

LESSON 5

THE BIBLICAL MEANING OF OWNERSHIP

What does the Bible teach about the ownership of the material world? "The earth is the Lord's" (Ps. 24:1). Thus it was in the beginning; thus it is today.

That God created and owns all things is the most important fact in understanding the biblical meaning of ownership. Man is God's responsible manager of His material world. These two facts are the foundation for the Christian theology of ownership. Everything else related to ownership grows out of these two facts.

Man is an "owner" only if it is understood that God is the one complete and final owner. The issue of who owns the land is a debate almost as old as man. Socialists claim that material things belong to all the people. Capitalists hold that material things belong to the individual. Regardless of man-made laws of ownership, or of man's greed and abuses, God's title to His world remains.

Primitive civilizations, both ancient and modern, have never considered the soil, plants, or animals as personal property. They saw hunting rights as belonging to the tribe.

The land and all creation belong to God. Some biblical highlights affirming divine ownership follow.

1. All animal life belongs to God. "For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the air, and all that moves in the field is mine" (Ps. 50:10-11, RSV).
2. The land and sea belong to God. "In his hand are the depths of the earth; the heights of the mountains are his also. The sea is his, for he made it; for his hands formed the dry land" (Ps. 95:4-5, RSV).
3. All precious metal belongs to God. "The silver is mine, and the gold is mine" (Hag. 2:8, RSV).
4. Everything belongs to God. "Who has given to me, that I should repay him? Whatever is under the whole heaven is mine" (Job 41:11, RSV).
5. God is in charge of all. "Heaven is my throne and the earth is my footstool" (Isa. 66:1, RSV).

A Theology of Ownership

The land is important in God's plans for His people. Man's life is closely tied to the land. The land of Israel was significant because it was "promised land" (Deut. 1:36, 39, RSV). God's dealings with Israel in giving them the land and instructing them in its use constitute a valuable theology of the land. This theology stands as a legacy from the past to guide men in understanding the use of possessions.

Strike out the incorrect answers.

1. God owns all things because:

*He created all things.
He bought all things.
Redeemed man purchases them.*

2. Man's part is:

*To work out world problems.
To be a responsible manager.
To use force to redeem the world.*

(Compare your answers with the text.)

List five biblical highlights affirming divine ownership.

1. _____
2. _____
3. _____
4. _____
5. _____

(Compare your answers with the text.)

Is the following statement true or false?

The theology of the land stands as a legacy from the past to guide men in understanding the use of possessions.

(true)

The laws of Israel were carefully designed to avoid letting control of the land pass into the hands of a privileged few. Whenever Israel abused this principle, either by law or practice, serious hurt came to the people. Hebrew law also protected the rights of all men. Every generation will profit from a study of the guiding principles that God gave to Israel. Some of these principles follow.

The land is a gift from God.

Even though land may be paid for by the individual or received through family inheritance, it is a gift from God. Ownership is a religious matter. Throughout biblical history there was a close tie between man's relationship to God and to the land. This tie was evident in the times of Israel's faithfulness to God. It was not less real on the occasions of their disloyalty—such as when their sins resulted in their loss of the land during Babylonian captivity.

When God called Abraham (Gen. 12:1–3), He made a promise. This promise included the gift of land, the establishing through Him of a great nation, divine protection, and a great name in history. God's promise of the land was an important aspect of this relationship between God and His chosen man. This promise of the land was renewed with Jacob and with Israel (Gen. 28:13–14; 35:12). As Israel moved in to possess the land, the people were instructed about its use and care. References to this land are numerous. Highlights from these Scriptures identify that Israel was to:

1. Receive the land as a promise from God (Gen. 12:1; 7:13, 15, 17; 15:18–21; Deut. 8:1; 10:11; 34:4).
2. Take the land in faith (Gen. 28:4; Deut. 6:10, 18; 31:7).
3. See themselves as temporary tenants on land that belongs to God and thus to use it as God directs (Lev. 25:23)
4. Remain faithful to God and receive His abundant blessings (Deut. 7:11–13, 21; 28:11; 30:20).
5. Refrain from boasting and feeling that they had merited the land through their own goodness (Deut. 9:5).

Ownership must assure justice.

Man's ownership is real but temporary and always subject to God. All just claims of ownership will reflect God's interest in justice for all. The idea of private ownership was established in Israel, but the same God who made ownership possible set limits upon it. "The land shall not be sold in perpetuity, for the land is mine; for you are strangers and sojourners with me" (Lev. 25:23, RSV). To assure that the land would not be abused, God required that "the land shall keep a sabbath to the Lord" (Lev. 25:2, RSV). Every seventh year the land was not to be plowed and farmed. The natural harvest was to be used for the benefit of the community.

Ownership is a _____

(religious, matter)

God set limits on _____

(private, ownership)

This "Sabbath Year" was linked with the "Year of Jubilee" (Lev. 25:10–54; 27:17–24) to assure that the land would not pass into the hands of the land grabbers. Debts were to be forgiven every seventh year. This was a protection of the poor and of their land. On the Year of Jubilee the land was to be returned to its owner. If a family had been forced to sell their property, it was to be returned at this time. It is not likely that the Jubilee law was actually enforced. It was kept, however, as an ideal. It served to magnify the ideals of equality and justice. It was also a reminder that land grabbing (or excessive accumulation) is displeasing to God.

God established the idea of individual ownership, as well as principles of limitation. These principles are valid for every age. They are founded on the fact that God owns the land and has the right to set limits upon man's secondary ownership.

The kinsman-redeemer concept also guided Israel against abuse of ownership. It reflected the significance Israel attached to family ownership. The kinsman-redeemer was required to buy the land (or redeem it) if one of his family had lost or been forced to give up his property. This was designed to keep the property in the family.

Justice for other people in the ownership and use of the land is a biblical imperative for man. Man is to care for his neighbour, for the poor, and for future generations. Biblical ideas of justice in ownership (1) consider it a sin to neglect the poor, (2) forbid the accumulation of excessive land by a few, (3) condemn waste and abuse, (4) allow no generation to fell that is has the right to take everything from the land and destroy its fertility.

Ownership is designed to aid in the joyful life.

God intends for the land to be enjoyed. He created it for man's good. Sin radically distorted the peaceful tranquility meant for man and robbed him of much of his enjoyment of the good creation. In the plan of God, man would find his needs satisfied from the land as he received its benefits. Ownership by man was meant to abound in enjoyment and gratitude.

Ownership must include the needs of others.

The land is not man's for his own selfish use. It is a gift from God and must serve God's requirement. God expects the property owner to help others. The Bible abounds with concern for the poor. That "there shall be no poor among you" (Deut. 15:4) is the ideal set for Israel. The "year of release," which came every seven years along with the Sabbath Year, called for the cancelling of all debts. This assured protection for the poor.

The Bible has much to say in support of the poor and about man's responsibility to the poor. Much of the prophets condemned the rich for taking advantage of the poor

Is the following statement true or false?

The jubilee law helped magnify the ideals of equality and justice. _____

(true)

Is the following statement true or false?

Biblical ideas of justice in ownership were very easy. _____

(false)

God created the land for man's _____

(good)

The land must serve _____

(God's, requirement)

(Isa. 3:15; Amos 2:7; 4:1). Jesus stressed caring for the poor. Some specific expressions of this interest follow.

1. The fields of harvest time were to be left so that there was grain to be gleaned by the poor (Lev. 19:9–10; 23:22; Deut. 24:19–21). This observance made it possible for Ruth to glean in the fields of Boaz. This gave the poor like Ruth and Naomi enough to eat.
2. Passers-by were to be allowed to gather food for their needs (Deut. 23:24–25). This practice was observed by Jesus and His disciples as they walked through the field and ate some of the grain to satisfy their hunger.
3. The early Christians manifested a beautiful concern for their poor fellow Christians. Some sold their possessions and placed the money in the Church to be distributed as their fellow Christians had need (Acts 4:32).

Ownership Requires Responsible Management

Responsible management is another biblical idea that shapes the meaning of ownership. In biblical ownership, man's possessing carries with it responsibility for the total management of the property of another. Ownership calls for man to be a responsible steward.

The owner is subject to God.

God's command to have dominion (Gen. 1:26–30) has been interpreted by many as a blank check for the selfish use of all natural resources. From this has followed the attitude that ownership gives the owner final control over his possessions. The selfish owner may feel that it is no one else's business what he does with his possessions. Instead, man's stewardship involves accepting dominion over the material creation—but always subject to God's will. Man is responsible for all the uses made of material things. He is placed in charge, allowed a secondary ownership, but is directed to use material things to achieve divine plans.

The owner is responsible for the use.

Man's secondary ownership implies accountability to the first owner. In Christian ownership the individual acknowledges God's primary and ultimate ownership. The Christian commits himself to responsible management, acting within this awareness of God's valid claim. This awareness serves to remind the believer that he owns nothing completely. His ownership is a trust from God with a requirement to seek to know and accomplish what God desires.

Sunday school class members in a Baptist church were divided over whether the church had the right to say anything about how members spent their money. They mentioned one member of the church who had a large

Give three specific examples from biblical accounts with references where interest in the poor was illustrated.

1. _____

2. _____

3. _____

(Compare your answers with the text.)

Is the following statement true or false?

Man is allowed unlimited control of material things.

(false)

The awareness that he is a responsible manager reminds a Christian that he owns _____

(nothing, completely)

income and had recently built a beautiful home. One person contended: "After all, it's his. He worked hard to earn it, and it is his to use as he pleases. He's not doing anything morally wrong, and I don't see that it's any of the church's business." Most of the class agreed. Do you?

Responsible management is not an afterthought. It has its foundation in the creation account and on God's initial charge to man. This sets a close relationship between the idea that God created man in His image and then gave him dominion. Man's capacity to have dominion—to be a responsible owner—grows out of his being made in God's image. Whatever else is meant by this beginning identity of God and man, it means that man has both a capacity and a responsibility to care for the material world God made. Caring for the material world requires many concerns. It calls for Christian leadership in dealing with present-day needs in soil conservation, in the energy crisis, and in land and air pollution problems.

The psalmist marvels at this role the Creator gives to man. "What is man that thou art mindful of him, and the son of man that thou dost care for him? Yet thou hast made him little less than God, and dost crown him with glory and honor. Thou hast given him dominion over the works of thy hands; thou hast put all things under his feet" (Ps. 8:4–6, RSV).

The owner must avoid waste.

Man's ownership does not give him the right to exploit or to use his possessions only for self. It is tragic when he sees no limit to his indulgence. Man's dominion role is not an open invitation to self-interest in the use of God's world. There is a distinct difference between stewardship and ownership. Since God is the owner, man has no right to waste the Lord's goods. This close relationship of man to things and man to God was initiated in creation. It became a source of conflict when man rebelled against God. Man's rebellion does not exempt him from having to answer to God for his waste.

Ownership Has Limitations

The biblical message views man's ownership as limited. It is limited in time and in purpose. Ownership may be individual or collective. Property may belong to a family, a group of individuals, a community, or a nation. Yet whether it is private or collective, ownership is always limited.

The owner has rights and limits.

Private ownership has come to mean that the owner has "exclusive use" and "exclusive benefits." Lory Hildreth noted: "We may purchase something and have clear title to it. We may never use it nor enjoy it. This does not mean a forfeiture of ownership."³ He added that one may not be using his property, but he can prevent anyone else from using it and benefiting from it. This issue of

Where does man's capacity to be a responsible owner come from? _____

(Compare your answer with the text.)

Man does not have the right to _____ or to use his possessions only for _____.

(exploit, self)

After reading this entire section, list three limitations to ownership.

1. _____

2. _____

exclusive right needs to be examined, both in the light of human rights and biblical faith. Any approach to ownership that benefits only a privileged few defies God and violates man's sacred trust. Any law that defies this design of God for the rights of all men needs to be re-examined. The Christian will examine any ownership practices contrary to God's intent. This examination is necessary even for laws and customs.

Many of today's concepts of the rights of the owner are based on Roman law. A weakness that has characterized many of these laws is that they are not God-centred. Most, in fact, allow no recognition of God's claims. Equally serious, the laws often reflect little concern for man's responsibility for the needs of others.

Twentieth-century man may learn in the ecology crisis what Israel learned in Babylonian captivity. One cannot flaunt the counsel of God and escape the consequences. From the beginning man has been free to decide but always responsible for his decision. Man is feeling the consequences of past decisions in the current energy crises, food shortage, air pollution, and land waste. Perhaps the ecology crises will bring man to rethink his rights of ownership.

The right of private ownership has been challenged repeatedly in history. The monastic concept was the first serious challenge. Men took vows of poverty and committed themselves to live in monasteries. Ownership by the monastic order often took on the same drive to accumulate as that of individuals. The second major challenge came in the sixteenth century in the form of a Christian movement that viewed ownership as a community right. James Leo Garrett explained that this group claimed that poverty should belong to the community church. The third challenge came from the Socialists of the twentieth century. They felt that ownership should be in the hands of the nation. "The monastic solution centred in the monastic community, the Christian communitarian solution in the communitarian church, and the socialistic solution centred in the national community. All three challenged the unlimited development of individual or private ownership of property."⁴

The Bible has much to say about the right of ownership. It does not, however, forbid the idea of private ownership. Family property was important to Israel. Family property lines were used as boundary markers (Deut. 19:14). Much Hebrew family identity was tied to their property. The story of Naboth illustrates the importance of ownership. Although his land was small, it was a source of pride to him. When approached by Ahab to buy it, Naboth replied, "'The Lord forbid that I should give you the inheritance of my fathers'" (1 Kings 21:3, RSV). The inheritance laws of the Old Testament also indicate the importance of ownership. Property usually was passed to the oldest son. If there was no male heir, it passed to the daughter or to a brother (see Num. 27:7-11; 36:6-9).

3. _____

(Compare your answers with the text.)

Ownership is for this life only.

Things are important, but they are not eternal. Death serves to remind that ownership of possessions is limited in time. Ownership is also limited in purpose, and this purpose is tied to man's relationship to God. Jesus brought into perspective the proper concern about possessions. "Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay for yourself treasures in heaven" (Matt. 6:19, RSV). The question voiced by Jesus about the accumulations of the rich fool should ring in man's ears as a reminder of ownership limitation. He asked, "And the things you have prepared, whose will they be?" (Luke 12:20, RSV).

Ownership is to serve a purpose.

Ownership is important because man is important. Just as the land is a gift of God, so all material possessions are allowed to man to bless his life. The Old Testament interprets the enjoyment of material abundance as a divine blessing (Gen 13:2; 14:23; 1 Kings 3:13).

The Christian has special reason for seeing his ownership in the perspective of purpose. For him, ownership is not the end but a means of serving. He is on mission for God. The greatest danger of ownership to the Christian is that he will become comfortable in his possessions and attached to his holdings and neglect his service.

The Christian View of Ownership

The biblical treatment of ownership affirms that it is good. It places value on the idea of ownership but not on the accumulation of things. The ownership of material things has value to the Christian but is not to be given priority either in value or purpose. The organizing principles of life for the Christian are always found in Christ. The unique Christian view of ownership revolves around the believer's life in Christ.

The Christian recognizes God's ownership.

The Christian view of ownership is founded in the truth that all the individual owns belongs to God. Private ownership of possessions is viewed as an honour, a trust, and a responsibility. In Christ he lives in the awareness that he is a leaseholder and a caretaker of divine resources. This note of acknowledged dependence on God is not limited to the New Testament. Israel was warned always to realize that their material blessings came from God. "Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the Lord your God, for it is he who gives you power to get wealth" (Deut. 8:17-18, RSV).

God's ultimate ownership makes man's secondary ownership subject to God's will. The Christian will not say:

List three ways the Christian views private ownership of possessions.

1. _____ 2. _____

3. _____

(Compare your answers with the text.)

“This property is mine and I can do anything I please. I do not have to answer to anyone, nor do I have to be concerned about anyone else.” Instead he organizes life around God’s values and purposes for him. His stewardship becomes part of this Christ-centred life.

In the story of the good Samaritan Jesus illustrated the principle of ownership. He set in sharp contrast the concepts of ownership held by the thieves, the priest and the Levite, and the good Samaritan. The thieves were concerned only with getting for themselves without regard to the method. They saw possessions as the top priority and felt no need to display love or justice in getting them. The priests and Levites were less brutal. Their concept of ownership required integrity in receiving but did not require concern for others. Property to them was for self and not for others. Jesus obviously exalted the ownership concept of the good Samaritan. He saw the needs of others as having a claim on him and his possessions. His possessions were not exclusively for himself. Lory Hildreth concluded that the good Samaritan “reveals the ideal attitude toward ownership for the child of God, ‘What I have is yours if you need it, and I will gladly share with you in your need.’ This spirit of sharing was strong among the early Christians. Modern Christianity could well take a lesson from *Mrs. Wiggs of the Cabbage Patch* when she said, ‘I just don’t feel that anything is really mine until I have shared it with someone else.’”⁵

The Christian understands the temporary nature of ownership.

The Christian steward recognizes his ownership as that of a temporary tenant occupying the holding as a sacred trust. His possessions are his only for a time. Life on earth is a pilgrimage, and possessions assist him in his responsibilities.

The Christian accepts ownership as a means of service.

Ownership is a privilege and a responsibility. The New Testament does not say that all men will enjoy this privilege. Instead it asserts that the poor—the have-nots—will always be present. When a Christian knows the privilege of ownership, he sees it as a means of service.

Jesus is concerned about human needs and expects His followers to be. The Old Testament prophets voice strong concern over selfish ownership that ignores the needs of others. Micah scorns the selfishness of the rich (Mic. 2:2). Jeremiah censures the rich who live in comfort and are unwilling to assist the needy (Jer. 5:26-28). Amos cries out against the rich who “ ‘buy the poor for silver’ ” (Amos 8:6, RSV).

Christians who enjoy the benefits of ownership need to consider the Christian meaning of ownership. Most people of the earth do not have any significant amount of

A Christian ownership is _____.

(temporary)

A Christian uses ownership as a _____ to _____ God.

(means, serve)

property. The Christian must be concerned for the life and needs of all people. It is unthinkable that the Christian can accept the idea that the "haves" who own the land can say to the "have-nots": "You have no rights. We are the owners, and we will determine what kind of life you can have." Often the "Christian nations" own the wealth. This places great responsibility on these Christians.

When one makes his ownership an end in itself, love of God and love for fellowman is impossible. By contrast, when ownership is seen as Christian stewardship, the individual is freed from the domineering hold of possessions. He is free to serve God and man. The ultimate aim of Christian ownership is that "the kingdom of the world has become the kingdom of our Lord and of his Christ, and he shall reign for ever and ever" (Rev. 11:15, RSV).

Notes

¹Henry A. Parker, "The Christian and the Economic Order," *Resource Unlimited*, ed. William L. Hendricks (Nashville: The Stewardship Commission of the Southern Baptist Convention, 1972), p. 127. Used by permission.

²Lory Hildreth, "The Christian's Relationship to Material Things," *ibid.*, p. 98. Used by permission.

³James Leo Garrett, "A Christian View of Material Things," *ibid.*, pp. 92-93. Used by permission.

⁴Hildreth, *op. cit.*, p. 100. Used by permission.

Is the following statement true or false?

The wealth of "Christian" nations gives Christians great responsibility. _____

(true)

Ownership must not be an _____ in _____

(end, itself)

Home Study Exercise

Basic activity (Levels 1, 2, and 3). Read the study guide text and answer the following questions.

1. What two facts are the basic foundation for the Christian theology of ownership? _____

2. List five highlights affirming God's ownership of all things. Give Scripture references. _____

3. What values does the study of the theology of the land have for present day Christians? _____

4. List some biblical ideas of justice in ownership which are revealed in God's laws for Israel. _____

5. Explain the author's theology of ownership. _____

6. List some specific expressions of concern for the poor. _____

7. In biblical ownership, what responsibility is carried with man's possessing? _____

8. In what ways can man show that he is a responsible manager of the material world? _____

9. What limitations are attached to ownership? _____

10. In the Christian view of ownership, how is private ownership of possessions viewed? _____

11. What does the Christian steward recognize about his ownership? _____

12. How does the ownership of wealth by "Christian nations" place such great responsibility on them?

13. What happens when one makes ownership an end in itself? _____

14. Read pages 133-141 in *God's Miraculous Plan of Economy*.
15. Develop a sermon or a Bible lesson on one of the following topics. Include Bible references. You may use those in this lesson, Taylor's book, and those of your selection.

- "Who Owns Your Wealth?"
- "Barriers to Christian Stewardship"
- "Wealth: A Blessing Or a Curse?"

Supplementary activity (Levels 2 and 3). After reading pages 133-141 of *God's Miraculous Plan of Economy*, do the following.

1. What was the effect of the Fall on God's plan of economy?
2. List barriers that keep Christians from benefiting from God's plan of economy.
3. According to Taylor, what is one of the greatest barriers to the miracle of God's economy? Explain your answer.
4. In what way does Taylor say that the tithe can be a barrier to experiencing God's miraculous plan of economy?

Advanced activity (Level 3).

1. Write a paper that answers the following question: In what ways do ignorance, stupidity, greed, and traditional philosophies rob Christians?
2. Explain this statement from Taylor:
 "Tithing is a debt I owe . . .
 Giving is a seed I sow."
3. Write a paper discussing the following:
 Which of the "Barriers to the Miracle" is the greatest problem in your country? Your church or mission? Your own life? Why? What positive suggestions can you make to help remove these barriers? Be prepared to share your paper with the seminar group.
4. According to Taylor, why is praiselessness a barrier to the miracle of God's economy?

Seminar Discussion

1. Discuss "A Theology of Ownership."
2. What practices in Israel prove that God expected ownership to assure justice?
3. Contrast the worldly (secular) view of ownership and the Christian view of ownership.
4. In what ways can a Christian demonstrate responsible management?
5. Discuss limitations to ownership.
6. Compare sermons prepared.
7. If you have Advanced Level 3 students, ask them to share their conclusions to number 3 in Advanced activity.