

Financial Ethics

“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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Do you consider yourself to be an ethical person? Well of course you do, we're Presbyterians, for goodness sakes!

Ethics can be defined as a system or set of moral principles and values dealing with what is considered good or bad. Ethics, as a guiding philosophy, are the rules of conduct with respect to the rightness and wrongness of our behaviors and motives. Ethical behavior, therefore, involves conforming to accepted standards 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 for some the evidence is fairly weak.

How do we decide, however, on a set of moral principles and acceptable standards of conduct and behavior? Any culture and society certainly plays a large role in determining the boundaries between right and wrong primarily through a set of established laws. Also, there is general 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. So where do we turn for that guidance? For Christians, the Bible, particularly the teachings of Jesus, serve as our 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.**

But injustice can at times 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. Many right 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 pursuit of riches into an idol.

From an overall biblical standpoint, the point being made is that we are to love God and neighbor, self, and even our enemy, not money. That being said, however, again let me reiterate that the Bible goes on and on and on to warn us about the damage that can occur with a misplaced priority of obsessing over money. Let me illustrate.

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.”

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.” So let me ask you: **Is there anything in your life that had led you to stop singing your songs? If so, what would it take to get you to start singing again?** 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**, in addition to leading 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 affect 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 uncommon, Jesus turns the focus away from questioner's 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 my opinion) 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 in poverty? 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 it 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 kingdom of God in the here and now is not about economic 'business as usual,' but rather about compassionate caring and generous sharing. This is the critique that Pope Francis levels against rampant capitalism.

Jesus is teaching us to relinquish our sense of control over the treasures of this life. He is directing his followers – including 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.

Amen.

Resources:
Feasting on the Word