

# Biblical 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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Given the title of this sermon, “Biblical Financial Ethics”, you'd think it's Stewardship Sunday, but that's not for another two weeks. So, this is not really a stewardship sermon... Or is it?

Let me ask: **Do you consider yourself to be an ethical person?** Ethics can be defined as a system or set of moral principles, values, beliefs, and norms that govern individual or group decisions and behavior. **Ethical behavior involves conforming to accepted standards and rules of conduct.** Every society and culture play a 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, fairness, 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, including from state to state. So **where can we turn for guidance?** For Christians, the Bible, particularly the teachings of Jesus, provide guiding principles for ethical behavior in any number of areas. While so many people narrow their focus on what the Bible does or doesn't say about **sexual ethics**, for example, 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 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, or perhaps unfairness, 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 does state, “*For the love of money is the root of all evil.*” More modern and accurate translations, including *The New King James Version*, have 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 “the root” and “a root”, and certainly 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 in and through the pledging and contributions of your financial resources. We will talk more about that in a couple weeks. 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. That's true right here in the Kendall-Whittier neighborhood.

It's also important to note 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 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 and attached to it that faithful discipleship – generously serving God and others – often takes a back seat.** That includes *our own* discipleship.

This is an important point made in today'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 and generous 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. **What he lacked was generosity – a spirit of giving. He reveals himself as self-centered and oriented away from helping his neighbor.**

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 abuse this misguided theology inflicts upon the poor!**

Yet, let me reiterate again: **Money is not evil or sinful. Money is just money. What we do with our finances – our financial ethics – and how we let it affect our priorities** can, however, be damaging to ourselves and others, 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', which can be described as economic overreach. Rather, it involves compassionate caring and generous sharing, which are integral parts of good and faithful stewardship.** Jesus is teaching us to turn away from seeing the *pursuit and hoarding* of riches as our master and turn instead to God, the giver of every good and perfect gift, 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. So yes, that means God can and does include even the rich in the kin-dom of God. **Jesus teaches us that God's grace extends to all.**

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 gracious free gift of God. **That means there is nothing we can do to earn it**, as mistakenly thought by the rich man in this story. **Yet, faithful discipleship demands the commitment of all that we are and all that we have – our ethics, including our financial ethics.**

Amen.

Resources: *Feasting on the Word*