

MONEY: MASTER OR SERVANT?

Some Guidance from God's Word



Faithful stewardship of our finances is an important part of living our lives as Jesus' disciples. In response to the Gospel, we submit our lives to the rule of God, to the leadership of Christ, and to the direction of the Holy Spirit, so that we may be the people God wants us to be and have the lives God wants us to have. The Bible provides guidance for how we can *regard, acquire, manage and spend* money in God-pleasing ways.

HOW WE REGARD MONEY

Money must be kept in its proper place as a tool and resource to enable us to love and serve God and our neighbor.

"No one can serve two masters; for a slave will hate the one and love the other; or be devoted to one and despise the other. You cannot serve both God and wealth." Matthew 6:24

"For the love of money is the root of all kinds of evil..." 1 Timothy 6:10

However, we are encouraged to take a positive and grateful attitude toward our possessions.

"If you then, who are evil, know how to give good gifts to your children, how much more will your father in heaven give good gifts to those who ask him!" Matthew 7:11

"You shall eat your fill and bless the Lord your God for the good land he has given you." Deuteronomy 8:10

Acknowledgement of God as the giver of all that we have also implies trust in God's continuing benevolence. We have enough to be the people God wants us to be.

"Therefore, I tell you, do not worry about your life, what you shall eat or what you shall drink..." Matthew 6:25

"Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God." Philippians 4:6

The key problem with affluence is not that prosperity itself is bad, but that material abundance can cause us to lose our focus on God. As Moses warns the Israelites as they are about to enter the land of Canaan:

*“Do not say to yourself, ‘my power and the might of my own hand have gotten me this wealth. But remember the Lord your God, for it is he who gives you the power to get wealth.’”
Deuteronomy 8:17-18*

God does not value his children on the basis of their wealth, and, in fact, stands on the side of the poor. We are cautioned not to discriminate in favor of the wealthy and financially powerful.

“He has filled the hungry with good things, and sent the rich away hungry.” Luke 1:53

“If you take notice of the one wearing fine clothes and say, ‘Have a seat here, please,’ while the one who is poor you say, ‘Stand there,’ or, ‘Sit at my feet,’ have you not made distinctions among yourselves, and become judges with evil thoughts?” James 2:3-4

HOW WE ACQUIRE MONEY

There is no commendation for those who don't do any work at all. Work is good, and even people who don't need to work for a paycheck should engage in tasks that will allow them to contribute to society.

“For we hear that some of you are living in idleness, mere busybodies, not doing any work. Now such persons we command and exhort in the Lord Jesus Christ to do their own work quietly and earn their own living.” 2 Thessalonians 3:11-12

We are further expected to deal with our neighbors with scrupulous honesty.

“You shall not cheat in measuring length, weight, or quantity.” Leviticus 19:35

*“For all who do such things, all who act dishonestly, are abhorrent to the Lord your God.”
Deuteronomy 25.16*

We are also not to earn money in ways that create hardships for those who can least afford them.

“If you lend money to my people, the poor among you ... you shall not extract interest from them. If you take your neighbor’s cloak in pawn, you shall restore it before the sun goes down.” Exodus 22:25-26

“Listen! The wages of the laborers who mowed your fields, which you kept back by fraud, cry out, and the cries of the harvesters have reached the ears of the Lord of hosts.” James 5:4

Beyond only avoiding the negative – resisting the temptations to sloth, dishonesty, or greed – we are encouraged to view our employment positively as a calling from God (our vocation in Martin Luther’s teaching). How we go about our work may be our most effective opportunity to witness to our co-workers, customers or clients.

“Do your best to present yourself to God as one approved by him, a worker who has no need to be ashamed, rightly explaining the word of truth.” 2 Timothy 2:15

HOW WE MANAGE MONEY

We acknowledge that God has provided for us and expects us to be faithful stewards or managers of all we have beginning with his love and grace, and including time, talents, abilities, and possessions.

“The earth is the Lord’s and all that is in it; the world and all who live in it.” Psalm 24:1

We manage the resources placed under our control to further God’s purpose of extending his love and grace to others – family, friends, neighbors, and the entire world.

“Whatever your task, put yourselves into it, as done for the Lord and not for men, since you know that from the Lord you will receive the inheritance as your reward; you serve the Lord Christ.” Colossians 3:23-24

As a general principle, money is not to be hoarded. The desire to simply accumulate more is hazardous.

“But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires ...” 1 Timothy 6:9

Ultimately, those who build up great wealth will be confronted with the same message as the rich farmer in Jesus parable.

“This very night your life is being demanded of you. And all the things you have prepared, whose will they be? So it is with those who store up treasures for themselves but are not rich towards God.” Luke 12:20-21

Avoiding the dangers of hoarding money does not mean we should squander money or simply “blow it”, like our young friend, the Prodigal Son in Jesus’ parable, who found himself completely destitute.

“He would have gladly filled himself with the pods the pigs were eating; and no one gave him anything.” Luke 15:16

Planning and saving for a definite future need is not the same as hoarding (although it is possible to get carried away with planning and saving for the future and miss important moments along the way).

“For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it?” Luke 14:28

Having our finances in order and under control enables us to focus on being faithful stewards of all the resources God has entrusted to us.



HOW WE SPEND MONEY

Faithful stewardship extends to how money is spent. We need to be able to consider the impact of our spending decisions not just on ourselves but on those around us.

“Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received.” 1 Peter 4:10

We are encouraged to use care and moderation as we distinguish between necessities and luxuries in our spending decisions. However, through God’s grace we are free to exercise faithful discernment regarding what is truly worthwhile and what is not for ourselves and our families. Our relationship with God is not contingent on our financial situation. As Paul states,

“I know what it is to have little and I know what it is to have plenty. In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and being in need. I can do all things through him who strengthens me.” Philippians 4:12-13

Generous giving is a key aspect of faithful stewardship. As we work together as God’s people to build His kingdom in our world each of us is called on to contribute from the gifts with which God has entrusted us. That might be the ability to teach, to organize, to sing, or to counsel and encourage others. It also extends to the fruits of the talents and abilities which enable us to make money and accumulate wealth. Giving releases the hold money has on us as a competing source of hope, worth, and security.

“Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.” 2 Corinthians 9:7-8

Generosity Network, Northeastern Iowa Synod, Evangelical Lutheran Church in America, June, 2018.

Adapted from Mark Allan Powell, “Faithful Living: A Biblical Ethic of Financial Stewardship,” *Journal of Lutheran Ethics*, Volume 7, Issue 1, January, 2007 (which was condensed from Mark Allen Powell, *Giving to God: The Bible’s Good News About Living a Generous Life*, Grand Rapids: Eerdmans, 2006).

All Bible references are from the New Revised Standard Version