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# To Whom Much Is Given

Jeffrey S. Guernsey

*Cedarville University*, [jguernsey@cedarville.edu](mailto:jguernsey@cedarville.edu)

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## To Whom Much is Given

by Jeff Guernsey, M.S.

**THROUGHOUT SCRIPTURE**, God encourages us to be prepared, work hard to be worthy of our hire, meet our financial obligations, and conduct our business with integrity. Money is not the problem, nor is it “the root of all evil” as is often misquoted. The verse actually says, “The love of money is the root of all evil” (1 Tim. 6:10). God does not condemn wealth, rather, He is concerned with how we live in relation to our money.

How does the Bible instruct us to think about wealth? A few thoughts and principles on that question:

**We are inclined, incorrectly, to view wealth as a spiritual reward and poverty as spiritual judgment.**

In the Old Testament, God promises the Israelites wealth, possessions, and material

success as a result of their obedience (Deut. 28:1–14). He also warns that their disobedience would result in negative material consequences (Deut. 28:15–44). Our tendency, however, is to invert this relationship, looking at wealth first and then trying to work back to the blessing of God: “I am wealthy; therefore God must be blessing my good choices.” Or the converse: “I am not wealthy; I must be doing something wrong.”

This reasoning does not hold up as Scripture reminds us that the wicked sometimes prosper (Job 12:5–6, 21:7–16). Equally, we find many examples of people doing right, obeying the Lord, who nonetheless suffer — Joseph was thrown into prison, and Job lost everything he had. The Bible names wealthy individuals who served God — Abraham, Jacob, Boaz, Job, Joseph of

Arimathea to name a few — and many more faithful followers who lived with modest means. In his book *God is at Work: Transforming People and Nations Through Business*, Ken Eldred writes, “Health and wealth is not the proof of obedience to God or sufficient faith in Him, and neither is sickness and poverty the proof of disobedience to God or lack of faith in Him.”

**We are stewards of God’s wealth, not owners.**

Moses reminded the Israelites of this truth (Deut. 8:17–18) and warned them against self-reliance. David also declared that riches and honor come from God (1 Chron. 29:12–16). He is the giver of good gifts (Matt. 7:11, James 1:17). We ought to love and worship the Giver rather than the gifts themselves.

God owns it all (Ps. 24:1). Any wealth or possessions we have simply passes through our hands in temporary custody or stewardship. Our role is to be faithful stewards with what is entrusted to us (1 Cor. 4:2). This involves much more than just the money we give but includes all of our resources — those we give and those we choose to retain.

**Material wealth comes with spiritual warnings.**

Possessions are temporary, ethereal, easily vanish, and are subject to decay (Matt. 6:19–20). Riches are deceitful (Matt. 13:22), and wealth flies away (Prov. 23:4–5). What the rich have will not last (James 1:11b, 5:2) and will be left to others (Ps. 39:6, 49:10–11, Eccles. 2:18–21).

How we steward material goods has spiritual consequences. Paul warns that the desire to be rich can lead people away from faith into temptation, leading to destruction and ruin (1 Tim. 6:9–10).

Anyone who lost a job, income, or retirement investment in the recent economic meltdown knows how quickly wealth can fade. Yet God is faithful and can be trusted above uncertain riches (1 Tim. 6:17). We have

every spiritual blessing in the heavenly places (Eph. 1:3).

**We should hold wealth in an open hand and use it to bless others.**

Jesus told a story about a rich man who harvested record crops (Luke 12:16–21). His barns could not hold the surplus. “What should I do?” he mused. He used his wealth to tear down his perfectly adequate barns to build bigger barns. His mantra: “Eat, drink and be merry!”

When we are possessive of our goods, we are closed off to God as we cannot serve two masters (Matt. 6:24). Those who are rich ought to “do good, be rich in good works, be generous and ready to share” (1 Tim. 6:18).

**Material moderation may itself be a gift.**

In Proverbs 30:8–9, Agur requests, “Give me neither poverty nor riches, feed me with the food that is my portion, lest I be full and deny Thee and say ‘Who is the Lord?’ or lest I be in want and steal, and profane the name of my God.” Both riches and poverty have their own issues. Those in want may be tempted to steal (or covet) that which belongs to another; the wealthy may not sense a need for the Lord because of their material goods. The more possessions we have, the more there is to take care of — or the more there is to share with others. ■

Jeff Guernsey currently serves as assistant professor of finance at Cedarville University, after working for more than 20 years in the banking industry. He earned an M.S. from Iowa State University and a B.S. from Purdue University. He has been at Cedarville since 2003.

