

# The Ethics of Finances

“It is easier for a camel to go through the eye of a needle...” Mark 10:25

Mark 10: 17-31 1 Timothy 6:6-12  
College Hill Presbyterian Church, Tulsa

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Given the title of this sermon, “The Ethics of Finances”, you’d think it’s Stewardship Sunday, but that’s not for another three weeks. So, this is not really a stewardship sermon... Or is it?

Do you consider yourself to be an ethical person? **Ethics** can be defined as a system or set of moral principles and values dealing with what is considered good or bad, right or wrong. **Ethical behavior, therefore, involves conforming to accepted standards and rules of conduct.** We find well-defined ethical standards, for example, in many professions, like those who work in the field of medicine, law, teaching, banking, childcare, the armed services, or the church. And supposedly, there are ethical standards in politics, though sometimes hard to detect.

How do we decide on a set of moral principles and acceptable standards of conduct and behavior? **Every society certainly plays a large role in determining the boundaries between right and wrong primarily through a set of established laws. We have learned, of course, that many laws, some going back to the founding of this nation, and many others to this day, are no longer considered ethical when it comes to equality and equity for all our citizens. But in general, there is consensus that both individuals and society itself benefit from guiding virtues such as honesty, integrity, generosity, justice, charity, fairness, respect, and even empathy.**

A definitive set of standards of what is or is not morally acceptable, however, is not always quite as clear-cut, and indeed varies. So where do we turn for that guidance? For Christians, the Bible, particularly the teachings of Jesus, serve as prominent guiding principles for ethical behavior. While so many people narrow their focus, almost to the point of obsession, on what the Bible does or doesn’t say about *sexual ethics*, the scriptures actually spend an enormously greater amount of space talking about **financial ethics** – how we accumulate and use our money.

A very clear message from both the Old and New Testaments is that **there are temptations and perils that come with wealth and riches.** For instance, the Old Testament prophet Amos offers a stern judgment against the rich who exploit the poor. He warns:

Therefore, because you trample on the poor and take from them levies of grain, you have built houses of hewn stone, but you shall not live in them; you have planted pleasant vineyards, but you shall not drink their wine. For I know your transgressions, and how great are your sins – you who afflict the righteous, who take a bribe, and push aside the needy in the gate. (Amos 5:11-12)

This should serve as a warning to each of us. For without question **there is an indictment that runs throughout the scriptures concerning the inhumane treatment of the poor and those in need at the hands of those who are rich.** So let us not deceive ourselves.

**A genuine connection can indeed be made between the misuse of wealth and acts of injustice and oppression.**

Injustice can sometimes flow in the other direction – toward the wealthy. Case in point. I would venture to guess that a large majority of people who have grown up in this country believe the Bible states, “Money is the root of all evil.” We hear that all the time. The biblical verse in question comes from 1 Timothy 6:10, part of Paul’s letter to his young missionary friend, Timothy. The problem stems from an old and inaccurate translation of the original Greek language text into the *King James Version* of the Bible, published in 1611. It states, “*For the love of money is **the** root of **all** evil.*” More modern and accurate translations, including *The New King James Version* has rightly corrected that passage to state, “*For the love of money is **a** root of **all kinds** of evil.*” There is a huge difference between “all evil,” and “all kinds of evil.”

First and foremost, then, **the culprit of evil is not money per se. Money is morally neutral, being neither good nor evil in and of itself.** We are all aware, for example, how much good can come with the financial support necessary to accomplish great things. That includes here at College Hill. Also, many here in Tulsa, for instance, use their wealth to accomplish a great deal for the common good of so many here in northeastern Oklahoma.

It’s also important to notice the biblical passage from 1 Timothy informs us that **the trouble comes not from money itself, but from the “love of money.”** The focus then, is on how we approach the issue of wealth, primarily when our *desire* for money becomes the object of our affection and attention. In other words, when we turn the obsession for and pursuit of riches into an idol.

The French have a story about a rich man who spent his days counting his gold in his palace. Beside the palace was a poor cobbler who spent his days singing as he repaired people’s shoes. The joyful singing irritated the rich man. One day he decided to give some gold coins to the cobbler. At first the cobbler was overjoyed, and he took the coins and hid them. But then he would be worried and go back to check if the coins were still there. Then he would be worried in case someone had seen him, and he would move the coins and hide them in another place. During all this, he ceased to sing. Then one day he realized that he had ceased to sing *because* of the gold coins. He took them back to the rich man and said, “**take back your coins and give me back my songs.**”

**What songs do you need to reclaim? What would it take to get you to start singing your songs again?** The same sentiment is expressed in 1 Timothy 6:10, “...**in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.**” The message is that an attachment to riches, and the preoccupation with the accumulation of stuff (and I have found myself in that trap), can actually work to **take away our freedom and joy.** It may also lead us to acts and attitudes of injustice.

Jesus was deeply aware of this and so he warns that an attachment to money can have a negative effect on one’s ability to serve as a disciple – as a follower of the ways and teachings of Jesus. Here in the Gospel of Mark, and elsewhere the Bible, it is abundantly clear that **those with money often find themselves so distracted by it that faithful discipleship – serving God and others – often takes a back seat.**

That includes *our own* discipleship. This is an important point made in this morning’s Gospel reading from Mark 10, the story of a rich man, who is a faithful follower of the laws of Moses. We’re told that he asked Jesus what he must do to inherit eternal life. Interestingly, and not uncommonly, Jesus turns the focus away from man’s actual question about the concern for his own salvation to gracious behavior toward others. Jesus tells the rich man to sell all he owns, give the money to the poor, and then come and follow him –

the biblical call to discipleship. The man was shocked by Jesus' response and went away grieving, for he had many possessions.

The reason this story was so shocking was because in the ancient world, **material prosperity was widely seen as a reward or byproduct of spiritual virtue.** Along those lines, perhaps you've heard of those churches in our day and time that preach what is known as the '**prosperity gospel.**' This particular theological worldview has (in the opinion of many, including myself) wrongly reattached itself to this ancient belief that **the more faithful and God-fearing you are, the more God will bless you with financial riches.**

**Have you ever wondered what that says about the faithful who find themselves living at or below the poverty level? Imagine the level of spiritual violence and abuse this misguided theology inflicts upon the poor!**

Yet, let me reiterate again: Money isn't evil or sinful. Money is just money. What we do with our finances – our ethics – and how we let it affect our **priorities** can, however, be damaging to ourselves and others, and oftentimes to those with whom we are closest. Here's the reasoning according to biblical commentator James J. Thompson:

As we accumulate riches, we are tempted to trust in our own possessions and our powers of acquiring them, rather than in God, for our ultimate security and comfort. Even honestly acquired and generously shared wealth can thus lead to pride...It is hard to let go of the immediate basis of our security and comfort – and the more we have, the harder it gets.

So like it or not, **the kin-dom of God in the here and now is not about economic 'business as usual,' but rather about compassionate caring and generous sharing.** Jesus is teaching us to turn away from seeing the *pursuit* of riches as our master and turn instead to God, for whom, the gospel writer Mark claims, nothing is impossible. Mark illustrates this point with the intentionally ludicrous image that God, and only God, can **get a camel through the eye of a needle.** In other words, God can, and does, save even the rich.

**What we are faced with is one of those frustrating paradoxes found in the Bible. Eternal life, beginning in the here and now, is a free gift of God. Yet, faithful discipleship demands the commitment of all that we are and all that we have – our ethics.**

So, if you're one of those who finds that the pursuit of or worries over money has become too big a priority in your life, let me close with the following illustration. It comes from a book called *Celebrating One World: A Worship Resource Book on Social Justice.*

A rich industrialist from the North was horrified to find the Southern fisherman lying lazily by his boat, smoking a pipe. 'Why aren't you out fishing?' asked the industrialist. 'Because I have caught enough fish for today,' said the fisherman. 'Why don't you catch more than you need?' said the industrialist. 'What would I do with it?' asked the fisherman. 'You could earn more money,' was the reply. 'With that you could have a motor fixed to your boat. Then you could have enough money to own two boats...maybe even a fleet of boats. Then you could be a rich man like me.' 'What would I do then?' asked the fisherman. 'Then you could sit down and enjoy life,' said the industrialist. To which the contented fisherman replied, 'What do you think I am doing right now?'

That's true freedom and joy.

Amen.

Resources: *Feasting on the Word*