Over the centuries, time and again, philosophers, poets, and even sociologists have proposed that money should be regarded as a “god-term”. They have spoken of “money as the God of our Time”, about the replacement of “the omnipotence of God by the omnipotence of money”. They have pondered whether we should not organize religious faith like money. Even theologians propagated a “pantheism of money” and called it the “all-determining reality”. This development was greatly influenced by Luther’s polemical use of the phrase, “You cannot serve God and mammon” (Matt. 6:20, Luke 16:13) and his explanation of the first article in his Great Catechism which strongly opposes God and mammon: “Many a one thinks that he has God and everything in abundance when he has money and possessions; he trusts in them and boasts of them with such firmness and assurance as to care for no one. Lo, such a man also has a God, Mammon by name. It is money and possessions on which he sets all his heart and which is also the most common idol on earth. He who has money and possessions feels secure, and is joyful and undismayed as though he were sitting in the midst of paradise. On the other hand, he who has none doubts and is despondent, as though he knew of no God.

For very few are to be found who are of good cheer, and who neither
mourn nor complain if they have not Mammon. This care and desire for
money sticks and clings to our nature, even to the grave.”

The fact that the deification and the plain demonization of money
might be a distortion can be seen with reference to the broad spectrum
of the biblical witnesses. Only twice do we find this strong opposition of
God and mammon. Luke 16:11 qualifies: “If therefore you have not
been faithful in the unrighteous mammon, who will commit to your
trust the true riches?” At least 300 references in the biblical traditions
offer a more subtle criticism than the mere demonization of the function
and the potentials of money and monetary communication, or they use
the symbolism of money in order to express complex spiritual processes
and practices. The project of this book contributes in various ways to
the demythologizing of the religious talk about money and it serves the
reconstruction of its functions and powers in very different contexts and
traditions.

The following contribution focuses on Kohelet (Ecclesiastes) and
recent interpretations of its help to understand early processes of the
monetization of the market. It does not do so for exegetical and historical
interests only. One of the tasks of systematic theology is to provide a
critique of distorted or ideologized forms of religion. The plain demon­
ization of the market, also in its monetized forms, is very short-sighted,
if not stupid. It can also go hand in hand with a distorted form of
religious thoughts and ideas, which generates a love–hate relationship
with the numinous powers of the market. The equation of God and
mammon (as a cipher for the monetized market) not only mirrors an
economic analphabetism; it also distorts sound theological perspectives
on God. The interdisciplinary exploration in some phases of the emer­
gence of a monetized economy might offer potentials for a critique of
such confusions, but also win some insights in the co-evolution of
economics and religion. At the same time, this contribution bridges

7 BSLK, 561. Cf. F. W. Marquardt, “Gott oder Mammon: Theologie und
Ökonomie bei Martin Luther,” in: Marquardt, Einwürfe 1, Munich, 1983,
176–216, with the problematic assertion that Luther had turned economy into a
“Mammon-question” and tried to think God with reference to God’s battle
against Mammon.
the introductory contributions and the historical investigations we offer in this book.

I

While Kohelet is not the only voice in the biblical canon to speak on the topic of God and money, he is certainly an important one. A cursory examination of the text reveals the following statements:

5:9, “the lover of money will not be satisfied with money”;
7:12, the idea that money (like wisdom) can provide shelter, but that wisdom (unlike money) can preserve the life of its owner; finally, in 10:19, the statement “that money meets every need”, it must be the answer for everything.

In addition to these direct reflections on money, we find a range of observations about the want of moderation of human beings, whose eyes and ears are never satisfied (1:8), about the wealthy and kings who collect treasure (2:4, etc.), and many other general statements about the unending search for profit (4:8, etc.). But above all, we find a constant lament about the futility of efforts to pile up riches only to have them consumed and enjoyed by others.

This constantly repeated observation on the final futility in the acquisition of money and riches helps us to understand Kohelet’s cantus firmus, which opens with the verse of the framework (1:2): “‘Meaningless! Meaningless!’ says Kohelet, ‘Utterly meaningless! Everything is meaningless’” (or: “‘Vapors, vapors’, says Kohelet, ‘Vapors, vapors. Everything is a vapor of air’”), continues with (1:3): “What does man gain from all the fruits of his labor at which he toils under the sun?”, and ends (before the two postscripts) with the closing verse of the framework (12:8): “‘Vapors, vapors’, says Kohelet, ‘everything is a vapor of air.’”

The term “futility”, “vapor”, haḇa’el, is often interpreted as dust or transience. Luther translates the passage as: “it is all utterly vain [es ist alles ganz eitel]”. “Vanity of vanities” is the formulation chosen by the Finnish Old Testament scholar, Aarre Lauha, in his commentary on Kohelet. Diethelm Michel uses the translation: “it is all absurd!” Seven times Kohelet presents the refrain: “See, all is vanity and a

chasing after wind!” (1:14; 2:11, 17, 26; 4:4, 16; 6:9; see also 1:17 and 4:6). Sixteen times we hear the express assurance that everything is vanity. The term ḫeḇēl is used thirty-eight times – perhaps even with an intended order.¹⁰ In addition, countless further statements express the conviction (described as an “insight” or “knowledge”) that to the greatest degree, everything is futile.¹¹ This overpowering and relativistic-sounding tone (which is peculiar within the biblical canon) not only stands in close connection with the relation to God and the “value” of God for humanity, but also to fine-tuned reflections on engaging the money economy and its underlying principles.

In his commentary on Kohelet,¹² the Princeton Old Testament scholar, Leong Seow, provides an in-depth investigation of this view of the economic world and of monetary processes. He argues that Kohelet is writing during the Persian era, during the second half of the fifth and first half of the fourth centuries. We have an impressively clear image of this period due to an astonishing wealth of epigraphic sources and archeological excavations, to which Seow refers in an illuminating way. He sees his theory confirmed not least by Kohelet’s use of Persian loan-words (“pardēs, park or grove” in 2:5, and “pitgām, decree” in 8:11). According to Seow, the Persians introduced the democratization of money:

It is not that “money” was unknown in earlier periods, for silver pieces in various forms and sizes already were used as a medium of exchange in earlier times. Yet the introduction of coinage by the Persians democratized the usage of money and radically transformed the economy of the Levant. Not surprisingly, therefore, the epigraphic materials from this era show a great deal of concern with money. Contemporaneous inscriptions are replete with reference to money, most frequently mentioned in connection with taxes, wages, rent, loans, fines, inheritance, and the prices of goods and services. Money was used in everyday business transactions both large and small, given as gifts and bribes, and hoarded. Money had become not just a convenient medium of exchange; it had become a commodity.¹³

¹⁰ D. Michel, Qohelet, Darmstadt, 1988, 127.
¹¹ Cf. 1:2; 2:1, 15, 19, 21, 23; 3:19; 4:8; 5:9; 6:2; 7:6; 8:1, 14; 11:8, 10; 12:8.
¹² C.-L. Seow, Ecclesiastes, New York and London, 1997, esp. 21ff.; see also his contribution to this volume, Chapter 7 below.
¹³ Ibid., 21.
Seow gives an impressive description of the leasehold system introduced by the Persians: namely, making land and property available, and then charging duties and taxes on it. This led to the development of a hierarchy of landlords and leaseholders. Since the conditions of a lease were not automatically subject to inheritance, but needed constantly to be renewed, a connection arose between the personal, political exercise of power and monetary transactions. The largely unpredictable individual exercise of power by landowners and rent-collectors and the reliable predictability of leaseholders and income come into view simultaneously. One no longer needs the identification and accumulation of storable goods for the purpose of satisfying the needs of the powerful or for the general purpose of securing and extending power. Concerns about the weather and the success of the harvest become less important. The possibilities for using leased land to make a profit which far exceeds the rental fee – yet also a loss of crops and the rise of economic difficulties – become an everyday experience. Since leaseholders also divided up parcels of land to be sublet, a further difficulty arose: namely, being forced to live on property hardly large enough to provide a subsistence living for one’s own family, let alone pay the expected fees.

The legal system had to be extended and reinforced, but the threat and exercise of violence were introduced on a new level and routinized to secure claims to rent and interest, even leading to the establishment of private prisons. The corruptibility of judges became as much of a problem as the arbitrariness of landowners. And since military service could also be enforced in lieu of payment, endangerment of (and even the risk of losing) one’s own life became an embedded aspect in the financial system. Considerable risks were connected with previously non-existent chances. In some cases, even slaves could become wealthy and exercise financial and political power. As Kohelet observes: “I have seen slaves on horseback, while princes go on foot like slaves” (10:7).

It is uncertain whether Seow is correct in his dating of Kohelet during the period of Persian rule. The majority of scholars argue for a date during the Hellenistic period, approximately 200 years later. Yet independent of these issues regarding historical dating, Seow is certainly correct that even if the dominance of the monetary economy is not the background here, it still represents a thoroughly crucial context for the

formulation of Kohelet's message. While German-language exegesis (driven by its typically stronger focus on the history of ideas) seeks to understand Kohelet from the perspective of the dialogue with Hellenistic philosophy,\textsuperscript{15} Seow takes a path decidedly focused on the social and cultural sciences. This path cannot be ignored, even in the event of a later dating.

With a sensitivity of observation, Kohelet sees that the unending effort to make money and hoard wealth is generally \textit{aimed at the safeguarding of one's life, particularly for the future}. Yet this attempt to secure security is accompanied by high risks, since these increased and supposedly secured possibilities for moneymaking are often paid for with heavy, and sometimes oppressive, rent and vassalage. Furthermore, Kohelet repeatedly thematizes the dangers of dependence upon the arbitrariness of the powerful, which increases in a standardized, monetized system. Paradoxically, the chances for profit, but also for loss, increase simultaneously – so, too, with the security and insecurity of expectations, as well as independence from and dependence upon the arbitrariness of the powerful and propertied classes. The experience of life connected with an insight into the fabric of this structure is what Kohelet articulates.

Kohelet also sees that the mechanisms involved in the acquisition of money and property take on an independent nature and may also lead to an \textit{addictive pursuit of accumulation}. With fine subtlety he argues that money is a shadow (7:12), which can certainly provide cover and cooling. But this protection is also just as uncontrollable and incalculable as the coming of the wind, or of the shade, which paradoxically is dependent upon the sun, that is, on that from which the shade is supposed to protect. Over against unending moneymaking, over against the risks connected with the increased accumulation of money, and over against the final futility of these efforts, Kohelet concludes (5:17f.): “This is what I have seen to be good: it is fitting to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of the life God gives us; for this is our lot. Likewise all to whom God gives wealth and possessions and whom he enables to enjoy them,

and to accept their lot and find enjoyment in their toil – this is the gift of God.” Kohelet repeats these statements throughout. \(^{16}\)

Repeatedly, we hear his message: that a person should eat and drink and the soul should be happy in all its toils – but that this comes from God’s hand. Without God’s goodness no one can eat happily, drink and enjoy themselves. God gives to one the strength to enjoy life, but to the sinner he gives toil, and despite all his or her gathering and hoarding, in the end everything will be given to the one who pleases God (2:26).

Kohelet connects this ability (through God’s goodness) to eat, drink and be merry – yet also the attempts to attain supposed security for the future through the unceasing accumulation of money and power – with God’s eternal plan. In chapter 9:7, we find it stated expressly: “Go, eat your bread with enjoyment, and drink your wine with a merry heart; for God has long ago approved what you do.” Thus the search for an orientation on God’s intentions with one’s own life and the whole creation (which becomes possible with wisdom and the fear of God) is to be found on a completely different level than that of the endless acquisition of money and power, than that of the pursuit of existential security through material goods.

It can be disturbing that, on the one hand, Kohelet repeatedly stresses the reliability of divine direction, the eternal perspective as well as the life-creating force of wisdom and of the fear of God. Yet on the other hand, we see a repeated stress on the inability of human beings to know the work of God, the maker of all things (11:5): “Just as you do not know the path of the wind, or how the body is formed in a mother’s womb, so you cannot understand the work of God, the maker of all things.” For this reason, Hartmut Gese noted a “crisis of wisdom in Kohelet” and assumed a break with the world-view of the older wisdom tradition. \(^{17}\) The individual can only receive a successful life “from the hand of God” (2:24), it is “God’s gift” (3:13; 5:19), it “is our lot” (3:22; 5:18; 9:9). “‘God is pleased’ by the acceptance of this gift.” \(^{18}\)

This does not mean that Kohelet preaches nothing but human passivity. He does not say, like Matthew (6:25f.): “Do not be anxious about your life, what you will eat ... Look at the birds of the air; they neither


\(^{17}\) H. Gese, “Die Krisis der Weisheit bei Kohelet,” in Gese, Vom Sinai zum Zion: Alttestamentliche Beiträge zur biblischen Theologie, Munich, 1974, 168–79.

\(^{18}\) Ibid., 179.
sow nor reap ... yet your heavenly Father feeds them.” Amid all the many warnings against the frailty and futility of human efforts and aspirations, of the accumulation of money and goods, of the safeguarding of future existence, we still hear Kohelet’s repeated exhortations: “In the morning sow your seed, and in the evening do not let your hands be idle” (11:6). We hear his warnings: “Whoever observes the wind will not sow; and whoever regards the clouds will not reap” (11:4).

The supposed contradiction between warnings about human restlessness (directed toward comprehensive existential security) and the encouragement energetically to sow and reap and to enjoy life if this is what God has granted, can be resolved if we learn to distinguish between property as wealth (upon which one can capitalize) and property as (a non-marketable) gift.

Against this background, Kohelet’s wisdom does not mean simply hold on to your property as a gift and avoid the embarrassment of converting it into wealth and thus submitting it to the monetary system! Despite the degree to which a conservative, small-farmer mentality may have flowed into Kohelet’s wisdom, his message is much more subtle. On the one hand, we have the imperative: be aware of the high risks involved with the transformation of property as gift into property as wealth! On the other hand, it also encourages us to see property as God’s good gift and not to admire those who are carried away by the chances and risks of wealth and the monetary system, and allow themselves to be blinded by them. They, too, stand under God’s rule, but they have surrendered to the futility of human effort: everything is a vapor of air, it is all meaningless.

Does Kohelet’s position allow us to derive an opposition to monetization and the market along the lines of the statement “God or Mammon”? And is this opposition bound with the living conditions of small farmers, who seek to persevere in their furrows and with their archaic barter systems? If we follow it through consistently, then Kohelet’s message is significantly more innovative. It demands that human property be distinguished in accordance with that which can be converted into wealth and subjected to the channels of trade and that which (as a non-marketable gift) must be kept separate from the market. Thus, under “property as gift” we should not only think of “fields, cattle, and all I own”.

From good physical health and beauty to cultivated knowledge and talents; good relations within the immediate and extended family as
well as in the local political context; beneficial cultural and trustworthy social institutions; the intellectual climate; and even beautiful countryside and largely unspoiled nature – there are many conceivable “possessions” which can be received partly as a gift, or which can in part be cultivated, built up, reclaimed and enjoyed through one’s own efforts. Most of these possessions can (at least in part) be transformed into wealth. Often, one can do business just as well with a beautiful body and a good education as with the beautiful countryside and the resilience of nature.

Every total refusal of the transformation of property into wealth is as implausible as it is unrealistic. Yet the wise decision to care for and increase such possessions while at the same time perceiving them as precious, non-marketable gifts, is anything but out of touch with reality or yokelish. Instead of simply staring at the duality of “God or Mammon”, we must practice differentiating property into non-marketable gifts, or assets which can be monetized. Additional orienting markers are required here to unpack not only the rationalities of the market, but also the insights of the theological doctrine of creation, anthropology, pneumatology, and eschatology.

II

The Judeo-Christian traditions connect the divinity of God with (sovereign) power, justice, wisdom, and love. These associations have become established in the theological doctrine of the “attributes of God”, and have been extended by speculation regarding the universal presence of God in space and time. The Reformers, and especially Luther, warned against indulging in such speculation. Luther called such attempts to achieve insights into God theologia gloriae – a theology of glory – and he accused them of principle falsehood, of being a misorientation. A theology interested in truth must hold to God’s revelation in Jesus Christ, and thus attempt to find God in “the cross and suffering”. Theologia crucis, a theology of the cross, rather than a theologia gloriae: here we have a striking description of one of the central programs of the Reformation. In his famous 1518 Heidelberg Disputation, Luther formulated this position, arguing that it must go hand-in-hand with a comprehensive reorientation of theological and spiritual education. The universities and high schools should promote historical and philological education, and there should be restrictions
on philosophical and metaphysical speculation. Bible study programs and education in the catechism should introduce even the less-educated classes of society to their own study of God's revelation in Jesus Christ. A general elementary school education, efforts at religious education in the home, and historically and philologically informed church preaching and teaching were to provide the groundwork.

In many regions of the world, it was this important anti-metaphysical fervor which ushered in extremely beneficial revolutions in education, as well as emancipation from patronizing, oligarchic religious and political systems. Yet at the same time, important sources of knowledge, both for religion and for its critical observation, have been ignored — sources which may be newly revealed by interdisciplinary work on religion and religion's potential for informing culture and society.

The biblical associations of God with (sovereign) power, justice, truth, wisdom, and love point to inherent connections between religion and politics, law, science, education, and the family — connections which go hand-in-hand not only with claims to an orienting character, but also with a need to distance religion from these organizational forms of social life. Polycontextual and multisystemic investigations into differing historical periods would be required if we wish to gain sturdy insights into this web of interdependencies and its evolution. That step (which was so important for economic processes of communication) marked by the introduction and widespread use of coinage, seems to be a helpful starting point not only for understanding some of the central dynamics of this web of interdependencies, but also for achieving fruitful insights into the co-evolution of religion, economy, and other social subsystems.19

In which way, and with which concepts, is God related to this emerging form of economy? Since even before this historical step of introducing a general circulation of coins was taken, there must have been some form of economical administering. What, then, were the corresponding symbolic forms upon which it was anchored? Should we search for them, and expect to find them, in the "economy" of the extended

family? Can we observe corresponding transformations in the family ethos, and have they had a subsequent effect on religion?

Against the background of such an approach, it becomes painfully clear that we have experienced a loss in our depth of field. This loss goes hand-in-hand with a general translation of the biblical semantics of love into personalist “I–Thou” conceptions, and with a reduction of love to “eros and agape”, an egoistic or altruistic alter-ego relation. Countless theological classics of the modern age (especially the nineteenth and twentieth centuries) use this conception in their attempts to grasp the essential aspects of inner-trinitarian relationships, “the relations between God and man”, as well as “interpersonal relations”. Yet this is accompanied by massive processes of the self-secularization and self-banalization of religion. Nor can one say that the widespread religious fixation in the Christian-influenced West on a semantics of love, based on partnership and the ethics of intersubjectivity (*Nahbereichsethos*), has been able to provide long-term religious stability for the nuclear family. Can we discover plausible connections between a deepened understanding of love (in the sense of a mutual honoring which opens up the relationship of love) and the “economy” of the ancient extended family – connections which may have been influenced by the change of the economy due to the general circulation of currency?

The reflections on Kohelet, with his strong interest in “profit” (in both the economic and religious sense) and his strangely distant relationship with God, aim to explore a few first steps on the way to clarifying the interdependencies between a religious and friendly/familial line of thought and that which has been influenced by the potentials of a management of affairs generally based on the use of money. In this way, they aim at helping us envisage alternatives to today’s morally and politically helpless Manichaeism, which uses the rhetorical formulation: “God or Mammon!”

“No other book of the Bible views a person’s relationship to God so strongly from the perspective of anticipated profit as the Book of Ecclesiastes. Yet this profit is by no means certain. To seek it involves risk, and it is perhaps even hopeless. Nonetheless, an almost unsettling

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calmness prevails in this book. Kohelet abandons the idea of direct contact between God and the human being. It is not that God does not exist, but rather that this contact is dangerously unpredictable.” Kohelet “asks about the profit [yitron] which human beings gain from all their efforts [see 1:3]. One cannot overlook the affinity to economic language.”

The answer comes in a plea to take pleasure in the humble experiences of success and the enjoyment of life, and to do away with those efforts aimed at opening up comprehensive future horizons. Kohelet’s recommendation is to accept with thanks “the good works [of God] as an experience of the good, and the bad works as a manifestation of God’s determination to keep people ignorant their entire lives long. The attainment of insight which is possible for wisdom is limited to the partial experience of the good and to the divinely desired withholding of insight in view of the whole creation.”

How can one explain this individual perspective of a deeply skeptical religiosity? Is this an expression of the experience of powerlessness when confronted with the destabilization of familiar horizons of expectation? Tonio Hölscher has provided an impressive presentation of the co-evolution of the routinized use of coinage in economic systems, the development of egalitarian city-state structures, and a narrowed horizon of expectation in religious and moral orientations. The creative power and endurance of broad-reaching bonds of trust is replaced by a mesh of clearly measurable barter operations. By resignation in his great religious expectations of God and modestly meting out small portions of the joys of life, does Kohelet reflect this experience?

The depotentialization of the symbiosis of religion and the extended family must be compensated for by politico-legal systems of guarantee. Should the construction of the temple, which accompanied this development, also be understood as such a compensation? The creation within a natural space of an imposing presence of possible and actual religious

21 As Seow and Spiekermann have stressed, yôter “advantage, benefit” (Eccles. 6:8, 11 and 7:11), and yitrôn “profit” (Eccles. 1:3; 2:11, 13; 3:9; 5:8, 15; 7:12 and 10:10f.) are neologisms in Ecclesiastes.


23 See T. Hölscher’s contribution to this volume, Chapter 6 below.
communication, and the religiously charged representation of the formative potential of money, could almost be seen as a counter-strategy against Kohelet’s resigned attitude. Public buildings and public rituals establish new models of orientation and a security of expectation which are compatible with the experienced, regular, public appropriation of personal and familial means of subsistence as well as the experienced, short-lived, personal and familial models of success and a religiosity bound to them. Whether it is fruitful to relate these models to each other (since in many respects they stem from very differing contexts), and whether we will truly uncover insightful connections which might help us toward careful, general considerations about the co-evolution of economics, religion, law, politics, and morality remains to be seen from further discussion. The following chapters will give substantial impulses to this discourse.