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**I Give, Therefore I am –
The Meaning of Charity in Jewish and Christian Thought**

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**I GIVE, THEREFORE I AM –
THE MEANING OF CHARITY IN JEWISH AND CHRISTIAN THOUGHT**

By Gary Anderson

Abstract:

Robert Putnam and David Campbell in their recent book *American Grace* noted that religious people are significantly more likely to donate their time and money to charitable causes than their secular counterparts. This observation is not new to them, however; Greco-Roman thinkers had made the same sort of observations. The question that I pose is what is it in the structure of early Judaism and Christianity thought that made charity toward the poor surface as such a core and defining value for these religious traditions. The answer centers on the way charity was viewed as a form of *avodah*, i.e. direct service to God.

It would be difficult to overemphasize the importance of charitable deeds in the Jewish tradition. Nachmanides, a well-known Jewish thinker from the Middle Ages once remarked: “I don’t need to provide specific references as to where the Rabbis discuss the matter of charity in the **Talmud** and Midrash, for from beginning to end, they are chock full of examples.”¹ One might harbor some suspicion that the emphasis on charity was purely a Rabbinic invention and not descriptive of Jewish life in its broader array. But one need only turn to a Hebrew dictionary in order to learn that the biblical word for “commandment” (*mitsva*) underwent an important change during the first few centuries of the Common Era. It retained its base meaning but developed the extended meaning of “almsgiving,” reflecting the idea that almsgiving had become *The* commandment in the Jewish mind. It was the commandment that towered above all others. The Talmud puts it succinctly: Giving alms is equal to keeping all the commandments in the Torah.

But the importance of charity is not limited to texts; it also shaped the *practice* of Judaism (and its near relation, Christianity) in the Late Antique period. This is evident from the writings of the Roman Emperor Julian (4th century), known as the Apostate. Though raised in a Christian home, at the age of six he witnessed the brutal murder of his father and other family members. Whether true or not, he blamed this tragedy on the Emperor Constantius who professed to be a Christian. Forever turned off to the claims of this religion that had only recently become licit, Julian embarked on a campaign to revive traditional Greco-Roman religion. In one of his letters he exhorts a pagan High-Priest in Galatia to provide food for the poor in order to combat the success of his Jewish and Christian competitors. Having allocated enormous supplies to the province of Galatia, he gives specific orders that “one-fifth of this be used for the poor who serve the priests, and the remainder be distributed by us to strangers and beggars. For it is disgraceful that, when no Jew ever has to beg, and the impious Galilaeans support not only their own poor but ours as well, all men see that our people lack aid

¹ This quotation is taken from his “Homily on the words of Qohelet” and is cited by E. Urbach, in his “Religious and Sociological Tendencies Regarding the Rabbinic Understanding of Almsgiving,” in *The World of the Sages: Collected Studies* [Hebrew] (Jerusalem: Magnes Press, 2002) 97.

from us.”²

If we fast forward to our own day we will see that though we inhabit a much different world than that of Julian’s, this particular feature of Judaism and Christianity remains visible for all who would care to see. In their recent book, *American Grace*, Robert Putnam and David Campbell demonstrate that religious affiliation is strongly correlated with charitable giving. With the aid of extensive surveys, they provide abundant evidence that religious people far exceed their secular counterparts in terms of both time and money dedicated to the service of others. Now one might be tempted to cast a suspicious eye on these results and wonder whether the decks have not been unfairly stacked in favor of the religious, routine synagogue or church activity accounts for the difference. But Putnam and Campbell have done their homework. Though it is true that religious people dedicate a lot time and money to religious charities they are also active participants in non-religious organizations as well. In fact, they are more likely than their secular counterparts to be involved in non-religious efforts as well. In sum, religious people are more generous on every level than non-believers.

Naturally the question arises as to why this would be the case. Here I must concede that I am not a social scientist and I am not going to pretend that I can make sense of the causes that lay beneath the impressive pool of data that Putnam and Campbell have assembled. I am going to stick to what I know best, which is the textual world of early Judaism and Christianity and try to discern from these sources what are the grounds for being charitable to the poor.

I.

The answer, I believe, is at one level quite simple and straightforward and can be gleaned from the letter Julian sent to one of his priests in Galatia. For Jews, the act of providing for the poor is a form of *avodah*, that is, the worship of God. That’s why

² The citation is from, *The Works of The Emperor Julian*, translated by Wilmer C. Wright 3 volumes, (Loeb Classical Library; New York: Macmillan, 1913) Vol III: 71.

Julian orders his *priests* to do the same. He wants the pagans in the hinterland to associate the temple with gifts to the poor. This was a radically new idea in the Greco Roman world and presumably for that reason, Julian's innovative attempts to transform the cultic life of the pagan temple did not take root. Pagan religion was primarily a cultic affair concerned with service to the altar, maintenance of standards of purity and other ritual decorum. The plight of the poor was not felt to be a major concern of the gods.

Let's pause for a second on the idea that charity was a mode of divine-service because I think it is going to take a moment to sink in. For most religious persons, I would assume, charity to the poor is considered a natural outgrowth of their faith, something like the correlation between a good education and success in a career. In both cases what is primary, service to God / service to mind, has some beneficial, but still secondary effects, love for the poor / advancement in society. But this is precisely what I don't mean when I say that providing for the poor is *avodah*. In early Jewish tradition, service to the poor becomes a, if not, *the privileged way to serve God*.

One can see this in two of our earliest sources for the importance of almsgiving, the Jewish apocryphal books of Tobit and Ben Sira (though both books were in the ancient Greek Bible which the Early Church took over from the Jews). The former was probably written in the third century before Christ and the latter in the second century. Though the full form of the book is best preserved in Greek, the findings from Qumran have included fragments of both an Aramaic and a Hebrew version of the work. Scholars differ as to which of these two was the original. The book opens with a brief account of the exile of the Northern Kingdom in 721 BCE. Tobit is among those individuals who were carried away to Assyria. Once the narrator has provided this background, Tobit's own voice takes up the story line. In his very first words, Tobit puts special emphasis on the acts of charity that he performed among his brethren:

I, Tobit, walked in the ways of truth and righteousness all the days of my life. I performed many acts of charity for my kindred and people who had gone with me in exile to Nineveh in the land of the Assyrians. (1:3)

But before providing us with any details about those "many acts of charity," we are given a brief flashback to the life Tobit once led in the land of Israel.

When I was in my own country, in the land of Israel, while I was still a young man, the whole tribe of my ancestor Naphtali deserted the house of David and Jerusalem. This city had been chosen from among all the tribes of Israel, where all the tribes of Israel should offer sacrifice and where the temple, the dwelling of God, had been consecrated and established for all generations forever. 5 All my kindred and our ancestral house of Naphtali sacrificed to the calf that King Jeroboam of Israel had erected in Dan and on all the mountains of Galilee. 6 But I alone went often to Jerusalem for the festivals, as it is prescribed for all Israel by an everlasting decree. I would hurry off to Jerusalem with the first fruits of the crops and the firstlings of the flock, the tithes of the cattle, and the first shearings of the sheep. 7 I would give these to the priests, the sons of Aaron, at the altar; likewise the tenth of the grain, wine, olive oil, pomegranates, figs, and the rest of the fruits to the sons of Levi who ministered at Jerusalem. Also for six years I would save up a second tenth in money and go and distribute it in Jerusalem. 8 A third tenth I would give to the orphans and widows and to the converts who had attached themselves to Israel. I would bring it and give it to them in the third year, and we would eat it according to the ordinance decreed concerning it in the law of Moses. (1:4-8)

Once this flashback has been completed we return to the story of Tobit among the exiles in Assyria. As a result of this special devotion to the Torah (vv. 10-11), God granted him considerable favor with the King (vv. 12-15). He rose to a position of considerable prominence in the royal court. At this point Tobit returns to theme of charity with which he had begun:

(16) In the days of Shalmaneser I performed many acts of charity to my brethren. (17) I would give my bread to the hungry and my clothing to the naked; and if I saw any one of my people dead and thrown out behind the wall of Nineveh, I would bury him. (1:16-17)

What is striking about these two verses is that they pick up so clearly the content of Tobit's opening words ("*and I performed many acts of charity to my brethren and countrymen who went with me into the land of the Assyrians, to Nineveh*" [v. 3]). If one were an overly zealous historical critic, one might be inclined to see the account of Tobit's devotion to the Temple in Jerusalem that is found between these two sections (vv. 4-9) as a textual insertion because the narrative had opened with an observation

about Tobit's devotion to Torah in the Diaspora (v. 3) only to return to the same point (v. 16) once it had apprised us of Tobit's devotion to the Temple (vv. 4-9).³

I do not believe, however, that this is a good reading of our text. But what then is the reason for our author's peculiar form of narration? The easiest way to get at this problem is to attend to the content of what is narrated. In our outer frame (v. 3 and vv. 16-17) we find what will become one of the most important themes of the book: the virtue of acting charitably (*gēmîlût ḥsādîm* in Rabbinic parlance) of which pride of place will be go to the giving of alms (*šedāqâh*). Within the inner frame (vv. 4-9) we find an account of Tobit's punctilious responsibility toward his sacrificial responsibilities in Jerusalem. Whether at home or abroad, Tobit distinguishes himself in Torah observance: at home by service to the altar, abroad by deeds of charity.

From this literary structure one can conclude that our author sees the doing of charity as a fit alternative to sacrifice. It is striking to find this already in a work dating to the third/second century B.C.E. because many believe that this idea only comes into focus once the Temple was destroyed by the Romans in 70 C.E. One recalls the famous story about Rabbi Yohanan ben Zakkai who comforted his disciple Rabbi Yehoshua after the Roman invasion. R. Yehoshua lamented the sorry state that Israel was in due to the loss of Temple where sins were atoned. R. Yohanan famously replied: "Be not grieved, my son. There is another equally meritorious way of gaining ritual atonement, even though the Temple is destroyed. We can still gain ritual atonement through deeds of loving-kindness. For it is written, '*deeds of charity* I desire, not sacrifice' (Hosea 6:6)." (Avot deRabbi Natan 4:5)

Yet before one concludes too hastily that charitable deeds only assume this value in the absence of an altar, one should consider the evidence of Ben Sira. For this writer lived while the Temple was still standing and lauded its liturgical rites. Some scholars are even of the opinion that he was a priest himself. Be that as it may, we find within the

³ Verses 10-15 complicate the picture a bit, but not overly so. The author clearly wishes to alert the reader of Tobit's devotion to Torah in the Diaspora. He does this by flagging his acts of charity at the beginning (v. 3), turning to his devotion to the foods laws in vv. 10-15 and then bag to charity in vv. 16-17. In between this account of his prodigious obedience outside the land of Israel is inserted a brief account of his comportment prior to his exile (vv. 4-9).

writings of Ben Sira vivid testimony to the fact that charity and sacrifice were comparable deeds. Consider the following:

With all your soul fear the Lord,
and honor his priests.

With all your might love your Maker,
and do not forsake his ministers.

Fear the Lord and honor the priest,
and give him his portion, as is commanded you:

the first fruits, the guilt offering,

the gift of the shoulders, the sacrifice of sanctification, and the first fruits of the holy things.

Stretch forth your hand to the poor,
so that your blessing may be complete.

Give graciously to all the living,
and withhold not kindness from the dead.
Do not fail those who weep,

but mourn with those who mourn.

Do not shrink from visiting a sick man,
because for such deeds you will be loved.
In all you do, remember the end of your life,

and then you will never sin. (7:29–36)

In these two adjacent units, Ben Sira compares two different classes of people through which one can demonstrate one's reverence for God: first the priests ("With all your soul fear the Lord and honor his priests...") and the poor ("Stretch forth your hand to the poor..."). Fearing the Lord means both honoring the priest—that is providing the priest with the requisite Temple donations—and stretching out one's hand to the poor. Only with priest and poor in view, Ben Sira teaches, "may your blessing be complete."

The comparison of almsgiving to an offering is met frequently in the book of Ben Sira. Clearly, it is basic to his religious worldview. For example in Sir 35:1–2 it is stated that,

He who keeps the law makes many offerings;
he who heeds the commandments sacrifices a peace offering.
He who returns a kindness offers fine flour,
and he who gives alms sacrifices a thank offering.

It is worth noting that a thank offering is simply a special type of peace offering and that fine flour, because it is the most inexpensive of the sacrificial objects one can bring, is something that can be brought *many* times. What Ben Sira teaches us is that the acts of charity toward the poor became the equivalent of Temple sacrifice even while the Temple was standing. In other words, Tobit's high valuation of such acts of charity should not be explained solely on the grounds of its setting in the Diaspora.

But let me return to Tobit. It is not simply the case that the opening chapter has enveloped the narrative frame about Tobit's generosity with an account of his devotion to the Temple. There is a larger parallel in terms of plot as well. For prior to the invasion of the Assyrians, Tobit fulfilled the mandate to serve God in Jerusalem at considerable cost to his person. Three factors made that responsibility difficult. First, in order to travel to Jerusalem he was forced to violate the policy of the state which mandated that all such sacrifices be brought to one of the northern cult-centers in Dan or Bethel (I Kings 12:25-33). Violating state-policy of this nature would have put Tobit's very life at risk. Second, because Tobit hailed from the tribe of Naphtali, a tribe that was located at the far northern end of the kingdom, he had an extremely long journey to make in order to deliver his offerings to Jerusalem. Third, because Tobit was unique among his peers in making such a pilgrimage to Jerusalem he must have become something of a pariah among his neighbors. All three of these reasons highlight the high degree of commitment Tobit had in fulfilling the demands of the Mosaic Torah.

After his exile, Tobit renews his commitment to Torah by devoting himself to deeds of charity that included the giving of alms and the burial of the dead. This commitment also came at considerable personal cost for Tobit. For not only did the burial of the dead go against the policy of the state but he persevered in the practice of

these deeds even when his own life was threatened (1:18-20). Finally, to make matters worse, Tobit had to endure the taunts of his neighbors while he fulfilled his religious obligations (2:8). Whether it is the obligation to offer sacrifice or provide charity, Tobit goes to extreme lengths to demonstrate his piety and devotion to God. In sum, the book of Tobit has created a strong parallelistic framework between the obligation to deliver one's offerings to Jerusalem and to act charitably in the Diaspora.⁴

The theology that begins in the books of Tobit and Ben Sira has an extraordinary afterlife in both the Church and Synagogue. As we have already observed, the pagan emperor Julian felt that charity was the defining marker of Christian and Jewish identity. One visible testimony to the longevity of this particular form of theology can be seen in Medieval art. Consider for example, a painting from about 1400 by Andrea de Bartolo of Siena⁵. This painting is now on display at the National Gallery of Art in Washington DC and has been slightly mis-labeled "Joachim and the Beggars." In Christian tradition, Joachim is the father of the Blessed Virgin Mary and was considered to be a very pious Jew. One can, indeed, see Joachim distributing money to the poor. Though we can clearly see Joachim donating food to the poor, I said it was mislabeled because it takes no cognizance of the fact that Joachim's wife Anna, who is standing right beside him, is donating a jar of grain to the priest. Through the hands of this couple, God is served in two ways: by a direct gift to the temple and the giving of alms. Service to the altar and the poor are correlative activities!

Though Joachim and Anna lived in Biblical times, the type of piety that they displayed was not just of antiquarian interest. We find the correlation of almsgiving and service of the altar to be a standard theme in other Medieval paintings that depict contemporary Christian life. Consider an image from a Book of Hours in the collection

⁴ One may be curious as to why this sort of parallelism between service to the poor and to the altar would develop. There are probably several different explanations that one could give to this problem, all of a similar degree of importance. But one explanation may be embedded in the opening account of Tobit's own devotion to the city of Jerusalem. Because the third tithe (Tobit 1:8; cf. Deut 14: 28-29) was wholly devoted to the maintenance of the poor, it may have been that in pre-exilic Israel the distribution of social goods such as this were mediated by the institution of the Temple. If that was the case, there was already a reason in the pre-exilic period to link service to God with service to the poor.

⁵ The reader can access this image at:

http://www.nga.gov/fcgi-bin/timage_f?object=184&image=875&c=gg3

at the Walters Art Gallery (figure one). The central thematic concern of this painting is the freeing of souls from purgatory. Notice that souls who are painfully paying the price for their sins on earth at the bottom of the image while angels assist their departure for heaven at the far left. Yet in the central and focal point of the image we see a priest who has ascended several steps in order to offer the Eucharistic sacrifice at the altar, while immediately to the right a man distributes goods to the poor. As Stephen Greenblatt noted in his book, *Hamlet in Purgatory*, there are hundreds of images from the Middle Ages like this one. They graphically depict the theology derived from Proverbs 10:2 – charity toward the poor delivers one from eternal perdition – a subject to which we shall return in our third chapter.

In pondering visual images like these, it is hard for me not to link them to a well known homily of St. John Chrysostom from late fourth century, Antioch. He begins by acknowledging the honor that his congregation shows toward the altar in his church. The altar is worthy of such veneration, he explains, “because it receives Christ's body.” But this is not the only altar to be found in Antioch. “Whenever then you see a poor believer,” out on the streets of Antioch after Mass has ended, “imagine that you behold an altar. Whenever you meet a beggar, don’t insult him, but reverence him.”

II.

Let’s pursue this a little deeper. In order to do that, we will need to pause for a second on the concept of an altar and how it functions anthropomorphically in the Temple. Though most of us have been raised as good Maimonideans to believe that God is beyond any sort of material need, the concept of a Temple requires that we temporarily suspend those philosophical worries. The Temple is the place where God “dwells” and as such he is provided with a throne for sitting, a lamp for seeing, and an altar where his savory food is prepared. The altar functions something like that tube in Star Trek where one could be miraculously “beamed-up” from one domain to another. The altar is that spot wherein meat, grain and oil can be directly transported to the divine realm.

So what happens when we take this anthropomorphic image and carry it over to almsgiving? If the altar has the special capacity of being able to convey food to God, then the hand of the poor, similarly, must be able to transfer funds from earth to a heaven. Jewish beggars in Late Antiquity used to address their potential patrons with the words: *zeki bi*, “make a deposit to your heavenly treasury through me.” And so the idea of a “heavenly bank” was born and along with it, the idea that making a deposit to this bank was like making a loan to God. I would like to return to the image of the heavenly bank. But for now let’s pause a bit longer on the issue of the correlation of service of altar and service to the poor. That they are correlated has been well illustrated in the books of Tobit and Ben Sira, but we have not yet addressed the historical reasons for why this innovation took place.

The best place to turn for an explanation is the book of Deuteronomy. As we have noted, this book made a strong impression on the author of Tobit. The hero of that tale distinguishes himself at the beginning of the work by refusing to bring his offerings to the two provincial cult sites that the usurper Jeroboam had set up several centuries earlier when he separated from the kingdom of Judah and its capital city, Jerusalem. Thrice annually, during Israel’s pilgrimage festivals, Tobit made the long trek to Jerusalem to fulfill the central command of the book of Deuteronomy – to offer his sacrifices at the altar in Jerusalem. “Take care, Moses had commanded, “that you do not offer your burnt offerings at any place you happen to see. But only at the place that the Lord will choose.” (12:13).

At the end of the law code embedded in the book of Deuteronomy (chapters 12-26), Moses returns to the issue of gifts brought to the temple. In this memorable chapter that brings the laws to a close, he commands Israel as to what they must declare when they bring their first fruits to the temple (26:1-11). He then turns to the subject of what will become known as the “tithe for the poor” (vv. 12-16). According to the Deuteronomy, one must bring a tithe to the sanctuary during years one, two, four and five of a seven year cycle (14:22-27). That tithe was to be consumed by the donor and his family in Jerusalem during the days of the festivals. In addition, a portion of that tithe was to be shared with the Levites who had no land to work of their own. In years

three and six, this regular festival tithe was replaced by a tithe for the poor. (In the seventh year the fields were fallow; no tithes were brought.) What is distinctive about this tithe is that it is not brought to Jerusalem but stored locally.

Every third year you shall bring out the full tithe of your produce for that year, and store it within your towns; the Levites, because they have no allotment or inheritance with you, as well as the resident aliens, the orphans, and the widows in your towns, may come and eat their fill so that the Lord your God may bless you in all the work that you undertake. (14:28-29)

This is a distinctive innovation on the part of the book of Deuteronomy. Tithes were normally thought of as sacred offerings because of the way they were treated – they were brought to the temple. But the Deuteronomic law code represents a dramatic innovation in Israelite religion. Prior to the promulgation of this book as authoritative writ in 621 BC during the reign of King Josiah, Israelites regularly brought their tithes and offerings to various local sanctuaries. When Deuteronomy commanded that every sacrifice be brought to Jerusalem alone, some legal adjustments had to be made in order to accommodate this practice. One of them had to do with gifts to the poor. It would have been highly impractical to require every Israelite to bring monies dedicated to the poor all the way to Jerusalem only to redirect them back to the far-flung provinces. In order to facilitate the distribution of these goods to the poor, Deuteronomy enacted a law that allowed the Israelite to store these tithes within their local province. “Every third year,” Moses commands, “you shall bring out the full tithe of your produce for that year, *and store it within your towns*” (14:28).

But the original sacral sense of this tithe was not eliminated altogether. This becomes evident in the way in which this tithe is treated at the close of the law code of Deuteronomy. Having just articulated the liturgical declaration that the Israelite was to say when he brought his first fruits to the temple, the chapter adds a declaration that must be made when paying one’s tithes:

When you have finished paying all the tithe of your produce in the third year [...] giving it to the Levites, the aliens, the orphans, and the widows, so that they may eat their fill within your towns, then you shall say before the Lord your God: “I have removed the sacred portion from the house and I have given it to the Levites, the resident aliens, the orphans, and the widows, in accordance

with your entire commandment that you commanded me. I have neither transgressed nor forgotten any of our commandments.

I have not eaten of it while in mourning; I have not removed any of it while I was unclean; and I have not offered any of it to the dead. I have obeyed the Lord my God, doing just as you commanded me. Look down from your holy habitation, from heaven, and bless your people Israel and the ground that you have given us, as you swore to our ancestors – a land flowing with milk and honey.” (Deut 26:12-15)

It is striking that this text continues to refer to the tithe as a “sacred portion” – language normally reserved for donations to the altar – even though it is never taken to Jerusalem. It is also striking that the Israelite must declare that he has not eaten any of it while in mourning, nor removed any of it while he was unclean. As Gerhard von Rad observed:

[T]hese precepts are based on the very ancient idea of the material effect of the unclean on the clean. The main concern of these precepts is therefore to make sure of the undefiled ritual cleanness of the tithe offering. *All this can surely only be understood as indicating that the solemn profession was recited originally when conveying the gift to [YHWH] and not to the poor of the locality.* (italics mine)

The value of Von Rad’s insight should not be underestimated. Already in the law code of Deuteronomy we see the beginnings of the sacralization of gifts to the poor. By allowing the tithe to be stored in local cities away from the temple, one might have thought that this would spell the end of its status as a sacral donation. But, on the contrary, the public declaration that one must make every time one set aside the tithe inscribed within the mind of the layperson the notion that this donation to the poor was a sacred gift and so subject to the laws of purity that pertained to a donation at the altar.

It is worth recalling that in the first chapter of the book of Tobit, when he recounts his dedication to the temple in Jerusalem he begins by mentioning the obligation to bring the first fruits (“... I would hurry off to Jerusalem with the first fruits of the crops and the firstlings of the flock...”) and ends with the tithe he distributed to the poor – presumably in the environs of Naphtali (“A third tithe I would give to the orphans and widows and to the converts who had attached themselves to Israel. I would bring it and give it to them in the third year...”). In describing his actions this way, Tobit was taking care to fulfill the obligations that Deut 26 had put in place. In other words,

even when he still resided in the land of Israel, Tobit was a dedicated servant of the poor and he considered this obligation as sacral in nature.

III.

Deuteronomy emerges as a very important book for the story that I would like to tell. On the one hand, in a completely unintended fashion, it prepared the way for important developments that would take place during the exile (and even after the final destruction of the temple in 70 CE) for by putting the temple at such a great distance from the daily life of the average Israelite it encouraged a non-temple expression of religious piety to arise. One of the ways it did this was by retaining the sacral notion of the poor man's tithe even when it became a "secular" (i.e. non-temple) form of benefaction. Tobit is a key piece in this larger puzzle because, on the one hand, he looks forward to the development of a temple-less Rabbinic religion (so R. Johanan ben Zakkai). But if one looks backwards in time his actions can be construed as simply a natural development of the logic found already embedded in Deut 26. He begins his account of his former obligations to the temple with the matter of first-fruits (Deut 26:1-11) and concludes with the tithe for the poor (Deut 26:12-15). This conclusion is surprising, of course, because it does not speak to his devotion to Jerusalem per se, but to his devotion to serving the poor outside the temple, exactly the position in which he finds himself in the diaspora.

But I have left one item unaccounted for. I began by making a simple comparison: just as the altar is a conduit for food, so the hand of the poor is a conduit for money. What I have not done justice to is the question as to why the gift was understood as a loan? I will return to that question in my next chapter. For now, however, I would like to come at that problem from a different angle. If we can presume for the moment that the idea of the loan has a logical grounding in Israelite culture, the next question would be why did the concept of a loan become so immensely popular in early Judaism and Christianity? Why would the words of a common beggar in the streets of Israel in Talmudic times have been: "make a deposit to your heavenly treasury through me?" Clearly the notion of a heavenly bank had sunk very deeply into the soul

of post-biblical religion. In order to appreciate the deep significance of this concept in the early church and synagogue, we need to pause a bit longer on the concept of a loan.

As every creditor knows, to give someone a loan presumes *a high degree of trust*. (An obvious, but exceedingly important fact to which we shall return.) Ben Sira was not naïve about such matters when he informed his students that “many will regard their loan as a windfall and cause trouble to those who help them.” Though they speak deferentially when requesting the money they become indignant when repayment is due. As a result, Ben Sira concluded, “many refuse to lend, not because of meanness, but from fear of being defrauded (29:7).”

If these warnings are true of borrowers even in the best of circumstances, then one would expect Ben Sira to be even sterner when it comes to making a loan to the truly down and out. But just the opposite takes place. He commends his students to disburse their funds without a moment’s forethought. “Lose your silver for the sake of [the poor],” he exhorts and “lay up your treasure [in heaven]” for there “it will profit you more than gold (29:10-11).” A puzzling piece of advice for one who is so sober minded about the risks that attend a loan. From whence this confidence?

The answer lies in what the Jewish tradition calls a midrash, that is, a commentary on a portion of the scriptural text. In this particular tradition, Rabbi Gamaliel is approached by a Roman citizen and questioned about the rationality of his holy book. Can it be true, this gentile asks, that your God commands you to give to the poor without a moment’s hesitation (quoting Deut 15:7, “loan liberally and be ungrudging when you do so”)? Someone who conducted his affairs in this fashion would be out of money within days and in need of assistance himself! To which R. Gamaliel responds:

"What if a man appeared out of nowhere and asked you for money, would you give him it?"

He replied, "No!"

But what if he brought you a deposit?

He replied, "Of course!"

Okay, but what if he brought you a commoner to co-sign (lit.: to go surety)?

He replied, "no."

But what if the governor himself co-signed?

He replied, "By all means!"

Well then, isn't the scriptural commandment logical: If you will issue the loan when the governor co-signs, how much willing should you be when "He who spoke and made the world" agrees to co-sign. For scripture says, "*He who is generous to the poor makes a loan to God, and He shall surely make good on the loan*" (Prov 19:17).

It would be difficult to exaggerate how important this idea was for both Judaism, Christianity and eventually even Islam. Though we will be following this theme for the remainder of the book, let me provide just a few examples in order to give you an idea of their importance.

Let me begin with a classic post-biblical Jewish text, the Mishnah (ca. 200 CE). This document purports to be the oral version of the revelation that Moses heard when he was at Mt. Sinai. The Torah, then, is understood to consist of two parts: the written text that Judaism shares with Christianity (what the latter calls the "Old Testament") and the Mishnah which is unique to Judaism. In tractate Peah, the portion of the Mishnah which deals with gifts for the poor, we learn that almsgiving – like several other commandments – is unique in that it rewards one with regular interest payments while preserving the initial capital.

Regarding the following commandments, a person may enjoy their *fruit* in this world while the *principle* remains in tact for enjoyment in the next: honoring father and mother, *charitable deeds*, establishing peace between a man and his friend, Torah-study is equal to all of them.

As Eliezer Diamond has shown, this individual mishnah wants to inform us that the benefits that accrue to a charitable deed are unlike those that accrue to the hundreds of other commandments. For in the case of the latter one is entitled to a reward in this world or the next, but not both. Almsgiving is unique in that one is rewarded both now and in the world to come. The means of expressing this idea, it should be noted, is

through and through economic. Almsgiving is one of those rare commandments that results in a “principle” that bears “fruit” (i.e. interest). The interest can be enjoyed in the here and now without depleting the principle.

In the Talmudic tractate Peah – formally a commentary on the Mishnah written a few centuries later – we find a story about King Munbaz, a figure from Adiabene (Eastern Mesopotamia) who converted to Judaism around the time of Jesus and became famous for providing an enormous gift of grain to a drought-impooverished Palestine.

My fathers stored up [wealth] on earth and I stored up [wealth] in heaven. My fathers stored up [wealth] in treasuries that produce no fruit, I stored [alms] in treasuries that produce fruit.

The reference to treasuries that produce “fruit” ties this text back to the mishnaic text we just discussed. King Munbaz is extolling the generosity of a God who rewards the charity he has shown by establishing an account in heaven that yields a dependable stream of interest.

If we just cross the street, so to speak, into that portion of the Christian world that spoke Syriac (a dialect of Aramaic very similar to the Aramaic of Rabbinic Jewry) spoke we will find a strikingly similar set of texts. Let me illustrate this with the figure of St. Ephrem, a fourth century Christian who lived in eastern Syria. In his hymns in praise about the holy man Abraham Kidunaya he wrote the following:

5. Two heroic commandments: to love one's neighbor and God. You bore them like a yoke. Between man and God you sowed a beautiful deposit.

6. You listened in order to act. You acted in order to issue a loan. You issued the loan in order to believe. You believed so as to receive. You received so as to reign.

7. Your alms and prayers are like loans; in every location they enrich those who take them, while to you belongs the capital and interest. What you offer as a loan returns to you.

8. The alms of the giver are like a loan that the Just give. For it is in the full possession of both the borrower and the loaner. For it returns to him with interest.

Just like the Mishnah and Talmud, Ephrem understand the charitable deed in terms of an economic metaphor. The alms that Abraham Kidunaya gave were likened to loans. As we saw in Mishnah Peah they were distinctive in terms of the interest that they yielded. For Ephrem, however, there is a slightly different emphasis. The interest that is yielded by the act of charity speaks to its peculiar economic benefit. Whereas the collection of interest normally benefits to creditor and harms the debtor, in this divine economy it is exactly the opposite. The debtor owes no interest while the creditor collects it just the same. God has gamed the system to the benefit of both parties.

Let me close with a selection from the Koran, a document of the seventh century. As any casual reader of this classic text knows, this sacred book is chock full of Jewish and Christian traditions, some drawn from the Bible others not. Mohammed was obviously deeply influenced by these two sister faiths. This is also reflected in the practice of charity. Charity is one of the five pillars of the Islamic religion (*arkan al-Islam*) and not accidentally the very word for alms in Arabic, *zakat* (spelled *zakut*), is a loan word from Jewish Aramaic (*zakuta*). In light of this it comes as no surprise that Mohammad also characterizes the act of charity as a loan one makes to God. Let me illustrate this with two texts:

(5:12) Allah did aforetime take a covenant from the Children of Israel, and We appointed twelve chieftains among them. And Allah said: "I am with you: if you (but) establish regular prayers, give *zakat*, believe in my messengers, honor and assist them, and loan to Allah a beautiful loan, verily I will wipe out from you your evils, and admit you to Gardens with rivers flowing beneath; but if any of you, after this, resisteth faith, he hath truly wandered from the path or rectitude."

(57:11) "Who is he that will lend to Allah a goodly loan, then (Allah) will increase it manifold to his credit (in repaying), and he will have (besides) a good reward (i.e. Paradise)."

This evidence for understanding charity in financial terms is impressive both in terms of its religious breadth (Jewish, Christian and Islamic sources) and chronological depth (from the 2nd century BCE to the 7th CE). And the reason for the choice of this particular metaphor is grounded in the fact that charity is considered a form of *avodah* – serving God.

So much for the first two matters I wanted to address in this chapter, avodah and loans that are secured in heaven. But now let me turn to a question that I am sure weighs heavy on the minds of many. Is this metaphor of funding a treasury in heaven worthy of our admiration?

IV.

When I have shopped this idea around to different “focus groups,” I have found that the reaction is not altogether positive. Many are troubled by the idea that charity to the poor seems to be motivated by blatant self-interest. More than one person has wondered whether these texts do not lead inexorably to the rhetoric of the so-called “prosperity Gospel” (see the entry in Wikipedia!) which preys on the gullible by claiming that tithing will allow one to buy a BMW and pay off your mortgage all at the same time. Most people are far more comfortable with the wisdom of Antigonos of Socho who said: “Be not like servants who serve their master on condition of receiving a gift.” (Also, compare Maimonides on the different motivations for making a charitable gift.)

But let me urge caution before despairing of the tradition that I have laid out. The first thing that needs to be born in mind is that these financial metaphors have a deep scriptural base. They derive for the most part from the book of Proverbs, a central pillar in what biblical scholars are wont to label ancient Israel’s “wisdom” literature. It must be noted that the meaning of an individual proverb is deeply dependent on the context in which it is to be applied. To bring this notion down to earth, let’s consider an example: “The treasuries of wickedness provide no benefit, but almsgiving delivers from death” (Proverbs 10:2).

The question that stands behind this proverb is how ought we best save for the future – a universal human question if there ever was one. Imagine that by some happy accident that you have become heir to an enormous sum of money. Rather than giving in to the urge to spend it immediately, you ponder how these funds might be invested to provide an endowment for the future. In front of you are two advisers: Warren Buffet, the investment guru from Omaha and the Baal Shem Tov (known as the Besht), the

eighteenth century charismatic Tsaddiq who was famous for emptying his pockets at the end of every day for the poor so that he could start the next day wholly dependent on God. Mr. Buffett speaks of the prospect of a slow but inexorable set of gains over time that would guarantee a safe and secure retirement no matter how long you lived. The Besht, on the other hand, argues that God created the world out of charity and as a result true prosperity depends on finding a way to ride with those currents. Fund your heavenly treasury by being generous to the poor, he advises. Though it is technically correct that the Besht would be building on your natural inclination for self-preservation, the act of funding such a treasury could hardly be considered self-interested in the simple sense of the term. Compared to what Mr. Buffett can promise, imitating the generosity of the Besht is fraught with great risk. Loaning to God in this fashion might better be conceived of as a means for the religious believer to put his money where his mouth is.

I would like to suggest that this way of reading these proverbs provides us with a deeper set of insights than that of Antigonos of Socho. For however salutary it may be to serve a master without thought of a reward, most of us would want to know what kind of master we are called to serve that would merit such dedication. There is a deeper human desire to know and believe that the world is a place formed and guided by charity, that giving to one's neighbor is not just a Kantian "duty," but a declaration about the metaphysical structure of the world itself. Charity, in short, is not just a good deed, *but a declaration of belief about the world and the God who created it.*

Let me say a little more on this point. We have seen that a gift to the poor is imagined as a loan to God. In conventional economic circumstances, making a loan involves a considerable amount of risk – the housing debacle of 2008 brought that point home with a vengeance. When my wife and I recently refinanced our home, my lender gathered all kinds of information about our financial holdings, the status of our employment, the valuation of our home and the nature of the neighborhood in which we live. The reason for doing all of this was to assess the risk the bank would undertake if they loaned us the money. For when they offered us the loan they not only expressed faith in us (and our property), but they acted on it. Or, stated somewhat differently, by making this loan they were at the same time making a statement about the

neighborhood we live in and our personal character. *A creditor is a believer in the full sense of the word.* The word creditor comes from the Latin *credere*, “to believe;” think of its cognates: creed, credal, credible, incredible, credulous, and so forth. Creditors are fittingly called believers because they “put their money where their mouth is.” It’s never enough for a banker just to say he believes, the customer wants to know whether that belief really has teeth. As the Epistle of James declares: “faith without works is dead” (2:20).

So also for charity to the poor. Why is it, one might ask, that the life of Mother Teresa moved so many people? – and not just Christians, but Muslims, Hindus, Jews and even non-believers. I would suggest that her popularity rests in the fact that she enacted the sort of *faith* that most of us can only dream of. But I would also want to contend that it is not just admiration for her faith that attracts our attention, but the statement that her life makes about the nature of the world. Though all appearances would suggest that it is Wall Street that makes the world go round, saints like Mother Teresa make a powerful counterclaim. In serving the poor, they not only provide concrete material help to the down and out, but they reveal to us the hidden structure of the universe.

Steven Pinker, the famous village atheist from Harvard, once expressed dismay that the world showers such esteem on Mother Teresa in light of the far greater good that Bill and Melinda Gates have done. Gates, Pinker writes, “crunched the numbers and determined that he could alleviate the most misery by fighting everyday scourges in the developing world like malaria, diarrhea and parasites.” Pinker never explained how he knows that the Gates established his foundation on such utilitarian considerations. Perhaps Gates’ motivations were quite different. In the remarks that follow, I want it to be clear that I do not wish to cast any shadow on what Gates has accomplished. My problem for the moment is the commentary Pinker provided, not the actions themselves.

But let me begin by suggesting that utilitarian value is not the only index for measuring the accomplishments of charity. For however much the Gates might give away (for sake of argument, let’s say 25 billion dollars), their daily life remains, by and

large, unaffected. They remain, in spite of this enormous donation, one of the wealthiest couples in all of America. Mother Teresa, on the other hand, gave up *everything* to serve the poorest of the poor. Her total and unreserved trust, to quote R. Gamaliel, has been put in “He who spoke and the world was created.” A truly impressive enactment of faith if there ever was one.

Pinker wisely concedes that it is unlikely that his praise for Gates will win him more admirers than those of Mother Teresa. But not because of the profundity of her sacrifice but because “our heads can be turned by an *aura* of sanctity, distracting us from a more *objective* reckoning of the actions that make people suffer or flourish (emphasis mine).” Mother Teresa he asserts “was the very embodiment of saintliness: white-clad, sad-eyed, ascetic and often photographed with the wretched of the earth.” But this is an amazing reduction of the supreme gift she gave her followers. In Pinker’s eyes, the world has been taken in by mere appearances: her simple white vestments and the “photo-ops” in which she appears with the poorest of the poor. Amazingly he lacks any insight as to the true gift she has given the world.

When she started her religious order the entire premise of the organization was the gift of one’s *total self* to the poor. She refused on principle establishing any kind of ongoing endowment that would have prevented the sisters of the order from identifying completely with the poor whom they served. Every day she and her sisters put the success of their work in the hands of God. One well-educated Indian professor of Sciences, when asked about her admiration for Mother Teresa said: “I am an unbeliever, but I feel I need an anchor. Mother Teresa is an anchor.” And why is she such an anchor. Because she, like the Besht before her, enacts by her deeds the faith that she proclaims.

Don’t get me wrong here. I have no intention of belittling the accomplishments of the Gates foundation. It is truly extraordinary and worthy of the admiration of us all. What I have tried to do is explain why an Indian professor of Sciences – an unbeliever like Pinker – might find in Mother Teresa an “anchor” for her life. I am claiming that the near universal affection for Mother Teresa’s can’t be explained on the basis of a mere utilitarian calculation, the sort of explanation that Pinker prefers. Rather, the

generosity of Mother Teresa became praiseworthy because it was a statement about the nature of the world that God had created.

Whether we are believers or unbelievers, I think it is fair to say that most of us want an account of human goodness that goes deeper than utilitarian calculation. We want to believe that the world is good and, at least in the long run, rewards a life of charity. The holy men and women of the Synagogue, Church, and Mosque help us to do just that. And that is the deep reason why the financial metaphor of funding a treasury in heaven became so significant for ancient Jews and Christians. The important point was not so much what they would gain from charity, but what acts of charity say about the character of the world God has created.

So let me conclude. I began with a quotation from Julian “the apostate” regarding the striking fact that Jews and Christians were generous to the poor. This led to my first question: what might explain their motivation? The answer was simple: service to the poor was service to God – the poor became “walking altars” wherein one could meet God.

This led to a second question: what precisely does this analogy mean? I suggested that just as the altar in front of the temple served to transfer food from earth to heaven so the hand of the beggar with respect to coins. Jewish beggars, we observed, addressed their patrons with the words: “make a deposit to your heavenly bank account through me.”

Then came the third and for many perhaps the most important question. Is such a mercantile metaphor really appropriate to the religious life? I suggested that behind this metaphor resided the image of debtor and creditor. When one gives to the poor, one becomes a creditor viz. a viz. God. And every creditor, I took pains to point out, is at base a believer. Loaning goods to the poor expresses a belief about God and the world that he has created. It is *not* a world that is governed by those who gather and hoard their goods in hope of a better tomorrow but by those who believe the future is best secured by sharing their goods with those in need. This is the reason, I have suggested, that Mother Teresa will always have more caché as public icons than Bill Gates. Stephen

Pinker thinks that this “wider public” has been duped by Mother Teresa’s “*aura*” of sanctity and as a result has failed to make a more “*objective*” reckoning of the actual accomplishments in question. But I think that human beings want more than just a calculus of material accomplishment, we would like to believe that the world once formed in and how continues to turn by deeds of charity. This is not a utilitarian but rather a metaphysical judgment.

Figure One

