempt to develop the potential of the raw material by the application of creativity does a terrible injustice to the original material by leaving it in a raw, unprocessed state and limiting its usefulness in the real world of people. That is also the base intuition in the parable of Akiba presented to the Roman noble Turnus Rufus:

“Rabbi Akiba set before him stalks of wheat and cookies and said, ‘These are God's work and these are human works. Aren't these (the latter) more beautiful?’
He then set out stalks of flax and vessels from Beit Shean and said, ‘These are the handiwork of God and these of humans - aren't these more beautiful?’” (Tanhuma Tazria)

Let us complete our discussion of the narrative of stewardship, especially the task of devoting our spiritual gifts to serve humankind, by bringing S. R. Hirsch’s sophisticated interpretation of the mitzvah to give out loans without interest to the needy. Hirsch (19th C. German rabbi and founder of modern Orthodoxy) begins with the axiom that we ourselves – body, mind and property – are a Divine trust and that our mandate is to manage that trust - with all our talents - in order to best help God’s children and our brothers:

“Never forget this: From the greatest to the smallest not a particle of strength or wealth is given to you alone, but is vested in you, and through you is available to all who have need of your strength or your wealth. Therefore, when you see your brother's possessions going to ruin, see him hampered in a task he has undertaken, or where you see he lacks the means of support or means for any kind of enterprise, and you have the strength and the means with which to help him—then do not hold back, be at hand with strength and wealth and be mindful of Him who has lent you wealth and strength;
remember that it is His child, your brother, for whose support your love is required.”
(Horev # 563)

“What we receive from this world—and indeed the entire Universe makes countless contributions to every breath we take on earth—is only a loan granted us to help us strive for and bring about those goals by means of which we advance the welfare of G-d’s world in accordance with His Will as revealed to us in His Law. No one exists solely for himself and the greater the loan he has been granted, the greater his obligation and the sum total of achievement that may be expected of him in return.”
(Samson Raphael Hirsch, Ethics of the Fathers)

Sharing with others is not, as in the tale of Turnus Rufus, an insurance policy taken out to mitigate the punishments for sin in Hell by making a moderate investment of coins given to the poor from one's disposable income (one's surplus). No, tzedakah is not a portion of one's expenses or a marginal object of human activity, but it is the essence of all human life to be performed with all the life and strength we have, with our love! You are the steward of your own life, but you must serve all humankind.

Hirsch then offers an ecological view of blessing as a cyclic flow. One does not accumulate private merits as chits to be redeemed in Hell like papal indulgences. One partakes of a flow where one receives all one has and then hands it on, so private property, investments and profit and credits and debts is an alien language. The flow of blessing brings us our wealth and strength and we are meant to keep it moving by giving:

“You shall open your hand unto your brother, to your needy (Deuteronomy 15:11) - with these words God calls you to your loveliest, holiest, most God-like task, calls upon you to become a blessing with all He gives you, a blessing to those around you. Look around you in the great house of your Father: all are called to share this blessing. Everything sustains and is sustained, everything takes and gives and receives a thousand-fold in giving - for it receives life instead of mere existence. And do you alone wish only to take and not to give? And shall the great flow of blessing cease with you? Would you be as a stream which dries up in the arid sand and fails to give back to the sea that which it has received?” (Horev # 563)

Transcending the stewardship metaphor, Hirsch speaks of a paradox that we own only what we give away and that a Jew fulfills his calling only by being a blessing to others. Most important, our life is transformed from mere existence to a meaningful life, a truly happy life and a genuinely fulfilled life only by providing aid to the needy. Paradoxically, "you only possess something when you share it with others:"

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21 Typically religious Jews in Israel will write their name on their books in a way that indicates the book is not their possession but held in trust. They will append the verse: “To God is the earth and all it contains,” and then write: “Held by” (b’hezkat) and their name.

22 “A soul comes down to earth and lives for seventy, eighty years just for the sake of doing a favor for a fellow.” (Baal Shem Tov, Hayom Yom 5 Iyar)
“Once you have pondered upon the thought - that you are nothing so long as you exist only for yourself, that you only become something when you mean something to others - that you have nothing so long as you have it only for yourself, that you only possess something when you share it with others - that even the penny in your pocket is not yours but only becomes so when you spend it for a blessed purpose; and when you have experienced the supreme happiness of giving, the bliss of the knowledge that you have fed the hungry, clothed the naked, comforted the sick, cheered the unhappy, provided for the needy, then will you rejoice in the great task to which God has called you - to be a blessing with all that you possess; then will you willingly give your all to purchase a moment of such knowledge....What you are doing is only your duty, your vocation, your task as a human being and as a Jew.” (The Horev, #570)\(^3\)

In being God's possession and in fulfilling God's vocation our lives are filled with sacred purpose, and at the same time we learn to loosen our possessive grasp on "our property" and to dissolve our jealousy of the poor who get our surplus as charity, that is Divine grace, or as tzedakah, Divinely-entitled allotment.

Life itself is a Divine gift not to be wasted, as the Hassidic philosopher Abraham Joshua Heschel taught:

"Living is not a private affair of the individual. Living is what man does with God’s time, what man does with God's world.\(^{\text{viii}}\)

Baal Shem Tov: "The universe is not a waif and life is not a derelict. Humans are neither the lords of the universe nor even the masters of their own destiny. Our life is not our own property but a possession of God. And it is this divine ownership that makes life a sacred thing."\(^{\text{liv}}\)

In conclusion, the last two chapters on monetary metaphors for tzedakah and alms, stewardship, “lending money at interest” to God through the poor, forgiving debts and paying our religious debts by giving alms are all examples of the interpenetration of religious and economic language in the preaching of rabbis and Church Fathers. So, too, in the Torah we saw how the economic term “redemption”--geulah drawn from the semantic world of redeeming slaves and lands that have been sold off, becomes such a central term in religious language and tzedakah language. So economic virtues associated with industrious merchants and hardworking, frugal farmers come to be applied to financial aid for the needy. One’s efficiency in terms of husbanding Divine resources is applied to stewarding God’s blessings. Long-term investment strategies concerned with the security of one’s deposit are applied to lending money to God - the ultimate paymaster via the poor. Frugality becomes a way to be more generous to the poor with one’s leftovers.

\(^{23}\) “Whatever we receive from this world-and indeed the entire Universe makes countless contributions to every breath we take on earth - is only a loan granted us to help us strive for and bring about those goals by means of which we advance the welfare of God's world in accordance with God's Will as revealed to us in God's Law. No one exists solely for himself and the greater the loan he has been granted, the greater his obligation and the sum total of achievement that may be expected of him in return.” (Rabbi Samson Raphael Hirsch, Ethics of the Fathers 2:14)
All these virtues are foreign to the upper-class Greek and Hellenist aristocrat for whom such calculations are a sign of niggardliness, of cheapness, typical of the working and artisan class they despised. To speak the language of Greek philanthropic virtues one speaks of largesse, magnanimity and great contributions, while the virtues of the economy of paying off debts, calculating interest and sharing leftovers belong to small-minded givers of individual donations and to “shop-keepers.” Using the economic metaphor of loans, all human life is a world of loans where we borrow to live and then we lend what we received to others in an endless exchange:

“Come and see how all of God's creations borrow from one another. The day borrows from the night and the night borrows from the day ... The moon borrows from the stars and the stars borrow from the moon ... The light borrows from the sun and the sun borrows from the light ... Hokhmah (wisdom) borrows from bina’ (understanding) and bina’ borrows from hokhmah ... Heaven borrows from earth and earth borrows from heaven ... Hesed (lovingkindness) borrows from tzedakah (righteousness) and tzedakah borrows from hesed ... The Torah borrows from the mitzvot and the mitzvot borrow from the Torah.” (Ex. Rabbah, 31:1.5).

Rabbi Nilton Bonder sums up this metaphor:

“The world in which we live is a world of loans. Life itself is made of ‘capital’ lent to us by our parents, which they borrowed from ‘intergenerational’ funds. Loans are acts of generosity that date back to before we were born and that make survival possible. We try to imitate this primary act of affection by attempting to reconstruct in the Market the same kind of vitality that we experience in our own lives.”
Appendix: Mormon Stewards and the Voluntary Tithe

The Mormon spiritual leader Brigham Young (1801-1877) continues many of the early Church notions of tithes as a priestly tithe to support the church, but insists they be given voluntarily even though they are a Divine law. Mormon tithing is merely symbolic of the fact that everything belongs to God and we are only stewards of Divine property: “It is all the Lord’s and we are only his stewards.”

“There is a revelation stating that it is the duty of all people who go to Zion to consecrate all their property to the Church of Jesus Christ of Latter-day Saints. This revelation ... was one of the first commandments or revelations given to this people after they had the privilege of organizing themselves as a Church, as a body, as the Kingdom of God on the earth. I observed then, and I now think, that it will be one of the last revelations which the people will receive into their hearts and understand, of their own free will and choice, and esteem it as a pleasure; a privilege, and a blessing unto them to observe and keep most holy.”

“Here is a character—a man—that God has created, organized, fashioned and made,—every part and particle of my system from the top of my head to the soles of my feet, has been produced by my Father in Heaven; and he requires one-tenth part of my brain, heart, nerve, muscle, sinew, flesh, bone, and of my whole system, for the building of temples, for the ministry, for sustaining missionaries' families, for feeding the poor, the aged, the halt and the blind, and for gathering them home from the nations and taking care of them after they are gathered.”

“It is not for me to rise up and say that I can give to the Lord, for in reality I have nothing to give. I seem to have something, why? Because the Lord has seen fit to bring me forth, and has blessed my efforts in gathering things which are desirable, and which are termed property.”

“When my Bishop came to value my property, he wanted to know what he should take my tithing in. I told him anything I had, for I did not set my heart upon any one thing: my horses, cows, hogs, or any other thing he might take; my heart is set upon the work of my God, upon the public good of his great Kingdom.”

“You may ask, ‘Do you feel as you say?’ Yes, I actually do. The coat I have on my back is not mine, and never was; the Lord put it in my possession honorably, and I wear it; but if he wishes for it, and all there is under it, he is welcome to the whole. I do not own a house, or a single farm of land, a horse, mule, carriage, or wagon ... but what the Lord gave me, and if he wants them, he can take them at his pleasure, whether he speaks for them, or takes them without speaking.”

“I do not suppose for a moment, that there is a person in this Church, who is unacquainted with the duty of paying tithing .... The law is for a man to pay one-tenth for the erecting of the House of God, the spread of the gospel, and the support of the priesthood (HC, 7:301). The law of tithing is an eternal law. This law is in the Priesthood, but we do not want any to observe it unless they are willing to do so.... The people are not compelled to pay their tithing, they do as
they please about it, it is urged upon them only as a matter of duty between them and their God. ... Everybody should pay their tenth. A poor woman ought to pay her tenth chicken.\textsuperscript{viii}

A Trustee of Providence and his Last Will and Testament:
Michael Late Benedum (1869-1959)\textsuperscript{viii}

“The disposition of a not inconsiderable estate is never an easy assignment… If I could have looked upon my material goods as personal property, belonging to me alone, my task would have been immeasurably lighter. But I have never regarded my possessions in that light. Providence gives no free and simple title to such possessions. As I have seen it, all of the elements of the earth belong to the Creator of all things, and He has, as a part of the Divine Purpose, distributed them unevenly among His children, holding each relatively accountable for their wise use and disposition.

“I have always felt that I have been only a \textit{trustee} for such material wealth as Providence has placed in my hands. This trusteeship has weighed heavily upon me. In carrying out this final responsibility of my stewardship, I have sought to utilize such wisdom and understanding of equity as the Creator has given me. No one with any regard for his responsibility to his God and his fellow man should do less. No one can do more… \textit{Life is but a proving ground where Providence tests the character and mettle of those He places upon the earth.}”

\textsuperscript{i} St. Hermas, \textit{Man.} II 94-102, \textit{Sim.} I, 5-8; \textit{Man.} VIII 10
\textsuperscript{ii} During a time of famine, Saint Basil of Cappadocia condemned the greed that left many destitute:
“Who then, is greedy? The one who does not remain content with self-sufficiency. Who is the one who deprives others? The one who hoards what belongs to everyone. Are you not greedy? Are you not one who deprives others? You have received these things for stewardship and have turned them into your own property! ... The bread that you hold on to belongs to the hungry; the cloak you keep locked in your storeroom belongs to the naked. You do an injury to as many people as you might have helped with all these things!” (Basil of Caesarea, \textit{Homilies} 6.7)
\textsuperscript{iii} William B. Silverman in \textit{The Sages Speak}, 107, cited in J. Dekro, \textit{Jews, Money}, 27.
\textsuperscript{iv} Bahya Ibn Pakuda, \textit{Duties of the Heart}, Gate of Trust 5, 4\textsuperscript{th} advantage
\textsuperscript{v} Cited in Nielsen, 34
\textsuperscript{vi} Paul Schervish, \textit{Empowerment and Beneficence}
\textsuperscript{vii} Paul Schervish, 57
\textsuperscript{ix} Andrew Carnegie (cited in Nielsen, 34)
\textsuperscript{x} Schervish, 71
\textsuperscript{xi} Robert Wuthnow, \textit{Faith and Philanthropy in America}, 77, 79
\textsuperscript{xii} John Calvin, \textit{Commentary on Genesis}
\textsuperscript{xiii} Bishop Tikhon of Zadonsk, 1724-1783), whose spirituality and charitable works won him enormous popular veneration in the nineteenth century, and culminated in his canonization in 1861 (cited in Adele Lindenmeyr, \textit{“Poverty,”} 3-4)
\textsuperscript{xiv} Goudzwaard, \textit{Capitalism and Progress}, 211
\textsuperscript{xv} “The Hasidic rebbe Naphtali of Ropczyce interprets the prayer of grace after meals, ”Lord our God, O make us not dependent on the gifts and loans of men but rather on your full, open and generous hand “ as saying that one should not be dependent upon those who regard the giving of charity as a gift to the poor or as a loan to God, but
upon those who understand that they have received money from God’s hand as a trust which was intended to be
distributed to the poor.” (Raphael Mahler, Hasidism and the Jewish Enlightenment, 18)
xvi Aquinas, Summa Theologica, Second Part of the Second Part. Charity: Almsgiving: Question 32
xvii Paul says: “I, Paul, a prisoner of Christ Jesus on behalf of the gentiles assume you have heard of the stewardship
of God’s grace that was given to me for you.” (Ephesians 3:1-2)
xviii 1 Chronicles 27-28 describes David’s stewards. Isaiah 2:15-21 rebukes Shevna who misused funds as a steward
to build himself a tomb, splendid chariots, and insists that he be impeached and replaced.
xix “Injustice or God’s Will? Early Christian Explanations of Poverty” in Holman, Wealth ,33-34
xx Didache urges its audience to think of perishable goods as ultimately belonging to God. This idea appears early in
the text and is repeated later when readers are commanded to bring the ‘first fruits’ to resident apostles, teachers,
or “the poor” of the community.” (Didache 13.1-7).
xxi Saint Ambrose writes: “When you give to the poor, you give not of your own, but simply return what is his, for
you have usurped that which is common and has been given for the common use of all. The land belongs to all, not
to the rich: and yet those who are deprived of its use are many more than those who enjoy it.”(Nabuthe Jez.).
xxii Douglas John Hall laments that the notion of stewardship of God’s material blessings was lost after the New Testament
period though its spiritualization and allegorization with a few radical exceptions. But he celebrates its
return in America at first in the 1840s in the Second Great Awakening and again in the late 20th century in
evangelical spirituality. He calls for its ethical application to helping others and guarding this world as a precious
Divine deposit.
xxiii Douglas John Hall, The Steward, 44-45
xxiv “Scripture, to lead us by the hand to this, warns that whatever benefits we obtain from the Lord have been
entrusted to us on this condition: that they be applied to the common good of the church. And therefore the lawful
use of all benefits consists in a liberal and kindly sharing of them with others. No surer rule and no more valid
exhortation to keep it could be devised than when we are taught that all the gifts we possess have been bestowed by
God and entrusted to us on condition that they be distributed for our neighbors’ benefit [cf. I Peter 4: 10].”
(Institutes, 3.7.5)
xxv Bonnie Pattison, Poverty and the Theology of John Calvin, 137-139
xxvi Institutes, 3.10.4
xxvii Douglas John Hall, The Steward, 66
xxviii Medieval Spanish Jewish moralist Bahya ibn Pakuda write about wealth as a Divine trust rather
than a private treasure. But his concern is with avoiding an impious arrogance of wealth, rather than
promoting tzedakah as a Divine mandate:
“One who trusts God is not hampered in his trust by great wealth because he does not rely on it. He sees it as a
treasure he has been c
ommisioned to keep, but he does not become arrogant if he
remains wealthy; he never reminds anyone that he gave money, and he never asks for compliments for his
generosity. Instead he thanks his Creator for having made him an a
otrace of those who understand that they have received money from God’s hand as a trust which was intended to be
distributed to the poor.” (Raphael Mahler, Hasidism and the Jewish Enlightenment, 18)
xvi Aquinas, Summa Theologica, Second Part of the Second Part. Charity: Almsgiving: Question 32
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the text and is repeated later when readers are commanded to bring the ‘first fruits’ to resident apostles, teachers,
or “the poor” of the community.” (Didache 13.1-7).
xxi Saint Ambrose writes: “When you give to the poor, you give not of your own, but simply return what is his, for
you have usurped that which is common and has been given for the common use of all. The land belongs to all, not
to the rich: and yet those who are deprived of its use are many more than those who enjoy it.”(Nabuthe Jez.).
xxii Douglas John Hall laments that the notion of stewardship of God’s material blessings was lost after the New Testament
period though its spiritualization and allegorization with a few radical exceptions. But he celebrates its
return in America at first in the 1840s in the Second Great Awakening and again in the late 20th century in
evangelical spirituality. He calls for its ethical application to helping others and guarding this world as a precious
Divine deposit.
xxiii Douglas John Hall, The Steward, 44-45
xxiv “Scripture, to lead us by the hand to this, warns that whatever benefits we obtain from the Lord have been
entrusted to us on this condition: that they be applied to the common good of the church. And therefore the lawful
use of all benefits consists in a liberal and kindly sharing of them with others. No surer rule and no more valid
exhortation to keep it could be devised than when we are taught that all the gifts we possess have been bestowed by
God and entrusted to us on condition that they be distributed for our neighbors’ benefit [cf. I Peter 4: 10].”
(Institutes, 3.7.5)
xxv Bonnie Pattison, Poverty and the Theology of John Calvin, 137-139
xxvi Institutes, 3.10.4
xxvii Douglas John Hall, The Steward, 66
xxviii Medieval Spanish Jewish moralist Bahya ibn Pakuda write about wealth as a Divine trust rather
than a private treasure. But his concern is with avoiding an impious arrogance of wealth, rather than
promoting tzedakah as a Divine mandate:
“One who trusts God is not hampered in his trust by great wealth because he does not rely on it. He sees it as a
treasure he has been c
ommisioned to keep, but he does not become arrogant if he
remains wealthy; he never reminds anyone that he gave money, and he never asks for compliments for his
generosity. Instead he thanks his Creator for having made him an agent of God’s kindness.” (Duties of the Heart,
Fourth Gate)
xxix Patrologiae Cursus Latina 87.533 cited in Michel Mollat, The Poor, 44.
xxx In the midrash God says to the reluctant farmer regarding agricultural gifts to the poor: "Who could have set
aside peah until I gave you the field?! Who could have set aside terumah and tithes until I gave you the granary?!
(Leviticus Rabbah Emor, cited in Arukh HaSheekhan Y.D. 247:6)
xxx The Tur is the 14th C. authoritative halakhic precursor to the Shulkhan Arukh.
xxxii “One does not give anything of one’s own. If one does not give willingly, it will be taken by force for other
purposes like taxation by the government in the tale of Rabbi Yochanan’s sister.” (Rav Haim David Halevy’s
version of the Shulkhan Arukh entitled Mekor Haim Shalem Tzedakah 254)
xxxiv “As Rabbenu Ovadiah wrote in the introduction to his commentary on Mishna Peah (Minhagim Tovim
vKedoshim hanahagim b’Eretz Yisrael #27). It is cited in Moshe Halamish, “Mitzvai Tzedakah among Kabbalists
in Tsfat” in Sefer HaZikaron l’Avraham Spiegelman, 171-172
xxxv Rav J.B. Soloveitchik, Yimei Zikaron, “Blessings in Judaism,” 42-45
xxxvi Justo Gonzalez, Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of
Money, 22
xxxvii Kent A. Van Til notes that the stewardship view of property contrasts with the Roman view of property, where
a property owner had the right to use, enjoy, or abuse whatever he owned - ius utendi, fruendi, abutendi. These
rights applied to slaves and cattle, as well as physical property.”(Poverty and Morality, 62ff)
Nemesis avenges the poor and the gods for the superabundance of happiness and wealth of certain people who should rid themselves of it. This is the ancient morality of the gift, which has become a principle of justice."

xxxix S. Holman, *God knows*, 58


xliii See Numbers 11:21-23 where Moshe fears that God cannot deliver enough bread and quail for the whole people but God insists that the Divine hand is never too short to reach its goals of generosity and Moshe must have faith.


xlv Mishna Berrura on Shulkhan Arukh Orah Hayim 1780:2


xlvii Thus Rashi is interpreted by Sefer Haim III 4 cited in Me’il Tzedakah by Elijah HaKohen #1664

xlviii Philip Melanchthon, *Loci Communes Theologici*, 60

xlix Professor Peter Saccio offers this etymology in a taped lecture on Shakespeare’s *The Twelfth Night*.

l Shakespeare, *Twelfth Night* Act 1 Scene 5

li “Spiritual almsdeeds hold the first place, for three reasons. First, because the offering is more excellent, since it is a spiritual gift, which surpasses a corporal gift, according to Proverbs 4:2: "I will give you a good gift, forsake not My Law." Secondly, on account of the object succored, because the spirit is more excellent than the body, wherefore, even as a man in looking after himself, ought to look to his soul more than to his body, so ought he in looking after his neighbor, whom he ought to love as himself. Thirdly, as regards the acts themselves by which our neighbor is succored, because spiritual acts are more excellent than corporal acts, which are, in a fashion, servile. [However] some corporal alms excels some spiritual alms: for instance, a man in hunger is to be fed rather than instructed, and as the Philosopher observes (Topic. iii, 2), for a needy man "money is better than philosophy," although the latter is better simply. (Aquinas, *Summa Theologica, Second Part of the Second Part. Charity: Almsgiving: Question 32*)


liii A Heschel, *God in Search of Man*, 356

liv A Heschel, *Man is not Alone*, 226

lv Nilton Bonder, *The Kabbalah of Money*, 121

lvi D. Brigham Young 178

lvii D. Brigham Young 175 -178

lviii Known as the “Great Wildcatter” for his work prospecting new sources of oil across four continents. Will cited in Amy Kass, *Giving Well, Doing Good*, 154