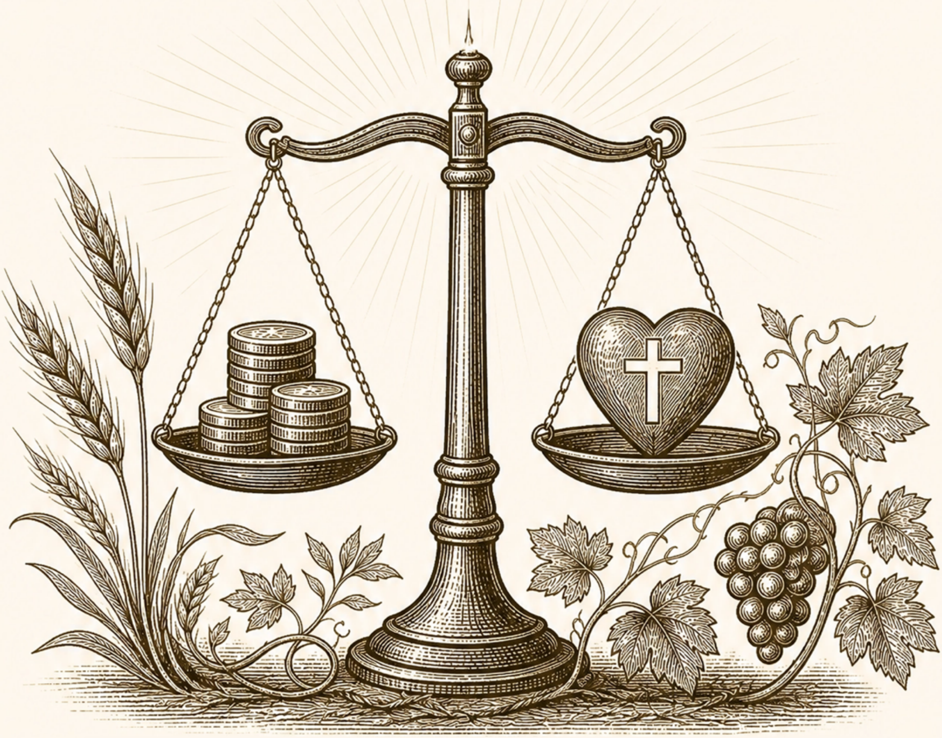
The Biblical Teaching on Money, Riches, and Wealth

A Scriptural and Pastoral Study of the Christian's Relationship to Material Possessions

THEOLOGICAL STUDY • CHRISTIAN FINANCE • STEWARDSHIP



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DEDICATION

To every believer who seeks to honour God
with every material blessing entrusted to their stewardship
— and to the pastors and lay leaders of HELP, Inc.,
whose faithful stewardship is a testimony to the grace of God.

"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy."

— 1 Timothy 6:17

Soli Deo gloria.

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Acknowledgments

The biblical reflections gathered in this volume were first delivered as a series of theological lectures to the fellowship of Holistic Enhancement for Lay-leaders and Pastors (HELP, Inc.) — a community of servants who week after week demonstrate, in their giving and their living, that the Lord alone is the true and lasting treasure. To Pastor Riley Legarde and every member of that faithful gathering: may the grace of God continue to multiply through you.

The author is indebted to the congregation of believers who have prayed, laboured, and given sacrificially over many decades. Their generosity is itself a living exposition of 1 Timothy 6:18–19.

To Estrella, whose wisdom and contentment have been the greatest earthly demonstration of what it means to be "rich toward God": thank you. And to Zarelle Grace and Dr. Ellazar: you are richer gifts than any father deserves.

 The author has sought throughout to let the Word of God do its own decisive work.

Pastor Baltazar A. Niangar
Pastor Emeritus

Preface

Every pastor eventually encounters the same pastoral collision: a man who has built a prosperous business and lost his soul in the building; a widow who gives her last coins and finds herself enveloped in the peace of God; a young professional who asks, with genuine desperation, "How should I think about money as a Christian?" The collision is not incidental. It is one of the defining spiritual collisions of every human life.

Scripture never avoids this collision. From Proverbs to the Sermon on the Mount, from the teaching of the apostle Paul to the hard words of our Lord about the rich young ruler, the Bible speaks candidly, urgently, and pastorally about money, riches, and wealth. It does not treat these as peripheral concerns — matters for financial advisers and economists alone. It treats them as matters of the heart. Where your treasure is, there your heart will be also (Matt. 6:21).

This volume grows out of a series of pastoral lectures delivered to the fellowship of HELP, Inc. Those lectures were not academic exercises. They were—and this book attempts to remain—an urgent pastoral address to men and women who are navigating the real pressures and possibilities of material life in the light of eternity. The author has sought to let 1 Timothy 6:6–19 serve as the structural and theological backbone of the whole: Paul's extended and remarkably practical teaching on contentment, the dangers of wealth, and the calling of the truly rich.

The method throughout is deductive, then inductive: a doctrinal claim is stated, Scripture is allowed to ground it, the tradition of Reformed and evangelical scholarship is briefly consulted, and the application is pressed home to the reader's heart and life. The goal is not academic mastery. The goal is doxological obedience — that the reader would emerge from these pages more free from the tyranny of money, more generous with their neighbour, and more deeply convinced that God Himself is the one inexhaustible treasure.

The author writes as one who has spent a lifetime in pastoral ministry, watching what money does to people — and watching what grace does to people when money is held with open hands. Both things are real. Both are serious. The following pages attempt to be honest about each.

Introduction

> *"But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world."*
> *— 1 Timothy 6:6–7*

The question is ancient. It is pressing. It is inescapable. What does God think about money? What should His people think about money — about the getting of it, the holding of it, the using of it, and the losing of it? Few questions are more practically urgent for the contemporary believer, and few are more consistently mishandled — both by those who make wealth a spiritual ambition and by those who treat poverty as inherently virtuous. Scripture refuses both errors. It calls the people of God to something far more demanding and far more liberating than either position offers.

Before the chapters that follow can properly be read, three terms must be carefully defined — not as academic pedantry, but because clarity about what is being discussed is the first condition of clarity about what should be done.

Money, Riches, and Wealth: A Working Definition

Money is an instrument of exchange — a socially agreed-upon medium by which goods are purchased, services rewarded, and obligations discharged. In itself it is neither virtuous nor vicious; it is a tool. The Scriptures never condemn money as such, but they warn repeatedly and sternly about what the love of it does to the human heart.

Riches refers to the measurable accumulated monetary value that an individual possesses. To be rich is to hold, in liquid or convertible form, a sum that exceeds one's immediate needs. Scripture neither condemns nor unconditionally celebrates this state. "One person pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth" (Prov. 13:7). The moral significance of riches is not in the fact of their possession but in their effect upon the one who holds them.

Wealth is the broadest of the three terms, encompassing the total monetary value of everything one possesses — land, property, investments, goods, and liquid assets together. The Hebrew Bible's concept of wealth is bound up with the idea of divine provision and covenant blessing: "The earth is the LORD's, and everything in it, the world, and all who live in it" (Ps. 24:1). All wealth, on this reading, is ultimately held in trust from God.

The Theological Framework of This Study

The organizing conviction of this book is drawn from the apostle Paul's extended pastoral instruction in 1 Timothy 6:6–19. That passage—remarkable for its sustained, practical engagement with questions of money, ambition, contentment, and generosity—provides both the structure and the logic of what follows.

Three theological truths emerge from that passage and organize the three chapters of this study. First, money, riches, and wealth are — when rightly received — material blessings from God (Chapter 1). The Lord who made both the rich and the poor (Prov. 22:2) is the source of every good gift. Prosperity, rightly received, is a form of grace. Second, these same blessings carry a peculiar and powerful spiritual danger: they can — and often do — turn the heart away from God (Chapter 2). Paul's warnings in this passage are among the most direct in all of Scripture. Third, and most importantly for the obedient believer, money, riches, and wealth can become instruments of a heart that is turned toward God (Chapter 3). The same material reality that enslaves one person liberates another — not through any virtue of its own, but through the transforming grace of godliness.

The concluding principle that runs beneath all three chapters is this: money, riches, and wealth are morally neutral in themselves. They are amoral instruments — they take their moral character entirely from the heart that holds them, the purpose to which they are directed, and the God before whom the holder stands. The fear of the LORD is the beginning of wisdom (Ps. 111:10), and it is precisely that wisdom — the wisdom that knows whose the world truly is, and what the world is for — that transforms the ordinary business of earning, saving, and giving into an act of worship.

The reader is invited to come to these pages not merely with intellectual curiosity but with the openness of genuine self-examination. Are you rich or poor by the world's reckoning? The more important question is: are you rich before God?

CHAPTER ONE

Material Blessings from God

"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy."
— 1 Timothy 6:17

Before any warning can be rightly heard, the gift must first be rightly received. This is Paul's own logic in 1 Timothy 6: the apostle does not arrive at his counsel to the wealthy by first condemning wealth. He arrives at it by first grounding it — in the character of God, who "richly provides us with everything to enjoy." The doctrine of creation precedes the ethics of possessions. The Giver precedes the gift. And any theology of money that does not begin here will, sooner or later, go wrong.

The Scriptures are clear: God made both the rich and the poor (Prov. 22:2). Prosperity, in the biblical framework, is not the consequence of superior virtue, nor is poverty the mark of divine displeasure. Both conditions are within the sovereign ordering of the God who owns all things. "The earth is the LORD's, and everything in it" (Ps. 24:1). On this foundation alone can a genuinely Christian theology of wealth be constructed.

This does not mean that all wealth is of equal moral quality, or that how one acquires wealth is irrelevant. The pages that follow will make clear that money can be acquired through injustice and held with idolatry. But the starting point is grace, not guilt. Material blessing is, in the first instance, a gift — and the proper response to a gift is gratitude, not suspicion.

A. The Kingdom Principle: Seeking First What Is Most Valuable

Jesus' instruction in the Sermon on the Mount establishes the fundamental ordering principle for the Christian's relationship to material goods: "But seek first the kingdom of God and his righteousness, and all these things will be added to you" (Matt. 6:33). The promise is not that those who pursue God will always be materially prosperous — the history of the martyrs refutes that misreading immediately. The promise is that those who order their desires rightly — who pursue what is truly most valuable — will find that their material needs are held securely in the hands of a generous Father.

> *"But seek first the kingdom of God and his righteousness, and all these things will be added to you."*
> *— Matthew 6:33*

The logic is straightforward, though its application is costly. If God's kingdom and God's righteousness are of infinitely greater value than any earthly possession, then the one who has them is rich in the only currency that outlasts death. Calvin observed in his commentary on this passage that the disciples were not called to carelessness about material life, but to a reordering of priorities so fundamental that it amounts to a conversion of the will. To seek first the kingdom is not passivity; it is the most active and demanding reorientation of the self that the gospel requires.

For the believer, this principle means that every financial decision is, at its root, a theological question. Not "How much can I accumulate?" but "Am I seeking first what is most valuable?" Not "Is this prudent?" but "Is this consistent with a life ordered by the kingdom of God?" These are not abstract questions. They are the questions you bring to the table when you make your budget, when you consider your giving, when you evaluate a business opportunity.

B. The Neighbour Principle: Material Blessing Held in Trust for Others

The second dimension of material blessing as gift is its relational and social character. Money given by God is not given merely for personal enjoyment. It is given, in part, as the means by which the neighbour is blessed. The Proverbs are explicit: "Whoever is generous to the poor lends to the LORD, and he will repay him for his deed" (Prov. 19:17). This is one of the most remarkable statements about wealth in the entire Old Testament: generosity toward the poor is described as a loan to the Lord Himself.

The apostle Paul echoes this logic when, in a passage that provides the practical climax of 1 Timothy 6, he instructs the wealthy to "do good, to be rich in good works, to be generous and ready to share" (1 Tim. 6:18). The construction is deliberate. Those who are rich in money are called to become rich in good works. The one kind of richness is given, in part, so that it may be converted into the other. Wealth is not an end; it is a means.

> *"Whoever is generous to the poor lends to the LORD, and he will repay him for his deed."*
> *— Proverbs 19:17*

Berkhof's observation on the Reformed doctrine of vocation is apposite here: the Christian receives material goods not simply as private possessions but as instruments of God's common grace toward his neighbours. Stewardship, on this reading, is not an optional spiritual discipline for the especially generous. It is the normal mode of Christian life in the material world. You hold what you hold not merely for yourself, but for those around you whom God intends to bless through your open hands.

C. The Doxological Principle: Material Blessing as the Adornment of Doctrine

The third dimension of material blessing is perhaps the most theologically sophisticated, and the most personally demanding. In Titus

2:10, Paul instructs those in service to conduct themselves so that in everything they "adorn the doctrine of God our Saviour." The word translated "adorn" (kosmein) is the same word from which we derive "cosmetics" — it speaks of making something beautiful, of presenting it attractively to an observer. The startling implication is this: the way a believer handles money can either beautify or besmirch the doctrine of God in the eyes of those who observe.

This principle elevates the most mundane financial conduct to the level of theological testimony. The business owner who pays a fair wage and refuses to exploit his workers is adorning the doctrine of the just and generous God. The church member who gives generously and lives modestly is adorning the doctrine of a God who provides. The public servant who refuses a bribe is adorning the doctrine of God's holiness. In every case, the material act is simultaneously a theological statement — an embodied confession of who God is.

One may be, as the author's note in the original outline observes, a miser although very rich, or openhanded although not wealthy at all. Material blessing is indeed amoral in itself, until it is directed. Directed toward God's glory, it becomes an instrument of beauty. Directed toward self alone, it becomes an instrument of spiritual ugliness. The transition — from material possession to doxological act — happens in the heart, through faith, under the Spirit's governance.

Reflection Questions — Chapter 1

1. The Bible teaches that God is the source of all material blessing, and that wealth is held in trust rather than owned outright. How does the Reformed doctrine of divine ownership (that "the earth is the LORD's") reshape the way a Christian should think about personal financial decision-making? In what ways does this doctrine challenge the prevailing cultural assumption of absolute property rights?

2. Chapter 1 argues that material blessing carries a neighbour-directed dimension — that generosity is not optional but integral to the purpose of wealth. How does your local church community embody or fall short of this principle? What structures or habits might need to change for your congregation to more fully live as stewards rather than owners?

3. Paul says that the way a believer handles money can "adorn the doctrine of God" or undermine it. Reflect honestly on your own financial conduct in the past year. In what specific area — in your workplace, your household, or your giving — have your financial choices most clearly adorned or obscured the character of God?

CHAPTER TWO

The Peril of Riches: When Money Turns the Heart from God

> *"But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs."*
> *— 1 Timothy 6:9–10*

Paul does not pause after the doxological description of God as the one who richly provides. He turns immediately, urgently, to the peril. The same material reality that, rightly received, is a gift of grace can — wrongly desired — become an instrument of spiritual ruin. This is one of the apostle's most vivid warnings in all of his letters, and its vivid metaphors ("fall into," "a snare," "plunge people into ruin") make clear that the danger is not subtle. It is catastrophic.

It is important to note what Paul does not say. He does not say that money is evil. He does not say that the rich are damned. He says that "the love of money is a root of all kinds of evils" (1 Tim. 6:10). The evil is not in the thing but in the desire — in the disordering of the heart that elevates money to the position that only God rightly occupies. This is the ancient theological category of idolatry, applied to the modern reality of financial life.

Wealth, for many, does not feel like a spiritual danger. It feels like security, like freedom, like the accumulated evidence of a life well lived. This is precisely what makes it so treacherous. The idol of money does not announce itself. It installs itself quietly, by degrees, in the ordering of one's desires — until the day when a man discovers, with great grief, that he has been, in Luther's phrase, "curved inward" upon himself, and that

God has become a minor character in a story that was always supposed to be His.

A. The Peril of Pride: Trusting in Riches Rather Than in God

The first spiritual danger that accompanies riches is pride — the tendency to trust in one's wealth rather than in God. Paul identifies it explicitly: he warns the rich not to be "haughty" (1 Tim. 6:17b). The Greek word (hypsÄlophronein) speaks of a mind set on high things — of a self-estimation elevated by prosperity. The Scriptures are consistent on this point across both Testaments: the accumulation of wealth carries within it a peculiar temptation to self-sufficiency.

Proverbs issues its own warning: "Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven" (Prov. 23:4–5). The point is not merely that wealth is precarious — though it is. The point is that the person who trusts in precarious things has built their life on a foundation that will fail them. The proud rich man is not merely foolish; he is spiritually exposed. He has made his soul dependent on something that cannot hold the weight of a soul.

> *"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy."*
> *— 1 Timothy 6:17*

Sproul, drawing on the Augustinian tradition, observed that the root of all pride is a disordered love — a love that has placed finite goods in the position that only the infinite God can rightly occupy. The antidote, Paul insists, is not the renunciation of wealth but the redirection of trust: "nor to set their hopes on the uncertainty of riches, but on God." Not poverty, but reorientation. Not asceticism, but faith.

B. The Peril of Greed: Loving Money More Than God

If pride is the danger for those who already possess wealth, greed is the danger for those who desire it. Paul's language here is among the strongest in his entire corpus: "the love of money is a root of all kinds of evils" (1 Tim. 6:10). Note the precision of the phrase. Not money itself, but the love of money. Not the possession of wealth, but the disordered desire for it. Greed is, at its theological core, a species of idolatry: it locates in money what only God can provide.

Jesus' own teaching confirms this diagnosis. "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money" (Matt. 6:24; Luke 16:13). The word translated "money" here is the Aramaic mammon — a term that, by Jesus' day, had acquired the connotation of wealth as a rival lord. The greedy person has, in effect, transferred their allegiance. They are serving mammon. The worship continues; only the object has changed.

> *"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."*
> *— Matthew 6:24*

The contemporary application is not difficult to identify, though it may be painful to acknowledge. It is possible to attend church, profess orthodox theology, maintain the external forms of Christian devotion, and still be, in the ordering of one's daily desires, a worshipper of money. The diagnostic question is not "Do you give?" but "What do you think about? What do you fear? What would devastate you to lose?" The answers to those questions tell the truth about the object of your actual worship.

C. The Peril of Corruption: Compromising Integrity for Gain

The third peril that accompanies the disordering desire for wealth is the corruption of character and conduct. Paul identifies this in 1 Timothy 6:6, 8: those who imagine that "godliness is a means of gain" have fundamentally confused the order of things. They are using the appearance of spiritual virtue as a mechanism for material acquisition. This is perhaps the most insidious form that the peril of wealth takes, because it employs religious language in the service of irreligious desire.

The writer of Ecclesiastes makes the same observation from a different angle: "He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity" (Eccl. 5:10). The corrupt pursuit of gain is not merely immoral; it is futile. The desire it seeks to satisfy is bottomless. No amount of dishonestly acquired wealth fills the void that only God can fill. The person who compromises their integrity for money discovers, in the end, that they have purchased precisely nothing.

Kuyper's principle of sphere sovereignty is relevant here: every sphere of life — commerce, government, family, church — is to be ordered by its own God-given laws, not by the imperatives of another sphere. When the desire for money invades the sphere of justice or honesty or faithful service, the result is not merely personal failure; it is a violation of the creational order. Corruption in public service, dishonesty in business, the manipulation of religious authority for personal gain — these are not merely failures of individual character. They are disorders of the created order, a defacement of the image of God in the human community.

Reflection Questions — Chapter 2

2. Paul writes that "the love of money is a root of all kinds of evils." This chapter has identified three specific perils: pride, greed, and corruption. Which of these three do you believe is most prevalent in your cultural and social context? How has the Church been complicit in any of these, and what does faithful prophetic witness on this issue look like?

2. Jesus says that a person cannot serve both God and money. The chapter suggests that the diagnostic test is not external giving but internal desire: what you think about, fear, and would be devastated to lose. In honest reflection, what does your daily thought life reveal about the object of your actual trust and worship?

3. The peril of corruption arises when the desire for gain invades other spheres of life — public service, business, even religious ministry. Have you ever faced a situation in which you were tempted to compromise your integrity for financial gain? What would it have cost you, spiritually and relationally, if you had? What biblical principle anchored your response?

CHAPTER THREE

The Promise of Riches: When Money Turns the Heart toward God

> *"They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."*
> *— 1 Timothy 6:18–19*

Having identified the peril, Paul now articulates the promise. The same material blessing that can turn the heart away from God can — when held with open hands and directed by the Spirit of God — become the very instrument by which the heart is turned toward God, and by which the kingdom of God is advanced in the world. This is not a secondary or incidental theme in 1 Timothy 6. It is the pastoral climax of the whole passage.

The apostle's counsel to the rich is not to impoverish themselves. It is to enrich themselves in the right direction: "to be rich in good works, to be generous and ready to share" (1 Tim. 6:18). The one who does this is "storing up treasure for themselves as a good foundation for the future" (v. 19) — an echo of Jesus' own teaching in Matthew 6:19–21. Material wealth, directed by the grace of God, becomes heavenly capital. The currency of this age, invested in the things of the age to come, yields the only return that cannot be confiscated, devalued, or lost.

This chapter explores what it looks like, in concrete terms, for money to turn the heart toward God: in the cultivation of humble dependence, in the practice of faithful stewardship, and in the maintenance of integrity in every sphere of material life.

A. Humble Hearts: Dependence as the Foundation of True Wealth

The first mark of a heart that has been turned toward God by material blessing is humility — not the false humility of self-deprecation, but the genuine humility of creature-before-Creator. Paul's instruction is direct: the rich are to set their hopes "not on the uncertainty of riches, but on God, who richly provides us with everything to enjoy" (1 Tim. 6:17d). The movement is from trust in the gift to trust in the Giver. It is the movement of all true religion.

Warfield's insight into the nature of faith is apposite: faith is not the suspension of reason but the proper exercise of reason — a reason that perceives the true character of reality and acts accordingly. The humble rich person is not irrational; they are more rational than their proud counterpart. They have correctly perceived that their wealth is precarious, that their lives are brief, and that the God who gave can also take away. This perception — far from producing anxiety — produces the peace that passes understanding, because it grounds the self not in the volatile commodity of money but in the immovable character of God.

> *"Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you.""*
> — *Hebrews 13:5*

The widow of Mark 12 and Luke 21 is the icon of this humility. She gave "all she had to live on" (Luke 21:4) — not because she was wealthy enough to spare it, but because she trusted the One to whom she gave it more than she trusted the coins themselves. Her poverty was, in the judgment of the Lord who watched, a greater wealth than the large sums of the rich. She had discovered what the world cannot understand: that the person who has nothing but God has everything.

B. Faithful Stewardship: Good Handlers of God's Material Blessings

The second mark of a heart turned toward God by material blessing is the practice of faithful stewardship. Peter's instruction in 1 Peter 4:10 establishes the governing principle: "As each has received a gift, use it to serve one another, as good stewards of God's varied grace." The word "steward" (oikonomos) is an economic term — it describes the manager of a household or estate who holds authority over resources that belong, ultimately, to another. This is the biblical image of the Christian's relationship to material goods: not ownership, but accountable management.

Paul's counsel to the wealthy in 1 Timothy 6:18 fleshes out what good stewardship looks like in practice: doing good, being rich in good works, being generous, and being ready to share. These are active, costly, concrete commitments. They are not vague spiritual dispositions; they are specific financial decisions. The good steward asks not "How much of my money should I give?" but "How much of God's money do I need to keep for my household, so that the rest can be given?" The shift in framing changes everything.

> *"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."*
> *— 1 Corinthians 4:2*

The New Testament is remarkably specific about the forms that good stewardship takes: contributing to the needs of the saints and showing hospitality (Rom. 12:13), sharing with anyone in need (Eph. 4:28), doing good to everyone and especially to the household of faith (Gal. 6:10), and giving generously and cheerfully, for "God loves a cheerful giver" (2 Cor. 9:7). This is not the giving of obligation; it is the giving of those who have understood that they themselves are the recipients of infinite grace. The generous giver gives out of overflow —

not because they have so much, but because they have been given so much.

C. Honest Lives: Integrity in the Public and Private Use of Money

The third mark of a heart turned toward God by material blessing is the integrity of one's financial conduct in every sphere of life. Paul's instruction in 1 Timothy 6:1–2 addresses those in positions of service and responsibility: their conduct is to be such that "the name of God and the teaching may not be reviled." The connection between personal financial integrity and the reputation of the gospel is explicit and direct. Dishonesty in financial life is not merely a personal failing; it is a blow struck against the credibility of the message one professes.

This is as true in the twenty-first century as it was in the first. The Christian business owner who cheats her clients, the church treasurer who skims from the offering, the public official who accepts bribes, the church member who evades taxes — each of them is, by their financial conduct, reviling the name and the teaching. Conversely, the Christian whose financial life is marked by scrupulous honesty, transparent generosity, and humble accountability is, in the most practical possible terms, adorning the doctrine of God.

Dooyeweerd's analysis of the economic aspect of created reality provides a helpful framework here: the economic sphere, like every sphere, is governed by its own creational norm — frugality, or the careful stewardship of scarce resources for the flourishing of the whole. Integrity is not merely a private virtue but a structural requirement of a well-ordered economic life. When Christians bring their whole financial conduct under the Lordship of Christ — in business, in public service, in household management — they are not merely being virtuous. They are being what they were made to be: stewards of the creation, imaging the generosity and justice of the Creator.

Reflection Questions — Chapter 3

1. This chapter describes faithful stewardship as asking not "How much of my money should I give?" but "How much of God's money do I need to keep?" How does this reframing challenge your current approach to personal budgeting, saving, and giving? What would have to change in your financial life if you adopted this posture consistently?

2. The New Testament is specific about the communal forms of stewardship: hospitality, contributing to the needs of the saints, doing good to the household of faith. In what concrete ways is your church community practicing these forms of shared stewardship? Where are the gaps, and what practical steps could your community take to close them?

3. Paul writes that integrity in financial conduct either adorns or reviles the doctrine of God. Think of one specific area of your financial life — in your workplace, household, or public conduct — where greater transparency, honesty, or generosity would more clearly adorn the gospel. What is one concrete step you will take this week?

Conclusion

"And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work."
— 2 Corinthians 9:8

This study has moved through three defining truths about money, riches, and wealth as they appear in the light of Scripture and in the framework of the Reformed evangelical tradition.

The first truth is the most fundamental: all material blessing is, in origin, a gift of God. The earth is the LORD's. Wealth does not arise from the sovereignty of the individual over nature; it arises from the generosity of a God who "richly provides us with everything to enjoy." This is not a secondary or peripheral theological insight. It is the foundation without which no honest theology of money can stand.

The second truth is the most sobering: that same gift carries within it a peculiar spiritual danger. The love of money is a root of all kinds of evils. Pride, greed, and corruption are not exotic spiritual maladies; they are the common, predictable consequences of holding material blessing without the transforming grace of godliness. The Scriptures do not minimize this danger. Neither should the reader.

The third truth is the most liberating: the grace of God is sufficient to transform the Christian's relationship to money from a source of spiritual peril into an instrument of spiritual formation. The generous giver, the humble steward, the person of financial integrity in public life — each of them is demonstrating, in the most practical terms, that the gospel of Jesus Christ is not merely a doctrine to be believed but a life to be lived. "They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life" (1 Tim. 6:18–19).

The organizing principle beneath all three chapters — the principle that the outline states as an amoral instrument made moral by the heart that wields it — finds its deepest grounding in the doctrine of creation and the doctrine of the heart. God made a good world. That world includes material goods. The goodness or evil of those goods, in any individual life, is entirely a function of the heart from which their use flows — a heart that is either curved inward upon itself or opened outward, by grace, toward God and neighbour.

The pastoral charge with which Paul closes his instruction to Timothy is therefore also the pastoral charge with which this volume closes: "But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness" (1 Tim. 6:11). Flee the love of money. Pursue what is truly life. Be content. Be generous. Be honest. Be humble.

These are not merely financial instructions. They are descriptions of a life — the life of a people who know whose the world is, and what the world is for, and who are therefore free, at last, to hold it with open hands.

Soli Deo gloria.

Personal Questions and Challenges

On Material Blessing and the Ownership of God

1. If God is the true owner of all things and you are a steward, what specific material possession or financial asset do you most struggle to hold loosely? What would it look like to consciously "transfer the title" of that possession to God in prayer and in practice?

2. Proverbs teaches that generosity to the poor is a loan to the LORD. Identify one specific opportunity in your community — a neighbour in need, a local ministry, a person you know to be struggling — where you could make that "loan" in the coming month. Write it down and commit to act on it.

3. The doxological principle says that the way you handle money either adorns or besmirches the doctrine of God before those who watch. Who in your life is watching your financial conduct — a family member, a colleague, a younger believer? What testimony is your financial life giving them about the character of God?

On the Perils of Wealth

1. Of the three perils identified in Chapter 2 — pride, greed, and corruption — which do you believe poses the greatest threat to your own spiritual life at this season? What specific biblical discipline (prayer, giving, accountability, Scripture memorization) would most directly address this peril?

2. Jesus says that you cannot serve both God and mammon. In an honest examination of your schedule and your anxiety, what does the distribution of your worry reveal about where your trust actually lies? What would it mean, practically, to transfer that trust from the uncertainty of riches to the certainty of God?

3. The corruption of character for financial gain is always a gradual process — small compromises that accumulate over time. Identify one specific area of your financial life (work conduct, tax reporting, business practices, charitable claiming) where the temptation to small dishonesty is most present. What accountability structure would most help you maintain integrity there?

On Faithful Stewardship and Financial Integrity

1. This study has defined faithful stewardship as asking not "How much should I give?" but "How much do I need to keep?" In practical terms, what percentage of your income are you currently directing to God's purposes — the poor, the Church, the neighbour in need? Is this amount the fruit of cheerful grace, or the minimum of reluctant duty?

2. Paul describes the final goal of generous stewardship as "taking hold of that which is truly life" (1 Tim. 6:19). Reflect on a moment in your life when you gave generously — at personal cost — and experienced something of that true life as a result. What did that experience teach you about the relationship between generosity and joy?

3. Write a brief personal stewardship statement of no more than three sentences: a declaration of how you intend to hold your material possessions before God. Share it with one trusted person in your church community, and ask them to hold you accountable to it over the coming year.

Scripture Index

About the Author

Dr. Baltazar A. Niangar is a Pastor Emeritus and theologian who holds the degrees of Bachelor of Theology (Th.B.), Bachelor of Arts, Major in English (A.B.), Doctor of Christian Ministry (D.Min.), and Doctor of Divinity (D.D.). Born on March 29, 1954, in Iloilo City, Iloilo, Philippines, he has devoted his life and ministry to the proclamation of the Gospel of Jesus Christ, the theological formation of God's people, and the equipping of pastoral leaders for faithful ministry.

Dr. Niangar's pastoral ministry spans more than four decades. He served congregations in the Municipality of Jordan, Province of Guimaras (1967–1986), in Brgy. Bata, Bacolod City, Negros Occidental (1987–1994), and returned to the Town of Jordan, Guimaras (1994–2006). Since 2013, he has served as Pastor Emeritus, continuing his ministry as a lecturer on Theology and Pastoral Studies.

For many years, Dr. Niangar served in partnership with Holistic Enhancement for Lay-leaders and Pastors (HELP, Inc.), a ministry organization committed to equipping the whole people of God for faithful service in church and society. He has engaged diverse congregations across multiple cultural and ecclesiastical contexts, bringing the riches of the Reformed and evangelical theological tradition to bear on the practical challenges of pastoral ministry.

His theological formation reflects deep engagement with the thought of Augustine, Aquinas, Calvin, Kuyper, Warfield, Barth, Sproul, Schaeffer, and Zacharias. He approaches theology as a discipline oriented ultimately toward doxology — the praise of the Triune God who is the Alpha and Omega of all that is.

This essay on theodicy — the righteousness and justice of God in the face of evil — grows out of decades of pastoral reflection on one of the most persistent and personally urgent questions that human beings bring to the Christian faith. It is offered not as the final word on the subject but as a resource for all who seek to think carefully and biblically about the mystery of divine providence in a world that is, at once, fallen and redeemed.

ACADEMIC CREDENTIALS

— Bachelor of Theology (Th.B.) — Doane Baptist Seminary (1982)

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— Doctor of Christian Ministry (D.Min.) — Free University, Talisay City, Negros Occidental (2010)

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Dr. Niangar resides in the Philippines with his wife, Estrella C. Villacampa-Niangar, a retired public school teacher. They are the parents of Dr. Ellazar V. Niangar, former Research Scientist at General Motors (USA), and Zarelle Grace Niangar, Data Analyst at Infor, Toronto, Ontario, Canada.

Other theological works by the author:

Spiritual Unity and Personal Diversity in Christ

Why God Did Decree and Allow Evil to Exist

What the Christian Church Should Be

The Reformed Theological Paradigm

The Holy Loving Triune Lord God

Soli Deo gloria.