



Money Helps Us Fulfill Our Vocations, or Helps Us Sin

KENT HENNING

Money can help us fulfill our vocations, or help us sin. The church's role is to influence which it will be.

"Money is the root of all evil." How many times have we heard and agreed with that adage?¹ Simply demonizing money, however, falls short of the church's responsibility in guiding Christians to help create a fairer and more just world. Money is a tool created by humans. Like any other human invention, money can be used for good or for evil, depending on the intentions of the people using it. Money can be used to fulfill our vocations. The problem with money is that it also makes it very easy to sin, and to love ourselves more than our neighbor.

This was Jesus's approach. Many of his parables involved money or wealth. In most cases, the lesson was more about the kingdom of God than about money itself, but there is a consistency in how money figures into those stories. Looking at the body of Jesus's parables, when the characters use money as a means of doing good work, things turn out well. Examples include the parable of the talents (Matt 25:14–30), and the good Samaritan paying the innkeeper to care for the man

¹ This wording is a common misquote of 1 Tim 6:10, which says "The love of money is a root of all kinds of evil."

The role of money in our congregations and church institutions is complicated; money can be used for good or for sinfulness, depending on how we approach it. But Christians cannot avoid the necessity of money or its practical implications; they must be guided by biblical and theological faithfulness to the God who is giver of all good things.

who had been beaten and robbed (Luke 10:25–37). When the principal actors in the parables treat money or wealth as a prized possession, things don't turn out so well. Examples of this include the parable of the rich fool (Luke 12:13–21) and the rich man and Lazarus (Luke 16:19–31).

When it comes to the topic of money, the church should preach the gospel in a way that addresses the true sources of good and evil, and the choices we humans make, rather than talking about money per se or about public policy as it relates to money or wealth. Money is the tool we use either to live out our vocations—that is, to love our neighbor more than ourselves—or to sin.

We use money in all kinds of transactions with other individuals. Hence, money connects us to others, far more than would be the case in an economy without currency. In all of our vocations, we find ourselves on both sides of such transactions. We sometimes convert our personal talents, gifts, and service into currency; we earn or receive money by doing something someone else wants or needs us to do. In other transactions, we spend or give money, most likely in return for something we need or want.

Luther taught in his Small Catechism that money is an extension of God's creation.² Luther also referred to three estates in which all of human life is ordered, which many Lutherans have interpreted to mean that Christians have vocations, or callings, in four realms: our homes, workplaces, communities, and churches. In each of our callings, we find ourselves on both sides of monetary transactions. We both generate, or *earn* money, and we *use* money. Whether earning or spending, Christians make choices that either help us fulfill God's will or violate Christ's commandment to love our neighbors as ourselves.

CALLED INTO OUR HOMES

In our family vocations, we provide and care for spouses, children, siblings, parents, and other relatives. In some of those roles, we *provide* by earning money through work. Work, therefore, is not the enemy of or a distraction from our home lives. Yet, talk of work-life balance and a preoccupation with self-care often pits earning money against our callings as family providers. To be sure, healthy families need both resources and attentive caregivers, but a desire to earn more money to provide more for family needs is not inherently sinful.

Work-life balance for a university president is laughable. Yet, because my position is generously compensated, I have been able to adequately provide for my family's needs. Early in our marriage, my wife expressed a desire to leave the

² Martin Luther, "The Small Catechism," in *The Book of Concord: The Confessions of the Evangelical Lutheran Church*, ed. Robert Kolb and Timothy J. Wengert (Minneapolis: Fortress, 2000), 354, 357. In Luther's explanation to the first article of the Apostles' Creed, he writes: "I believe that God has made me and all creatures. . . . He also gives me clothing and shoes, food and drink, house and home, wife and children, land, animals and all I have." And in his explanation to the fourth petition of the Lord's Prayer, he writes: "Daily bread includes everything that has to do with the support and needs of the body, such as food, drink, . . . money, goods . . ."

workforce and fulfill her vocation as a full-time mother and homemaker when our children were young. I felt a responsibility to pursue a career path that would enable me to earn all the money we needed. Occasionally, my work kept me from attending my children's activities, but my wife was available for that part of parenting. While many today would characterize our choices as old-fashioned, they were our mutually agreed-upon vocations within our family. For other families, those roles may be reversed. Some dual-income families choose to spend more resources on childcare. Those choices are not for me or church leaders to judge. The real point is that work, and educating oneself to earn an adequate income, is in fact a part of our vocations as providers within our families.

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On the spending side of the ledger, parents sometimes make choices that can put self-care or self-indulgence in conflict with the role of provider. Working in private higher education, I have seen wealthy families gladly pay what's needed for their children's education. I also have seen wealthy individuals spend money on expensive vacation homes, boats, and other indulgences while limiting their children's educational choices based on cost, forcing them to borrow money. Similarly, I have known low-income parents who work hard and sacrifice greatly to provide an education for their children, as well as people of lesser means who spend much of their income on vices, leaving less money available for family essentials.

The difference among these scenarios is not money. The difference is the extent to which families—wealthy or poor—follow Christ's commandment to love their neighbor—in this case, their family members—as much as they love themselves. What about those families whose circumstances trap them in poverty? Or what about those less privileged than I? Those concerns need to be met in the context of the other realms of our vocations.

CALLED INTO THE WORKPLACE

Businesses, like working people, earn money while providing goods and services that others want or need. Also, like individuals, businesses have vocations or callings that are typically expressed in the organization's mission statement. As employees, individuals become a part of that corporate vocation. Again, in this setting, money can become a tool for employers and employees to fulfill their vocations or a pathway to place self above others.

In the business setting, however, balancing interests and needs becomes more complex. Individuals in ownership or management positions must care not

only for customers but also for their employees, and in the case of publicly owned businesses, for the shareholders. Balancing those interests in management positions is a never-ending series of trade-offs, but those trade-offs can be guided by Jesus's teachings.

As president of a university, I must offer salary and benefits that are adequate and fair for our faculty and staff. Unbeknownst to them, every year when faced with choices about health insurance, I think about Jesus's teachings in both the parable of the good Samaritan and Matthew 25 when the people asked, "When did we ever see you sick?" (Matt 25:31–46). Employers, like the good Samaritan paying the innkeeper to tend to the beaten man's injuries, care for the sick by paying insurance companies to provide health care for their employees. With that perspective, cutting benefits to increase profit margins is a violation of Christ's commandment.

Simultaneously, I must balance my employees' needs with those of our students. I am frequently faced with requests to spend more money, often for better pay, and this is rarely unjustified. In those situations, I never lose sight of whose money I am managing. My colleagues have heard this line all too frequently: "Ninety-plus cents of every dollar we spend comes from students who are borrowing too much money and working too many part-time jobs to get their education; how is this expenditure going to benefit them?"

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Whose money is it?

Businesses and their leaders as well as their employees should always see themselves as stewards of their customers' money. In the majority of Jesus's parables, he talks of servants working for the master, caring for his vineyard, crops, or money. The point of Jesus's teachings is almost always found in the behavior of the servants and how well they are serving as stewards of what belongs to the master.

By keeping this notion of stewardship—and vocation—in mind, businesses will be more likely to make ethical decisions. Employers have a responsibility to understand how their policies and business practices motivate employee behaviors. The Wells Fargo mortgage scandal of 2016 provides an example. Compensation

practices enticed employees to open fake accounts in customers' names to drive up their personal earnings. It is far better to build incentives that are based on the institution's mission, which could include measures of customer service.

Who determines "worth"?

We humans are seemingly preprogrammed to define fairness through a lens of self-interest. Think of the parable of the workers in the vineyard (Matt 20:1–16). The master hires workers at different times of the day, but then pays them all the same wage at the end of the day. Those who toiled for more hours are livid. Most of us would agree with them. The point of Jesus's parable is not (just) about money, but that part of the story illuminates how we humans have a different sense of value than does the master.

Placing value on goods and services in the modern economy is purely a human endeavor, and because of that, it will be done imperfectly. Why does a man who can throw a small ball 90+ miles per hour with consistent accuracy get paid \$20 million per year, while a teacher who prepares young people for life is barely paid a living wage? We humans making decisions in the marketplace create those differences in value, not God. Nearly every transaction in our economy creates a tension between self-interest and others' interests, which leads us to the various methods of determining monetary value.

Negotiating

Determining a fair price is generally set by the market, though at other times it is done through negotiation. Ideally, those processes are free of fraud, dishonesty, or power imbalances. Setting fair prices is a true test of Christ's commandment to love your neighbor as yourself. Good employers understand they must pay fair wages to hire competent people to provide quality service to their customers. When self-interest drives an employer to abuse the power imbalance with employees and pay substandard wages, we all know what happens. In the short term, those practices contribute to poverty. In the early Industrial Age, labor unions rightfully emerged to bargain collectively for fairer compensation and better working conditions. That is not to say, however, that unions are immune from greed. In fact, the downfall of large labor unions was precipitated by exposed greed and corruption on the part of their leaders.

The point here is simple: greed (loving self over others) is the issue, not money. Therein lies the importance of Jesus's teachings. In the fundraising part of my career, I have met many capitalists—business owners and corporate executives in publicly traded companies—who are guided by Christian beliefs and values. They understand that customers need to receive goods and services commensurate with the prices they pay. They know that business success is driven by talented employees who need not only fair compensation but other forms of affirmation

and support. They know that stockholders and bondholders deserve to be compensated fairly for the money they have invested in the organization. They do not need government regulations to dictate ethical business practices; they already have a solid sense of right and wrong. In many cases, those business leaders have openly referenced their Christian beliefs. As long as greed and self-interest are kept in check and business leaders tend to the interests of the neighbor as part of living out their vocation in the workplace, private enterprise in a free-market economy works well.

It also is true that business leaders, individual employees, stockholders, and owners can let love of self overpower love of the neighbor. The issue is not money; it's the choices made by employers and employees alike. How does all this play out on a grander scale? We experience this in the third realm of our vocations.

CALLED INTO THE PUBLIC SQUARE

Martin Luther's teachings on vocation include our responsibilities as citizens of the communities, countries, and world in which we live. In that realm, we again find ourselves on both sides of many financial transactions. As taxpayers, we are the source of money for government. As voters and citizens, we influence how that money is used in our society; we also benefit directly or indirectly from those government expenditures.

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Think about the kings of the Old Testament. All of them were ruling monarchs, but some were good and some were evil. Prophets of the times illuminated their righteousness or sinfulness, often defined by care for their nations' people or by greed. The fates of nations were determined by the morality of their leaders, not by the system of governing. Psalm 72 provides a picture of what a king is supposed to do and a leadership model for anyone in power today.

So, today, does capitalism in a free society work or are socialist systems more just? As mentioned earlier in this article, capitalism can be good if companies are generally ethical in their operations. Or capitalism can create injustices if those

businesses are too heavily influenced by greed and self-interest. Likewise, social programs can be good if they are ethically conceived and operated. But social programs can be corrupted by greed and self-interest. Government officials are sometimes caught and prosecuted for malfeasance. Individual citizens are caught defrauding both tax laws (revenue-generating activity) and welfare programs (public spending). The difference is within the individual, not within the system itself.

Some of the concepts introduced in the previous section of this article also apply here:

Whose money is it? Some politicians at all levels of government never lose sight of their responsibilities as stewards of taxpayer dollars. Others refer to “their” money; tax cuts are described as costing the governing body a certain amount of money, as if government has the first claim on whatever wealth is in the economy and elected officials have discretion as to how much wage earners may keep.

Who determines what’s fair? Political campaigns spend plenty of time and money talking about who’s paying their “fair share” of taxes and who is not. Placing this kind of value on economic activity is purely a human endeavor and therefore will be imperfect.

Negotiating. In a democracy, *we* are the government. Consequently, in our vocations as citizens, we end up negotiating *with ourselves*. And once again, negotiating is a true test of loving our neighbor as ourselves. Every time we vote for a candidate or advocate for a public-policy position, we need to balance our self-interest with the needs of others. As taxpayers, most people are naturally inclined to spend as little as possible. Even the wealthiest business owners like Jeff Bezos, Mark Zuckerberg, and Bill Gates, despite their support of progressive candidates who support higher-tax policies, recently were found to have taken advantage of every tax law to minimize what they pay to the government.

As recipients of the public good, individuals naturally consume as much as is available to them. Citizens and elected leaders gladly advocate for glitzy projects in their neighborhoods. When it comes to entitlement programs, nearly everyone entitled to a benefit pursues it whether they need it or not.

Like negotiating in a business setting, this part of our vocations in the public square (being taxpayers, recipients of government benefits, and voters electing the officials who will determine these matters) directly challenges the balancing act of loving neighbors as ourselves.

When the Pharisees tried to trap Jesus by asking about taxes (Matt 22:15–22; Mark 12:13–17; Luke 20:20–26), I hear Jesus’s answer to mean that taxes and the Roman government were created by humans and were inferior to God’s kingdom. Yet, they existed and were to be dealt with. Indeed, that is true today. World governments, whatever their form, were created by humans. None is perfect. What determines good or evil outcomes will be the intentions and motivations of those leading and working within those systems, elected leaders and citizens alike. We can pray, as in Psalm 72, that those systems of governing be guided by the will of God.

CALLED INTO THE CHURCH

Much of what has been discussed previously also applies to our vocations as members of the church. Here is where the church can lead by example.

As parishioners we are, like taxpayers, both revenue sources for the church through our offerings and recipients of and participants in the ministry of the church. We negotiate with ourselves to decide how much we will give and how much we will receive.

Churches are businesses. Church councils are business owners and employers. A pastor can be both an employee and a manager for the employer. Working together church leaders and members face the same trade-offs faced in the business world: How will they balance tending to the church's own needs versus fulfilling the church's calling in the world? Church councils also operate somewhat like elected members of government.

Churches are businesses. Church councils are business owners and employers. A pastor can be both an employee and a manager for the employer. Working together, church leaders and members face the same trade-offs faced in the business world: How will they balance tending to the church's own needs versus fulfilling the church's calling in the world?

Church leaders have the ability to handle money within the church in a manner that reflects what God intends for the world. More importantly, however, the church should transcend earthly discussions of money and remind its members regularly that we are called into this world to serve the neighbor and, in our vocations, to love our neighbors as ourselves. Money is a tool to help us do that.

CONCLUSION

Some church leaders are quick to weigh in on political matters from either end of the political spectrum, espousing one system over another. Some preach that wealth (money) is the problem rather than the sinfulness of those handling money. I maintain that money connects us with thousands of other people. Through countless transactions in all our vocations, we—both as buyers and as sellers—have the opportunity to serve our neighbors justly or we can choose to love ourselves more than our neighbor.

The role of the church is to teach us the truths contained in the Bible so that we are guided by the will of God in all our vocations, regardless of how much or how little money we possess, manage, or spend. Preaching the gospel with integrity can influence a business leader to pay fair wages (thus reducing poverty), deliver quality service to customers (fulfilling their corporate vocation), and provide a

fair return to the owners (thereby keeping money at work in the economy). Those biblical truths speak to employees as well. Whether we are employees or owners, we earn money to provide for family, and the Bible has much to teach about our family vocations.

The gospel transcends political stances (which are also imperfect human creations). A person with wealth and a person of lesser means will hear Jesus's teachings differently, but both can be strengthened in their conviction to love their neighbor. Each will be challenged by the Bible to think differently about money in their own situation. But the outcomes will contribute to a better society.

Money is not evil. We humans, however, are captive to sin. We need the church to fulfill what we ask for in our corporate confession: "Forgive us, renew us, and lead us, so that we may delight in your will and walk in your ways to the glory of your holy name"³ . . . every time we handle money. ☩

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³ "Holy Communion, Setting One," *Evangelical Lutheran Worship* (Minneapolis: Augsburg Fortress, 2006), 95.