

## Calvin on the Use of Wealth in the Christian's Life

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### **Abstract**

When John Calvin describes the Christian life, one key issue that arises is how believers are to use earthly and material blessings. The condition for using and enjoying these material gifts is that they be used rightly, namely according to the purposes of God. This paper illustrates how John Calvin understood the balance of theology and ethics in his sixteenth-century contest. If poverty is no longer the religious ideal, what does a pious Christian do with his or her possessions? By examining Calvin's biblical interpretation of the last section in Acts 4 concerning the communal sharing of possessions and the first section in Acts 5 on Ananias and Sapphira, it becomes clear that the goal of reflecting God's providence guides the use of material wealth and the answer to the question of how much one should give.

### **Keywords**

Calvin, wealth, Biblical interpretation, Acts, ethics, money, property, poor, Christian living



Early Christian writers for the most part reflected the biblical suspicion of wealth and riches.<sup>1</sup> After all, does not the Bible talk about choosing between God and wealth? The Gospel writer of Matthew states that “no one can serve two masters: for a slave will either hate the one and love the other or be devoted to the one and despise the other. You cannot serve God and wealth.” (Matthew 6:24) Such a passage seemed to place one's service to God as diametrically opposed to any work that might accrue wealth or possessions. Late medieval piety recognized

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<sup>1</sup> Early writers, such as Ambrose, Basil of Caesarea, and John Chrysostom produced treatises and sermons denouncing the wealthy. Some church fathers, such as Irenaeus, even believed that the very origin of wealth was unjust. One notable exception to the general rule of excoriating the wealthy was Clement of Alexandria, who argued for some positive uses of wealth for the Christian. While some ancient patristic texts portrayed a desire to return to the ideal of common property as portrayed in the Acts of the Apostles (especially Acts 2 and 4), others such as the second-century Shepherd of Hermas depicted the rich and the poor as needing each other. This was an idea that would be further developed in the medieval period. While the wealthy have the gift of material resources to support the poor, the poor have spiritual gifts, which can support the rich by their prayers. See Ambrose, *On Naboth*; Basil 261-304; Clement of Alexandria 589-604; Irenaeus, *Adversus haereses*; and Leyerle 29-47.

exemplary saints, such as Christine of Markyate (d. 1161), St. Francis of Assisi (d. 1226), and Richard Rolle (d. 1349), who all renounced wealth and embraced poverty as a virtue. Yet the service to God often times required resources (financial, property, monetary) as well as the intelligent management of these resources. While medieval writers had various ways of dealing with such a tension in an increasingly wealthy property-owning Church,<sup>2</sup> how did some reformers with their new understandings of salvation, ecclesiology and biblical interpretation manage such a tension? This essay focuses on John Calvin's understanding of the use of wealth and argues that Calvin's critique is not of wealth itself but the improper use of wealth.

*Calvin's Theological Views: Wealth as Possessions and Property*

Calvin's economic and social thought are inseparable from his theological premises and his theological views are shaped and supported by his biblical interpretation. Therefore, this essay examines Calvin's main theological work, *Institutes of the Christian Religion* as well as his biblical commentaries (particularly Acts 4 and 5) in order to highlight the key components of his theological view on the use of property, possessions, and wealth. Calvin's views on the use of wealth are based on a theological premise of abundance. Based on Hosea 2:8, Calvin notes that "the abundance of all good things, and everything that supports human beings flow from God's bounty [. . .]. [God] had enriched them."<sup>3</sup> Calvin repeatedly insists that God not only provides for our needs but also for our pleasure and enjoyment.<sup>4</sup> Calvin writes on Ps. 104:15:

In these words, we are taught that God not only provides for humans' necessity, and bestows upon them as much as is sufficient for the ordinary purposes of life, but that in [ultimate] goodness God deals still more

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<sup>2</sup> The church played an instrumental role in the distribution of vast amounts of material aid to the needy by means of alms, hospitals, foundations, confraternities and low-interest loans, in part inspired by the eschatological hope in the biblical story of Lazarus. However the theological understanding of poverty as a virtue as the favored way to salvation was challenged by the developing urban society that strove to sanctify labor and prized wealth over poverty. See Lindberg 66.

<sup>3</sup> Calvin, *Opera Calvini* 14.234.

<sup>4</sup> Dommen 55.

bountifully with them by cheering their hearts with wine and oil. Nature would certainly be satisfied with water to drink; and therefore the addition of wine is owing to God's superabundant liberality.<sup>5</sup>

Distinguished from medieval asceticism, Calvin does not regard the loss of temporal pleasures as a virtue. In fact, obedience to God means placing private property in the service of the community,<sup>6</sup> not necessarily giving up everything that one has. Believers who are not slaves to wealth may make use of it in faith. To relinquish one's private possessions is therefore not a general rule, but is required when the need of Christians in want calls for it.<sup>7</sup> In other words, one proper use of wealth is to relieve the needs of the poor. Calvin laments that such a proper use is far from being practiced by Christian communities that let themselves be contaminated by the profiteering mentality that prevails in society. In it, "the insatiable desire to buy reigns supreme" and people waste and spend to no good purpose what God intends for the service of others.<sup>8</sup> The indifference of believers towards the financial needs of their fellow believers in the church explicitly reflects the failure to use wealth properly. In light of this premise of abundance, there should be enough for everyone to have basic necessities; therefore, rampant poverty is a sign of a grave evil. The fact that some starve is even more reprehensible because in a worldview of abundance such travesty could be avoided.

Based on the parable of the laborers in the vineyard (Matthew 20:1-16), Calvin acknowledges two separate levels in relation to money, which complement each other and are not mutually contradictory: an economic level that follows human customs and its own rules, and the kingdom of God in which money serves a purpose, which is to enable everyone to have a sustainable life.<sup>9</sup> Without challenging equality and reciprocity as the matrix for justice, he stresses that

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<sup>5</sup> Calvin, *Opera Calvini* 32.89.

<sup>6</sup> Biéler 312.

<sup>7</sup> Biéler 312.

<sup>8</sup> Biéler 312.

<sup>9</sup> Dermange 40.

justice goes beyond the strict framework of contractual relations and an employer who does not provide for his workers is a tyrant.<sup>10</sup> The Reformer is less interested in ensuring the safety of property against the envy of others or in showing its social usefulness than in defining the duties of the wealthy in relation to the poor.<sup>11</sup> It is possible that Reformed language about the responsibility of the wealthy paradoxically turned out to have an affinity with capitalism, but with a fundamental difference: its sole concern was to improve the actual situation of the poor.<sup>12</sup>

In the *Institutes*, Calvin specifically addresses the topics of wealth and property in Book 3.10. For Calvin, all good things were created so that people might recognize God as the author and source of all things and give thanks for God's beneficence toward us. Therefore, the purpose of wealth and any good thing is to create an attitude of thanksgiving that bridles any excess; yet this attitude must be intentionally cultivated. To that end, he asks a series of questions:

Where is your thanksgiving if you so gorge yourself with banqueting or wine that you become rendered useless for the duties of piety and of your calling? Where is your recognition of God if your flesh boiling over with excessive abundance into vile lust infects the mind with its impurity so that you cannot discern anything that is right and honorable? Where is our gratefulness toward God for our clothing if in the sumptuousness of our apparel we both admire ourselves and despise others [. . .] ?<sup>13</sup>

Recognizing the dangers of ascetic severity on one hand and the licentious indulgence on the other, Calvin's overarching concern in Book 3.10 is the right use of earthly benefits. While Calvin claims the freedom of believers in external matters so as not to be restricted to a fixed formula or legal limitation, Calvin also is quick to provide rules and guidelines. The first rule is that believers ought to indulge oneself as little as possible and not flaunt superfluous wealth in order to

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<sup>10</sup> Dermange 40.

<sup>11</sup> Dermange 48.

<sup>12</sup> Dermange 51.

<sup>13</sup> Calvin, *Institutes* 3.10.3.

guard against turning blessings into hindrances.<sup>14</sup> The second rule is that those who have little resources ought to go without things patiently, lest they be troubled by a consuming desire for them. In other words, those who glory in their abundant wealth or in their miserable poverty both fall into the problem of being fixated on earthly possessions. The third rule is that believers ought to use earthly possessions in such a way that fulfills the precepts of love and one's calling. Because believers are called stewards of gifts entrusted to them, Calvin resounds a warning based on Luke 16:2 that may be the best guide of all, namely that the believer must one day render an account of how one's wealth was used.<sup>15</sup>

At several points in the *Institutes*, Calvin expressly links self-denial with what he views as a proper use of money and possessions.<sup>16</sup> He connects self-denial with giving up the "desire of or reliance on present benefits" or possessions,<sup>17</sup> in order to depend on God's providence in economic matters. In addition, Calvin exhorts the believer to subordinate self-concern by devoting oneself to God and God's commandments. Calvin writes, "For when Scripture bids us leave off self-concern, it not only erases from our minds the yearning to possess, the desire for power and [fame] the favor of people, but it also uproots ambition and all craving for human glory and other more secret plagues."<sup>18</sup> In other words, the exercise of self-denial in money matters works to curb "avarice, desire or other evils that our self-love spawns."<sup>19</sup> Therefore sin is not connected with property per se but with an immoderate, inordinate desire for or attachment to it and with the failure to recognize God's providence in it.<sup>20</sup>

Like the Hutterites, Calvin considers any form of greed to be sin. However, unlike the Hutterites, who understand detachment from the world as getting rid of all private property and possessions, Calvin believes that each individual is allowed to own his or her private possessions. Because believers live in the world,

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<sup>14</sup> Calvin, *Institutes* 3.10.4.

<sup>15</sup> Calvin, *Institutes* 3.10.5-6.

<sup>16</sup> Gingerich 252.

<sup>17</sup> *Institutes* 3.18.4.

<sup>18</sup> *Institutes* 3.7.2.

<sup>19</sup> *Institutes* 3.7.2.

<sup>20</sup> Gingerich 249.

Calvin accepts the social order of his time which allows private ownership of property and provides peace, stability, and governance of the society. Although Calvin supports the unity of the believers in the church, a unity that includes generosity and sharing, he does not think it trumps nor disturbs the general civil order that allows individuals to own possessions—"since it is necessary to keep peace among people that the ownership of property should be distinct and personal among them."<sup>21</sup>

As far as the use of the wealth in the church, Calvin recounts the historic calling of the church to practice hospitality to the poor. He recalls the tradition of "dividing the income of the church into four parts: one for the clergy, another for the poor, a third for the repair of churches and other buildings, a fourth for the poor, both foreign and indigenous."<sup>22</sup> Despite this ancient custom, Calvin asserts that city bishops and presbyters seized the largest part for distribution among themselves and the result was that "not one penny of all the church's goods should come to the poor, to whom at least one half belonged. For the canons expressly assigned one fourth to them, but they earmarked another fourth for the bishops to distribute in hospitality and other offices of generosity."<sup>23</sup>

According to Calvin's understanding of the early church, the deacons held the task of dispensing the church's goods to care for the poor; they were stewards of the poor who collected the alms offered at the altar in order to distribute them.<sup>24</sup> At this point, Calvin highlights the specific role of the diaconate in the ancient church in order to show that the church took seriously its role in poor relief. Now let us take a closer look at Calvin's interpretation of Acts 4 and 5, particularly the story of Ananias and Sapphira to see what conclusions he draws concerning the use of wealth in the Christian life and in the Christian community.

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<sup>21</sup> *Institutes* 4.1.3.

<sup>22</sup> *Institutes* 4.4.7.

<sup>23</sup> *Institutes* 4.5.16.

<sup>24</sup> *Institutes* 4.5.15.

### *Calvin's Biblical Interpretation*

Calvin prefaces his commentary on the Acts of the Apostles with the recognition that this book ought to be regarded as a kind of vast treasure because Calvin finds what he considers guidelines and a model for Christian practice. Following the tradition of the church, Calvin identifies the author of the book as the same author of the Gospel according to Luke. Calvin notes that Luke “records those things which constitute the form of the church visible to the public eye,” meaning those outward signs which give shape to the church’s structure as well as to the church’s witness.<sup>25</sup>

As described at the end of Acts 2, the depiction of one of the earliest Christian communities is one in which they were joined together. Instead of understanding this to mean that they were gathered in one place or even living communally, Calvin understands them to be joined together in agreement or in unity of purpose.<sup>26</sup> The result of that unity is that their generosity was evident. More specifically, the evidence of brotherly love is that the rich sold their goods to help the poor (Acts 2:44). For Calvin, this is a striking example of love. From this, believers learn that they are “to relieve the poverty of their brethren out of their abundance.”<sup>27</sup> Yet Calvin warns of two extremes which he considers wrong interpretations of the Acts passage. The first is against those who hide, hoard, and “defraud the poor, thinking that they are doubly righteous so long as they do not seize another’s goods.”<sup>28</sup> The second is against those who advocate no individual ownership. Rather than either of these options, Calvin argues that Luke proposes a different system. Against the second point, Calvin argues that the common sharing of literally all things must be held in check by what is stated next, namely that the poor should be relieved to the extent of their basic needs. It does not mean that one should not govern one’s own house privately or that one should intend that

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<sup>25</sup> Calvin, *Acts* 85.

<sup>26</sup> Calvin, *Acts* 87.

<sup>27</sup> Calvin, *Acts* 87.

<sup>28</sup> Calvin, *Acts* 87-88.

wives were to be held in common.<sup>29</sup> The notion of a community of goods does not do away with household government or the management of resources. Beginning in chapter 4, Calvin alludes to Joseph, a Levite in Acts 4 who sold possessions worth many thousands. Interestingly, Calvin's reason for mentioning this Levite is not to extol his exemplary generosity but rather to show that those with wealth, i.e. those who owned property, even before they sold the property or gave it up to the apostles were included in the Christian community. For Calvin, the idea of bringing forth one's wealth and goods is for the purpose of relieving immediate necessity, not the renunciation of property or possessions.

One reason for tempering a potentially radical message was to make it applicable to all of society, to provide a social ethic that could extend beyond a selected Christian community. The passage of the Jerusalem community in Acts 2 along with Acts 4 and 5 was the fundamental warrant for the Hutterite practice of the community of goods in which "the text applied to the community's origins and ongoing life."<sup>30</sup> In Acts 2, Calvin reiterates that a civil order must be maintained by arguing that the "community of goods" was only partial and the believers in the Jerusalem community did not do away with private property.<sup>31</sup> Calvin's convictions about God's concern for total social order coincide with his reading of biblical texts on the use of wealth as supportive of a moderate economics (at least relative to the Hutterites), practicable by a whole society and not just by an exclusive circle of saints.<sup>32</sup> At almost every point where a text could be read as critical of private property, Calvin insists that God does not in fact condemn private ownership.<sup>33</sup> On the contrary, God is concerned for the preservation of human society, and for that preservation

it is necessary [. . .] that each should possess what is his/her own; that some should acquire property by purchase, that to others it should come by

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<sup>29</sup> Calvin, *Acts* 88.

<sup>30</sup> Gingerich 263.

<sup>31</sup> Gingerich 264.

<sup>32</sup> Gingerich 266.

<sup>33</sup> Gingerich 266.

hereditary right, to others by the title of presentation that each should increase his means in proportion to his diligence, or bodily strength or other qualifications. In fine, political government requires that each should enjoy what belongs to him.<sup>34</sup>

Within this economy, people are to exercise their callings responsibly, be grateful to God for all good things, practice stewardship and display generosity. Calvin believed that God willed economic inequality to provide occasions for the exercise of charity (a view that is in continuity with some of the medieval views of poverty) but not that one should keep his or her wealth and status at all costs or that poverty itself was the goal. Calvin's all-encompassing social vision, coupled with his convictions about moderation and the basic harmony between the universal moral law of the Decalogue and the teachings of Jesus, enabled him to lay out an economic model for an entire society, believers and unbelievers alike.<sup>35</sup> Nevertheless, Calvin also expected Christians to take the lead since his expectations were higher for believers.

In his passage on Acts 4:32, Calvin asserts among other things that the mutual sharing of goods is commended in part because it is the resulting fruit that comes from the inner unity of the spirit. Sharing of material goods is an example of love expressed in outward practice, the evidence that the rich in bestowing their goods freely were not focused on private advantage and personal profit. This reflects Luke's idealized version of the early church which Calvin accepts. Then Calvin notes an added benefit of helping the poor so bountifully, namely that the Christians were well-liked because they were generous. Their honesty, self-control, moderation, patience, and other virtues inclined many people including strangers to be well-disposed toward them. As models of virtuous living, these Christians and their teachings were more easily accepted. For Calvin, such virtues demonstrated by the rich who sold their lands and houses to relieve the poor served the added

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<sup>34</sup> Gingerich 266.

<sup>35</sup> Gingerich 267.

purpose of spreading Christian teaching.<sup>36</sup> A clear shift is evident in Calvin's interpretation since the notable virtues of self-control, moderation, and patience often linked with Christian character are exemplified not by the poor, as earlier Christian writers had asserted, but by a certain kind of rich people who give generously but not necessarily everything. These "virtuous rich" serve, help and increase the church.

Meanwhile Calvin recognizes that these virtuous rich are exceptions to the rule. He notes that it is more likely that there were many believers who held on to their possessions and this fact is not to shame them but to illustrate that some special donors such as Joseph stood out in the magnitude of their generosity and therefore are worthy to be remembered. These memorable ones gave not only some of the funds from their annual revenue of their lands but even gave up the lands themselves.<sup>37</sup> According to Calvin, this could be achieved without wholly impoverishing themselves and by incurring only a certain reduction of their revenue. While the virtuous rich might give up something or live more simply, they were not reduced to poverty themselves so as to join the ranks of those they were intending to help. In other words, there was no virtue in becoming intentionally poor. In fact, Calvin emphasizes that the faithful sold only so far as the need required. And this was not a sign of greed or stinginess.

Against the Anabaptists who have interpreted this passage to prescribe a communal rather than an individual ownership of possessions, Calvin defends the personal right to have possessions among Christians.<sup>38</sup> According to Calvin, the Gospel writer Luke does not prescribe a law for all believers. Rather Luke's purpose of recounting such noble acts of exceptional Christians is to put many people to shame. Since Calvin contrasts such generosity with his contemporary social context, he says,

in our day we are content not only jealously to retain what we possess, but

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<sup>36</sup> Gingerich 266; Calvin, *Acts* 129.

<sup>37</sup> Calvin, *Acts* 130.

<sup>38</sup> Calvin, *Acts* 130.

callously to rob others; [. . .] we devise a thousand cunning devices whereby we may acquire everything for ourselves by hook or by crook. They laid down at the apostles' feet; we do not fear with sacrilegious boldness, to convert to our own use what was offered to God. In our day it is the lust to purchase that reigns supreme. [. . .] In our day such is the inhumanity of many, that they begrudge to the poor a common dwelling upon earth, the common use of water, air and sky.<sup>39</sup>

Since deeds of kindness and generosity are appreciated by all humans, generous giving helps the development of religious communities as well as the society in general. The sharing of resources makes people receptive to the gospel, especially when they see good works such as compassion, patience, moderation, and generosity in a society where such virtues are not the norm. Yet before any donor can rest smugly, Calvin also issues a warning that giving is not always godly. In fact, any form of generosity that does not automatically generate praise is evil according to God's standards, since motivation or pure intention is also a part of the giving, as shown in the account of Acts 5.

But a man named Ananias, with the consent of his wife Sapphira, sold a piece of property; with his wife's knowledge, he kept back some of the proceeds and brought only a part and laid it at the apostles' feet. "Ananias," Peter asked, "why has Satan filled your heart to lie to the Holy Spirit and to keep back part of the proceeds of the land? While it remained unsold, did it not remain your own? And after it was sold, were not the proceeds at your disposal? How is it that you have contrived this deed in your heart? You did not lie to us, but to God! Now when Ananias heard these words, he fell down and died. And great fear seized all who heard of it. The young men came and wrapped up his body, then carried him out and buried him."<sup>40</sup>

The story of Ananias and Sapphira in Acts 5 is a sobering story about how the wrong intention behind giving can lead to a harsh judgment. The main lesson

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<sup>39</sup> Calvin, *Acts* 130.

<sup>40</sup> Acts 5:1-6.

Calvin chooses to highlight in his interpretation of this story is that the use of wealth and property ought to result from an act of obedience without deceit or dishonesty. Although exegetes of this story have produced a range of meanings from a validation to give up all of one's property as a way to save one's soul to a warning about the importance of spiritual accountability in a marital relationship, Calvin's initial points are about exceptional Christians and hypocrisy in the early church. Calvin classifies the previous acts of generosity by wealthy landowners as an unparalleled act of virtue in which they were "more like angels than men."<sup>41</sup> At the same time, Calvin also notes how the trickery of the evil one introduces hypocrisy into the church. According to Calvin, God desires honesty of heart in individual believers and a pure and holy polity in the church. Concerning the harsh punishment of Ananias and Sapphira, Calvin claims that although Luke condemns Ananias for only one crime—his wishing to deceive God and the church with a false offering, Calvin asserts that in fact there were many evils lying hidden behind this deceit. In his comments on Acts 5:1, he lists the following six corollary sins: 1) contempt of God of whom he does not stand in awe; 2) sacrilegious fraudulence because by stealth he holds on to a part of what was acknowledged to be set apart for God; 3) perverse vanity and ambition, because without a thought for the judgment of God he ingratiates himself with people; 4) infidelity, because he would not have set foot on this forbidden way had he not lack faith in God; 5) the spoiling of a godly and holy plan and 6) the actual hypocrisy was a great evil in itself and to this he added deliberate and audacious lying. While Calvin continues to maintain that there is great virtue in a rich person dividing goods fairly with the poor, Calvin cites Proverbs 15:8, "the sacrifices of the wicked are abominations to God," in order to categorize the gift of Ananias and Sapphira under this heading.

Even the display of Ananias laying his gift "at the apostles' feet" is portrayed as a public act tainted with his ambition to acquire a good name for himself among others. Therefore the lesson that Calvin chooses to draw from this is the warning

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<sup>41</sup> Calvin, *Acts* 132.

that when doing what is right, believers must “be all the more careful not to be striving for the approval of onlookers.”<sup>42</sup> Such a desire for public recognition defeats the purpose of giving since the purpose of sharing wealth is to glorify God, not one’s own stature or popularity. Calvin also posits the role of Satan in this narrative. Describing the story in terms of a spiritual struggle, Calvin writes that “Satan filled Ananias’s heart and took possession of it, holding sway over the whole man as if God has been driven out.”<sup>43</sup> Decisions over money and giving are construed as spiritual battles in which Satan is somehow intricately involved. (In Calvin’s worldview, economics and spirituality are interrelated.)

As before, Calvin is clear that faithful Christians can own property and possessions. In fact, holding on to one’s own property would not have been regarded as any less faithful (Acts 5:4). To the objection that the punishment was too cruel, Calvin recognizes that this was an extraordinary example of physical punishment. Yet he also says that those who hold this objection are wrong because they weigh Ananias’s sin in their own and not according to God’s scales and so regard a very serious crime as a trivial offense.<sup>44</sup> Meanwhile, “others think that this is an incredible thing, because every day they see many hypocrites get off scot-free, people who make a laughingstock of God just as much as Ananias [. . .] and yet do not suffer punishment for their impiety.”<sup>45</sup> To the objection of a seeming arbitrary or even unfair treatment of Ananias and Sapphira, Calvin holds an eschatological solution that the visible punishment of two persons (Ananias and Sapphira) demonstrates the horrible judgment awaiting all hypocrites who deride God and the church (Acts 5:5). Indeed, this incident is a warning to all generations that they may learn to be sincere in their dealings. The additional result of Ananias’s punishment ought to have encouraged the godly to be more generous in setting apart their goods for God and the poor because they could see how precious alms were in the sight of God since the profaning of them had been punished so

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<sup>42</sup> Calvin, *Acts* 133.

<sup>43</sup> Calvin, *Acts* 133.

<sup>44</sup> Calvin, *Acts* 135.

<sup>45</sup> Calvin, *Acts* 135.

severely.

What about Sapphira? Calvin reiterates some similar points he noted earlier. As in Ananias's case, this harsh punishment is not for a seemingly small white lie. Rather the details of the story reveal the compounded layers of sins – hypocrisy, deceitful intention, impiety, impudence, and wickedness in order to avoid shame and disgrace. As with Ananias, the persistent denial of their sins is the clearest sign that the punishment was deserving (Acts 5:8). While Calvin again notes that there are those who are displeased with the excessive severity of God, he nonetheless argues that the purpose of such a story is to reflect upon how one day believers will come to stand before God's judgment seat. Returning again to the objection that innumerable hypocrites daily deceive God and the church but yet are not punished with death, Calvin argues that God is the only judge of the world and therefore, believers ought not to prescribe a particular method of punishment. In other words, Calvin does not advocate a set of prescribed punishments (at least not based on Acts 5) for those who do not share their wealth, even if greed, fraud, and hypocrisy are always wrong. Offering an analogical interpretation, Calvin concludes that the eschatological perspective that the bodily punishment of these two is a metaphor for the gravity of the spiritual judgment which is unknown but yet to come.<sup>46</sup>

In Sapphira's case, Calvin offers an additional perspective. Sapphira is judged individually rather than seen as automatically complicit with Ananias. Because she is given time to tell the truth, Calvin understands this opportunity to be a quiet invitation to repentance. But by persisting in the concocted story, she shows that she is incurable because she has no fear of God. Since Sapphira on her own accord conceals the truth despite Peter's questioning, she is deemed no better than her husband. From Sapphira's example, Calvin chooses to draw the lesson that a community of believers "must take great pains to bring back sinners to the way."<sup>47</sup> Therefore the immediate punishment for all sins is not always desirable. However,

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<sup>46</sup> Calvin, *Acts* 137.

<sup>47</sup> Calvin, *Acts* 137.

when obstinacy and headstrong contempt of God are added to the crime, then it is time for punishment (Acts 5:8).

Using his principle of clarifying some biblical passages with other clearer passages, Calvin often draws from a variety of biblical passages in his understanding of the use of wealth. One overriding feature in his view is that the many forms of material wealth are a secondary form of blessing, never the primary. For Calvin, the deepest human joy flows from that freedom and confidence which faith brings and does not necessarily need the visible testimony of earthly goods in order to be assured of God's provision.<sup>48</sup> Therefore the Christian teaching of wealth calls for a free and detached approach to both plenty and poverty.<sup>49</sup> According to Calvin's commentary on 1 Timothy, the Christian attitude is such that we should desire nothing more than the necessity of this life demands and all that goes beyond natural usage is superfluous—"not that a more liberal use of possessions should be condemned as bad in itself, but greed is always perverse."<sup>50</sup>

On Acts 10, Calvin describes "alms" as those external good works that are "prompted by mercy, or the inward affection of the heart when the hardships of our brethren move us to compassion".<sup>51</sup> Yet love is to guide all good works. Calvin cites Paul that he who has no love is nothing, even though he gives all his goods to the poor (1 Cor. 13:3). Therefore, a believer, moved with compassion and concern, should do acts of charity with an open hand to reflect God's generosity. While Calvin acknowledges and accepts social inequality in wealth, he qualifies his view by saying, "but an equality is to be observed thus far—that no one is to be allowed to starve and no one is to hoard his abundance at the expense of defrauding others."<sup>52</sup>

Concerning the parable of Lazarus and the rich man in Luke 16, Calvin points

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<sup>48</sup> Biéler 275.

<sup>49</sup> Biéler 275.

<sup>50</sup> Calvin, *Opera Calvini* 53.572.

<sup>51</sup> Calvin, *Acts* 285-86.

<sup>52</sup> Calvin, *Opera Calvini* 50.102.

out that Christ condemns those who neglect the care of the poor and indulge in all manner of gluttony, "who cruelly kill with famine those whom they ought to have relieved when the means of doing so were in their power."<sup>53</sup> As before, Calvin is quick to say that not all elegance and ornaments of dress are in themselves displeasing to God or that all the care bestowed on preparing victuals (fining dining) ought to be condemned but because it seldom happens that such things are kept in moderation. In other words, Calvin sees luxury and spending as a slippery slope in which one is easily lured into excess. One who has a liking for fine dress will constantly increase luxury by fresh additions. Part of the sin in this parable is that the rich man remains unmoved by the poverty and distress of Lazarus and willingly lets him pine away with hunger, cold, and sickness. Meanwhile, Calvin repeatedly rejects the interpretation that eternal destruction awaits all who have enjoyed prosperity in the world. Rather, the kingdom of heaven is open to all who have either made a sober use of riches or patiently endured the want of them.<sup>54</sup> Nevertheless the rich person who yields to the allurements of the present life, indulging in every earthly enjoyment and despises God and God's kingdom, will suffer the punishment of his or her own neglect of God's will and purpose for that wealth. Praise for Lazarus does not stem from his status of abject poverty; rather, "Lazarus is commended for patient endurance of the cross, which always springs from faith and a genuine fear of God."<sup>55</sup>

In a subsequent passage on the rich man in Matthew 19:16-26,<sup>56</sup> Calvin understands Jesus's saying: "If you want to be perfect, go and sell everything you have," by making the connection between observing the law and inheriting eternal life. The intent of Jesus's legal response was to expose the man's "blind confidence in his own words" so that he might be convicted of his own weakness and make use of the help of faith.<sup>57</sup> With reference to issues of money and

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<sup>53</sup> Calvin, *Opera Calvini* 45.407-08.

<sup>54</sup> Calvin, *Opera Calvini* 45.411.

<sup>55</sup> Calvin, *Opera Calvini* 45.411.

<sup>56</sup> Cf. Mark 10:17-27 and Luke 18:18-27.

<sup>57</sup> Calvin, *Opera Calvini* 45.537.

property, Calvin deals with attitudes and intentions when he argues that “the law does not command us literally to sell all [Mt. 6:20] (after all, rich people under the old covenant were blessed); rather “it intends us to be prepared for [ . . . ] poverty.”<sup>58</sup>

Calvin is unequivocal in his view that believers are commanded by Christ to care for the hungry and naked, strangers and prisoners, from whom nothing can be expected in return. In contrast, what wicked men are wont to do is precisely to assist only those from whom they expect some compensation or to lend to persons like themselves that they may afterwards receive back from them. Yet Christ demands more from his people—to love their enemies, to show disinterested kindness and to lend without expecting a return.<sup>59</sup> Calvin argues that believers who act out of pure generosity are being counter-cultural since throughout the world,

people have grown mad with an insatiable desire of gain. Christ charges them with folly, in collecting wealth with great care and then giving up their happiness to moths and to rust or exposing it as a prey to thieves [ . . . ]. They are blind and destitute of sound judgment, who give themselves to so much toil and uneasiness in amassing wealth, which is liable to putrefaction or robbery or a thousand other accidents, particularly when God allows us a place in heaven for laying up a treasure and kindly invites us to enjoy riches which never perish.<sup>60</sup>

Under such an obligation, who should the believer help first? In his interpretation of Matthew 25, Calvin asserts that Christ makes special mention of fellow believers because “there is a still more sacred union among the children of God. So then as those who belong to the household of faith ought to be preferred to strangers.”<sup>61</sup> Nevertheless, this preferential treatment in no way precludes aid to all who suffer from want as demonstrated by his biblical interpretation of several Old

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<sup>58</sup> Calvin, *Opera Calvini* 45.539-40.

<sup>59</sup> Calvin, *Opera Calvini* 45.189-90.

<sup>60</sup> Calvin, *Opera Calvini* 45.204.

<sup>61</sup> Calvin, *Opera Calvini* 45.689.

Testament passages.<sup>62</sup>

*Use of Wealth in the Genevan Context*

If Thomas Malthus wrote his famous *Essay on the Principle of Population* (1798) in response to the declining living conditions in late eighteenth-century England, what were the economic conditions of Calvin's sixteenth-century Geneva? Unlike Malthus who considered famine and poverty natural outcomes of simultaneous population growth and limited resources, Calvin believed that the human will in the forms of untamed greed and the hoarding of resources resulted in famine and poverty. At the same time Calvin would not agree with social opponents of Malthus who believed that with proper education, improved technology, and social support, all the ills of humanity including poverty and famine could be eradicated. Calvin always recognized the sinful side of humanity at work.

Throughout the sixteenth century, many Protestant regions (and even some Catholic ones) were moving toward a centralized form of social welfare; thus, the many scattered charitable foundations were more or less expeditiously consolidated into one or sometimes several purses or common chests, overseen by the civil authorities.<sup>63</sup> Often one convenient "hospital" was also retained as a general administrative center and home for the poor who needed institutional care. In great measure these were practical alterations which aimed to systematize charity under more efficient leadership. Perhaps what is new is not one detail or another (laicization, each locality obligated to care for its own poor, taxation for poor relief, distinguishing of invalid and healthy beggars) but the combination of all and the sheer extent of the reform.<sup>64</sup>

Referring to the chapter after the story of Ananias and Sapphira (Acts 6), Calvin explained that Christian freedom functioned in service to the neighbor; it is how one's gratitude for grace found expression.<sup>65</sup> In fact, Calvin created a permanent

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<sup>62</sup> For example, see Calvin, *Opera Calvini* 28.10.

<sup>63</sup> McKee 50.

<sup>64</sup> McKee 52.

<sup>65</sup> McKee 79.

office within the church to care for the poor and sick. The task of diaconate was to care for the poor, not to assist a priest with the liturgy, and thus most Protestant biblical commentators including Calvin interpreted Acts 6 (and 1 Timothy 3) as describing the ministry of relief for the poor.<sup>66</sup>

In addition, Calvin articulated his views concerning the use of the wealth in the context of an immigrant community in Geneva. In Calvin's conception, the four offices within the church were those of the pastors or ministers, elders, deacons and doctors (teachers). Within this scheme, ministers were responsible for preaching, elders for discipline, deacons for money, and doctors for teaching.<sup>67</sup> This conception formed the theoretical basis for a new organization to distribute wealth to alleviate the immediate needs of French immigrants.<sup>68</sup> According to Olsen, the *Bourse française* can be considered a welfare institution and a refugee agency.<sup>69</sup> It was established by September 30, 1550, when in the 1540s the need for alternate provisions for the refugees became apparent.<sup>70</sup> The French fund became the means necessary for a foreign-immigrant community to survive and eventually thrive. Just as many other immigrant communities had done, these French refugees sensed that their security and well-being were at best precarious.

The creation of the *Bourse française* (or the French Fund) represented somewhat of a departure from the sixteenth-century tendency toward centralization, because the *Bourse française* was supervised by deacons and pastors and financed independently of the city council.<sup>71</sup> While the hospital in Geneva remained an institution that relied on the city council (even though some of its functions were religious such as saying grace before the weekly handouts and

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<sup>66</sup> McKee 64.

<sup>67</sup> McKee 64.

<sup>68</sup> Olsen 29.

<sup>69</sup> Olsen 37.

<sup>70</sup> Olsen 32. The existence of these two sets of deacons one for the hospital and the other for the *Bourse française* has confused modern understanding of the situation. The reference to the deacons of the city hospital in the Ecclesiastical Ordinances, so readily available to modern scholars has tended to diminish awareness of the deacons of the Bourse, whose record remains largely in unpublished manuscripts. In the colloquial usage *deacon* apparently referred to an administrator of the Bourse rather than to one of the hospital. The term *deacon* was habitually used to refer to those men chosen to administer funds for religious refugees and references to deacons in Genevan documents of the mid-sixteenth century should be considered with this in mind.

<sup>71</sup> Olsen 12.

purchasing Bibles and Psalters for the poor), the *Bourse française* fit much more closely the ideal of an organization headed by officers of the church. In the context of an immigrant church, Calvin's pastoral concerns encouraged the use of wealth and resources to aid the poor who were displaced French refugees looking to settle in a new home. The sharing of wealth within the church would contribute to the development of the Reformed community in Geneva.

### *Conclusion*

Although some have been tempted to think Calvin unabashedly supports accrument of wealth and property, Calvin's pragmatism must be balanced by his scathing comments on greed, unethical lending practices, and the lust to purchase. According to Calvin, while a believer's generosity can never match God's generosity, a believer's aim should be to mirror God's superabundance even if it be a poor and dim reflection. In other words, the goal of reflecting God's generosity guides the use of material wealth and the answer to the question of how much should one give. Based on his biblical interpretations, Calvin offers guidelines about the use of the wealth within a system of economic stratification and inequality. Like other reformers, Calvin condemned the unethical business practice of usury as detrimental not only to the poorer classes but also to the stability of the society as a whole.

Calvin saw the proper use of wealth as rooted in an attitude of thanksgiving for God's provision which manifested itself in self-moderation and generosity toward those in need. He thought two standards ought to guide a Christian's use of wealth. The first is the rule of love and service for God and neighbor which guides the sharing of material possessions and wealth. The second is the purity of the motivation which fulfills and glorified God's purposes. While applied to a much simpler, more isolated economic system than today's global economy, some of the guidelines to guard the welfare of the whole society are applicable beyond the sixteenth century. In today's global economy, where the bottom line rules supreme

and the fear of not making a profit guides businesses practices, could Calvin's voice just be too distant to hear? I hope not.



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