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Fall November 21, 2014

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# Stewardship in Free Markets and the Sanctification Process

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## Abstract

This article reviews the biblical doctrines of sanctification and stewardship, and assesses the implications for economic institutional arrangements. Sanctification is one part of the process of salvation, yet it is the one aspect (in addition to initial repentance) that requires human partnership with what God is doing to redeem a people. Sanctification is seen to be the changing of our heart's inclinations as we increasingly apply the truth of God in our daily, moment-by-moment actions. Thus our freedom to choose has eternal consequences as we become increasingly conformed to the image of Christ. While sanctification occurs in many facets of life, stewardship of resources that God has delegated to us is a responsibility that covers most of our daily lives. How we individually steward God's material resources is an area of growth in the Christian walk. Biblical stewards are not to simply provide an accounting of the use of God's resources, but rather they are expected to grow and optimize those resources. Free market institutions provide a favorable testing environment for sanctification of God's people in the dimension of material possessions. Restrictions on freedom in markets thus limit the growth that an individual can achieve in this facet of sanctification.

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*JEL Codes:* P110, P190, Z120

*Keywords:* Sanctification, Stewardship, Biblical support for free markets

# Stewardship in Free Markets and the Sanctification Process

## Introduction

Many Christian economists, such as Beisner and Grudem, embrace free markets because of biblical support of private property rights in the 8<sup>th</sup> and 10<sup>th</sup> commandments.<sup>1</sup> In *Rerum Novarum*, Pope Leo XIII offered a strong defense of the institution of private property, asserting, “private ownership must be held sacred and inviolable.”<sup>2</sup> Yet other Christians do not find these arguments compelling, at least in the sense of restricting government intervention in how individuals may use their privately owned capital. Ron Sider, for example, considers property rights relative, not absolute, and argues, “A basic market framework plus the right kind of private and governmental activity to empower the poor is the best alternative known today.”<sup>3</sup> Blomberg is more cautious, yet suggests that parts of the “Mosaic Law advanced the theme that property rights might not be considered absolute.”<sup>4</sup> In practice, there is seemingly no limit to the abridgement of private property rights; at a minimum those suggesting that private property rights restrictions are consistent with biblical values have not identified where any such limit is.

Yet there is something much more fundamentally important in markets than the arguable limitations on private property. The hallmark of free markets is social cooperation; markets are a social space that incentivizes voluntary cooperation as individuals freely act according to their self-interest, while leading to welfare-improving social results. The alternative to voluntary cooperation guided by market incentives is coerced cooperation driven by political processes. Rather than focus on the negative aspect of coerced cooperation, this paper will examine the positive benefits of voluntary cooperation as individuals freely choose to act according to their fleshly desires or according to biblical values.

From a biblical perspective, private property rights are more appropriately thought of as individual stewardship responsibilities. Freedom in the exercise of our individual stewardship responsibilities is not simply valued instrumentally because free markets lead to a higher output level, but rather freedom is valued intrinsically because of freedom's role in God's economy.

Michael Novak perhaps says it best, commenting on Dante's *Divine Comedy*,

“Dante had absorbed into his bloodstream the fact that every story in the Bible, Jewish and Christian, gathers its suspense from the free choices that confront every human being. How humans use their liberty decides their destiny; how we use our freedom is the essential human drama. Liberty is the axial point of the universe, the point of its creation. That is the premise of *The Divine Comedy* and the ground of human dignity.”<sup>5</sup>

Freedom is an essential feature of the human drama, because it is essential to God's sovereign plan. Freedom in the exercise of stewardship responsibilities is a part of how God sanctifies His people, or how God transforms fallen men and women into the image of His son. The argument of this paper will proceed as follows, 1) demonstrate the necessity of choice in the sanctification process, 2) identify stewardship as a critical aspect of our lives in need of sanctification, and 3) show that a biblical model of stewardship requires freedom in action with respect to delegated responsibilities. The main economic implication of this paper is that government restrictions on the exercise of property rights come at a cost: an individual's sanctification in the exercise of stewardship responsibilities is stunted in what it would otherwise be in a free market.

### **For this is the will of God, your sanctification**

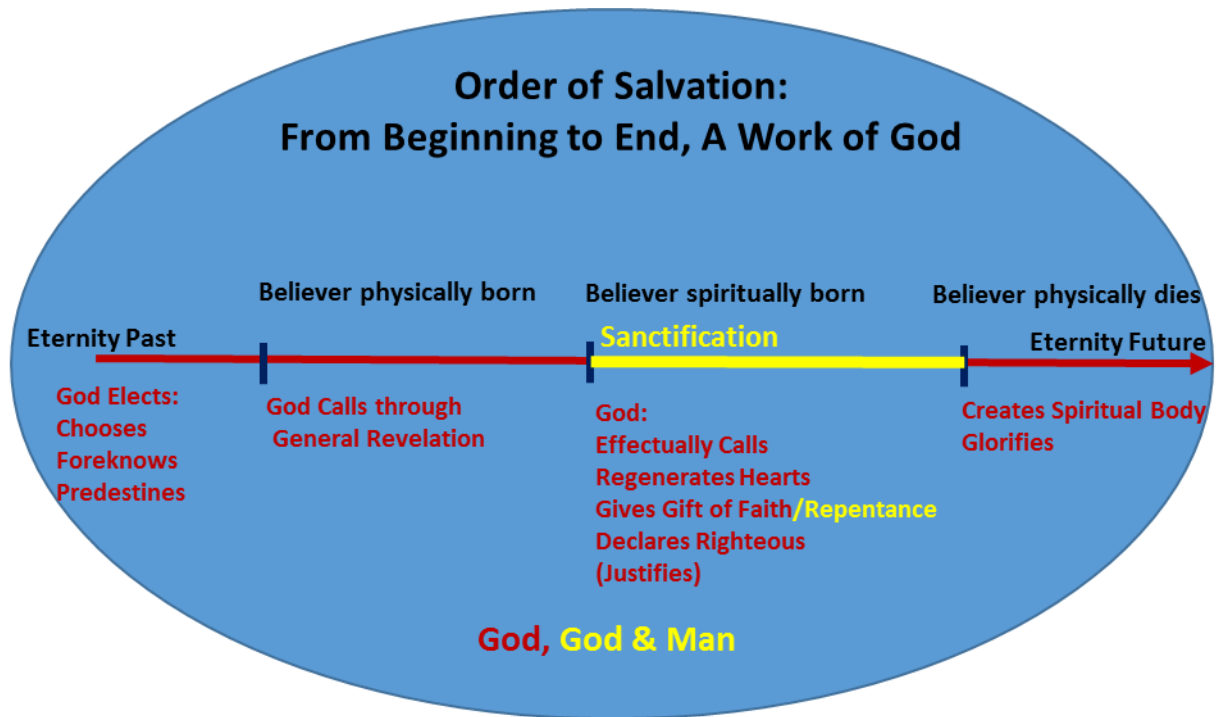
Q. 1. What is the chief end of man?

A. Man's chief end is to glorify God, and to enjoy him forever.

The Westminster Shorter Catechism uses its first question and answer to argue that our primary purpose in life is to bring glory to God. Arguably, there is no better way for mankind to glorify God than to correctly image Him; to renew the *Imago Dei* that was marred by the fall (Col 3:10-11).<sup>6</sup> In Christian theology, this renewal of our creation in the image of God is one

aspect of our sanctification, or progressively becoming conformed to God's son.<sup>7</sup> Sanctification is a term not routinely used outside theological circles, so we should begin by reviewing this concept, and how it is described in the Bible.

A foundational Christian truth is that due to Adam's sin, humanity is fallen and in need of reconciliation with a holy God. Since Adam represented humanity corporately, his sin resulted in mankind now having a sin nature (Romans 5:12), and therefore we also are separated from God. In common church language, fallen men and women need to be "saved." This idea of salvation, however, has many necessary constituent parts, such that the Bible talks of us as having been saved (Eph 2:8-9, Titus 3:5), as being saved (1 Peter 1:9, 1 Cor 15:1-2), and we will be saved (Romans 5:10, Mark 13:13). In considering this past, present and future aspects of our salvation, we know that God has described certain salvation aspects in scripture. In eternity past, for example, we were chosen by God (Eph 1:4), we were predestined to become conformed to the image of His son (Romans 8:29). In the salvation experience itself, we know that we were effectually called (Romans 8:28) and our hearts were regenerated (Titus 3:5) leading to repentance as the gift of God's grace through faith was made manifest, and this leads God to declare us justified, or righteous, on the basis of Christ's substitutionary atonement (Romans 3:21-28). We will go through a process of transformation (sanctification) whereby we go from "glory to glory," (2 Cor 3:18) leading to our ultimate glorification (Romans 8:30), when our entire being will be transformed (1 John 3:2, Phil 3:21).<sup>8</sup> Figure 1 below provides a summary of the salvation process.



**Figure 1**

So why is one aspect of salvation, that of our sanctification, so critical to this paper? First, as diagramed in Figure 1, while God is the exclusive agent of action in our predestining, our calling, our regeneration, etc., our sanctification is a *cooperative* effort with God, in the sense that God is the motive force and causal agent, yet He necessarily accomplishes His purposes through our actions. God is the source of our sanctification, He supplies the power for our sanctification, but we must do it. As Romans 8:13 says, “if by the Spirit you are putting to death the deeds of the body, you will live.” We are the ones who must put to death the deeds of our flesh, but we may only accomplish this through the power of God’s Holy Spirit. So our actions are key parts of the sanctification process, which will be fundamental to our argument below. Secondly, the sanctification process begins at our conversion and continues to our death; it is never perfectly completed in this life. While it is impossible for one person to be more “chosen” or “justified” than another, it is possible (indeed almost certain) that we will not all be equally sanctified prior

to death and our ultimate glorification. Yet it is a person's duty to become more sanctified, to "work out your salvation with fear and trembling," (Phil 2:12). In essence, the sanctification process is *the* life of a Christian. The Bible commonly refers to this process as our "walk," and continually admonishes us to "walk," or to live our lives, in a way that is worthy of our calling (Eph 4:1, Gal 5:16). Thus, sanctification occurs in the everyday aspects of life; how we live, how we treat one another, and how we behave in our business activities. As we will see, how we steward resources that God has entrusted to us is a critical part of our sanctification.

Given this, we need to dig more deeply into this concept of sanctification. The Hebrew term for sanctification, (transliteration *qadash*), carries with it three meanings biblically. The first meaning is to consecrate or set something apart for holy use, such as when God decreed that items used in His service in the Tabernacle would be sanctified, or set apart for the particular purposes of serving God. Many of the ordinary items in the tabernacle would be set apart in this way for God's exclusive use (Exodus 13:2, 40:9). As Spurgeon argues, this setting apart is by God, and mandates that all of the Christian life is set apart for God's purposes—the Christian is no more a common man than the altar was a common place!<sup>9</sup> All of our daily activities, including business or market activities, should be "set apart" for God's purposes. The second meaning is to treat something as holy, such as when God says He will be sanctified, or treated as holy, as in Ezekiel 36:23, where God says, "And I will vindicate (sanctify) the holiness of my great name, which has been profaned among the nations." The third meaning--which is key for this paper--is to actually purify or make holy<sup>10</sup>, such as in Exodus 19:10, where Moses is commanded to "Go to the people and consecrate them today and tomorrow."<sup>11</sup>

This third meaning of sanctification as growing in holiness (or being renewed in the image of Christ) is expanded in the New Testament. Abraham Kuyper uses the text of 1 Cor 1:30 ("But

by His doing you are in Christ Jesus, who became to us wisdom from God, and righteousness and sanctification, and redemption”) to argue for this transformational sense of the word sanctification:

“It reads distinctly that Christ is our righteousness and sanctification. This translation is perfectly correct. The Greek does not read, "dikaiōsis," which is justification, but "dikaiośunē," which never refers to the act of making righteous, but to the condition of being righteous, therefore righteousness. So it does not read, "hágios" or "hagiosūnē," which might refer to holiness, but it reads distinctly, "hagiosmós," which points to the act of making holy.”<sup>12</sup>

Kuyper can thus conclude that Christ has not become holiness to the Corinthians, but rather holy-making.<sup>13</sup> This process idea of sanctification is two-fold; in theological terms one’s flesh (worldly desires) must be mortified (killed) while one’s spirit must be vivified (brought to life), and each of these aspects of sanctification must progress as we live our Christian walk. As John Owen says, while it is the power of the Holy Spirit who gives us a new heart and is the great cause of sanctification, yet it is we who must mortify our fleshly desires daily.<sup>14</sup> Indeed, the opposite of our daily mortification and vivification is our hardening (Hebrews 3:12-15); just as we progressively become more conformed to the image of Christ, so we may become progressively more calloused to the call of the Holy Spirit in our heart. Romans 1:18-32 provides a vivid picture of how hardened hearts that reject and suppress the truth of God become increasingly wicked.<sup>15</sup>

The process of sanctification is continual and consists of many distinct elements that mutually interact with one another. At root, sanctification is the inclination of one’s heart toward holiness as the Holy Spirit applies the power of the gospel through the word of God.<sup>16</sup> Yet the cooperative efforts of man must include the spiritual disciplines of studying God’s word and communing with God through prayer, meditation and worship. The inward change in heart inclinations is reinforced—just as a muscle is broken down in exercise to create new growth—in



our moment-by-moment choices to apply the truth of who we are in Christ in our Christian walk. And it is not simply the action itself that leads to transformation. As Hauerwas rightly says, “sanctification is not accomplished simply by doing certain prescribed acts; how we act is equally important, for it is in the “how” that our character is formed as well as the act itself.”<sup>17</sup> Each of these daily challenges provides testing to further encourage and grow us as we are renewed by the power of the Holy Spirit. So while our choices are not the motive force of our transformation, they are yet an essential part of God’s plan (as we will demonstrate in the exegesis of Romans 6:15-23 below).

While sanctification is inherently something that occurs within an individual, since it is the individual’s heart that must be renewed, yet there is a strong sense that sanctification is social as well. To begin with, the process of sanctification often occurs in our relationships with others. For us to be merciful, for example, necessarily requires an object of our mercy. In Colossians 3:5-9, the Apostle Paul lists a number of the type of deeds we are to mortify as part of our sanctification: sexual immorality, impurity, passion, evil desire, covetousness, anger, wrath, malice, slander, and obscene talk. Each of these traits in us impacts those around us in a negative fashion, to varying degrees. Conversely, Paul calls for some traits to be vivified, as we (v10) “put on the new self, which is being renewed in knowledge after the image of its creator.” Paul exhorts us to put on the traits of compassionate hearts, kindness, humility, meekness, patience, and forgiveness (v12). These traits are precisely those that are essential for successful social relationships, so that we may obey the second greatest commandment to love one another. And as the author of Hebrews (10:24-25) argues, because of what Christ has done for us, we not only look inwardly, but we are adjured to “stir up one another to love and good works ... encouraging one another.” Christian sanctification is thus not solely individual.<sup>18</sup>

## Virtue Ethics and Sanctification

The idea of heart change through action, *en route* to becoming who we are intended to be, is captured in virtue ethics. As Kotva relates in *The Christian Case for Virtue Ethics*,

“In virtue ethics, we acquire the virtues in or through our actions and choices, by habituation and training...the acquisition is often a gradual process in which both our and others’ choices and actions overflow and return to us. Choosing and acting justly or generously now makes it more likely that we will choose and act justly in the future.”<sup>19</sup>

With virtue ethics, “being” precedes “doing”, but “doing” shapes “being.”<sup>20</sup> There is thus an iterative process that allows virtue to be developed and grown through action. Kotva argues that virtue ethics is consistent with Christianity, recognizing that the virtues a Christian pursues through his actions are the fruit of the Holy Spirit, who provides the enabling force to act in accordance with God’s will. As Kotva continues:

Human freedom unfolds only in response to God’s Spirit....there is a growing tendency in theology to view freedom as a capacity for choosing and intending who one is going to become. In other words, theology increasingly sees the exercise of freedom as involving self-formation. In the midst of our many choices and actions, we help shape ourselves and others.<sup>21</sup>

While virtue ethics pursues virtues not simply instrumentally but also intrinsically as an end to themselves<sup>22</sup>, Christians value virtues ultimately to obey the two great commandments to love God and others. Paul writes in Romans 14:19 that Christians are called to “pursue the things which make for peace and the building up of one another;” we pursue virtues to serve others and bring glory to God. These virtues should be meditated on, as Paul says in his letter to the Philippians (4:8), “Finally, brethren, whatever is true, whatever is honorable, whatever is right, whatever is pure, whatever is lovely, whatever is of good repute, if there is any excellence and if anything worthy of praise, dwell on these things.” Norton argues that all actions have moral value; everything we do has “some effect –no matter how small—on the person we are in the process of becoming.”<sup>23</sup> Thus every choice--from what entertainment we consume, to what style

of clothes we wear--is an expression of our inner morality, to a degree. Further, virtue ethics is concerned with the social implications of individual choice, since "relationships and corporate activity are also central to the human good."<sup>24</sup>

### **Habits, the Process of "Becoming," and Implications for Sanctification**

Not only does this "process of becoming" shape our morality, but it is also an essential part of the broader human choice problem. James Buchanan critiqued neoclassical economics due to its failure to identify this "process of becoming" as a part of economic man's choice set. Buchanan's point was that an essential part of being human is imagining not only future consumption possibilities, but also who we individually want to become, and acting to make that vision a reality.<sup>25</sup> As an example, he argued that much of our spending on education is not a simple human capital investment, but rather an investment in shaping the people we want to become.<sup>26</sup> This "becoming" includes "manners, etiquette, codes of conduct, standards of decorum, and, most important, morals."<sup>27</sup> Buchanan attributes this line of thinking to his own teacher, Frank Knight, who "spent much of his time discussing...man's tendency to want to want better things, to become a better man."<sup>28</sup> As Buchanan says,

"individuals do not maximize anything that remains stable for more than the logical moment for analysis....Heraclitus noted that man does not step into the same river twice, first, because the stream has passed, and, second, because man too has moved forward in time. Choice is, and must be irrevocable, and *a person is constructed by the choices he has made sequentially through time..*"<sup>29</sup> (emphasis added)

The choices we make necessarily require freedom, thus Buchanan concludes,

*"Man wants liberty to become the man he wants to become...Let us remove once and for all the instrumental defense of liberty, the only one that can possibly be derived directly from orthodox economic analysis. Man does not want liberty in order to maximize his utility, or that of the society of which is a part. He wants liberty to become the man he wants to become."*<sup>30</sup> (emphasis in original)

How do our choices shape who we become? Buchanan, anticipating modern cognitive science but also following his own teacher Frank Knight, notes Knight's view that "Insofar as man is wise or good, his character is acquired chiefly by posing as better than he is, until a part of his pretense becomes a habit."<sup>31</sup> Research in neurobiology has identified how repeated activities become habits, and how the brain reacts to cues which stimulate these habits.<sup>32</sup> Several conclusions of this science are of interest. First, a routine becomes a habit when the brain begins to anticipate the reward from the routine upon visualization of the cue—this leads the brain to "crave" the activity in anticipation of the reward.<sup>33</sup> Second, once formed, habits seem to always be ready to "pop up" in response to cues, thus we are never really free of acting out our bad habits even if we have "put to death the deeds of the flesh."<sup>34</sup> Third, reprogramming can nevertheless break a habit, but it takes deliberate effort. The habit cycle consists of a cue, leading to a routine, resulting in a reward. To break a bad habit, one needs to substitute a different routine when a cue initiates an activity, while keeping the reward.<sup>35</sup> While breaking a habit by reprogramming the routine can work, under stress many people revert to the original bad habit.<sup>36</sup> Those that are successfully able to withstand stress factors to maintain the reprogrammed routine often report belief in a higher power (such as those going through Alcoholics Anonymous).<sup>37</sup> Fourth, once an activity pattern becomes a habit, the brain requires significantly less activity to accomplish a task. A habit makes a very efficient way to accomplish a task mentally, freeing the brain for other activities.

What are the implications of this research for sanctification? First, we can see that there is a physiological basis in our spiritual struggle to become holy: if we have a sin pattern, this pattern has been habituated, and the pattern is now within our brain's basal ganglia, ready to pop up to the cues we see. So we understand that our battle against our flesh will not be complete in this

life. Second, we see that scriptural admonition to put to death the deeds of our flesh is possible, but we must replace the routine that is associated with a cue/reward pair. Further since the pleasures of sin are real, we must consider the exceeding riches of Christ and his blessings—we need to reprogram not only the routine, but also the reward in our minds. Third, we need faith in a “higher power,” we need the power of the Holy Spirit to empower us to put to death the deeds of the flesh—especially in a stress situation; our own strength will be insufficient. But more importantly, we know that while sanctification goes beyond simply a process of eliminating bad habits and inculcating good habits—it is not less. Therefore we are continually dependent on the power of the Holy Spirit to effect this transformation. As Hauerwas argues, “What distinguishes Christian sanctification from the ways men’s lives are generally shaped and formed is not the process of formation itself but the basis and consequent shape of that formation;”<sup>38</sup> the basis for the Christian is the power of the Holy Spirit in us. Finally developing good habits can free our minds to engage in sanctifying activities in other dimensions of our lives. Practicing good habits in one area can lead to further ability to mortify our flesh in another area.

### **The Necessity of Choice in Our Sanctification Process**

While Owen and Kuyper are surely right that it is the Holy Spirit who sanctifies, they both argued that there would be no sanctification without our daily choice of being obedient to the call of God in every aspect of our lives.<sup>39</sup> Thus scripture constantly admonishes us to put to death the old man (our old fallen nature in Adam) and to put on our new self (our new nature in Christ, Eph 4:22-24). In this section we will examine Romans 6:15-23 for its support of the necessity of choice in the sanctification process.

## Romans 6:15-23 (NASB)

<sup>15</sup> What then? Shall we sin because we are not under law but under grace? May it never be! <sup>16</sup> Do you not know that when you present yourselves to someone *as* slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of obedience resulting in righteousness? <sup>17</sup> But thanks be to God that though you were slaves of sin, you became obedient from the heart to that form of teaching to which you were committed, <sup>18</sup> and having been freed from sin, you became slaves of righteousness. <sup>19</sup> I am speaking in human terms because of the weakness of your flesh. For just as you presented your members as slaves to impurity and to lawlessness, resulting in *further* lawlessness, so now present your members as slaves to righteousness, resulting in sanctification.

<sup>20</sup> For when you were slaves of sin, you were free in regard to righteousness. <sup>21</sup> Therefore what benefit were you then deriving from the things of which you are now ashamed? For the outcome of those things is death. <sup>22</sup> But now having been freed from sin and enslaved to God, you derive your benefit, resulting in sanctification, and the outcome, eternal life. <sup>23</sup> For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.

Romans is considered by many to be the most systematic treatment of soteriology, or the doctrine of salvation. In Romans, the Apostle Paul lays out his case of the truth of the gospel and its essential message of justification by faith alone (Romans 3:28). But this argument leads to questions of the role of works and our freedom in Christ. If faith saves us, why not live in sin and allow God to receive even greater glory by forgiving even more of our sins? Does grace lead to licentiousness and obviate the need for obedience to God? It is this question that Paul is addressing to his interlocutors in Chapter 6 of Romans.<sup>40</sup> Embedded in Paul's answer to this question is a powerful argument for the necessity of humans *choosing* wisely in our day-to-day decisions. Numerous commentators on Romans (such as Schreiner<sup>41</sup>, Moo<sup>42</sup> and Murray<sup>43</sup>) agree that this passage uses the human analogy of slavery to identify what freedom in Christ truly means: the ability to *choose* obedience to God from the heart. Paul's ultimate argument is that pursuit of freedom apart from God is a mirage: you will be a slave to the one you obey; either of sin leading to death or obedience resulting in sanctification (v16). So there is no such thing as

submission to God or freedom--you are enslaved by whom you obey. In the discussion below, we will expand this discussion with exegesis of the scripture, with particular emphasis on the aspects of human decision-making or choice.

<sup>15</sup> What then? Shall we sin because we are not under law but under grace? May it never be!

The rhetorical question of v15 is a parallel of v1, “What then, shall we continue in sin so that grace may abound?;” both ask whether God’s grace should lead us to sin.<sup>44</sup> This rhetorical question is necessary due to a misunderstanding of God’s grace. God’s grace brings not libertine freedom for licentiousness, but rather “the power to keep the moral norms of the law.”<sup>45</sup> Paul’s “may it never be,” or as in other translations, “God forbid,” is a firm repudiation of the former false understanding of grace. In v16, Paul gives us the reason why we should not sin.

<sup>16</sup> Do you not know that when you present yourselves to someone as slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of obedience resulting in righteousness?

As stated in v16, people are slaves of what they obey. Of special interest to us is that they are slaves in what they choose to obey, what they present (Hebrew transliteration, *paristēmi*,) their members to do. Other translations render this to offer (NIV) or to yield (KJV), with the idea combining choice (or decision) with action. Moo notes that the present tense of the Greek implies a durative, or ongoing, connotation; this is indicative of a lifestyle of presenting oneself as either a slave to sin or to obedience.<sup>46</sup> This passage allows only two options; there is no neutrality possible, one will either choose to serve his flesh by being a slave to sin, or one will choose obedience to God.<sup>47</sup> But this text “affirms that believers must choose whom to serve.”<sup>48</sup>

<sup>17</sup> But thanks be to God that though you were slaves of sin, you became obedient from the heart to that form of teaching to which you were committed,

Verse 17 offers insight into the age-old mystery of the role of God's sovereign purposes and man's responsibility. Paul first thanks God for being the agent of taking believers from the kingdom of darkness to the kingdom of light; they were slaves of sin but have now become slaves of righteousness. The passive rendering (*became* obedient) leaves no room for human credit—this deliverance is completely of God, who alone should be praised.<sup>49</sup> Yet Paul's Roman audience became obedient "from the heart;" from the depths of their being they are now obedient. As Murray says, "The pattern prescribed in the gospel in no way interferes with the true liberty and spontaneity of the believer—he obeys "from the heart."<sup>50</sup> The second half of v17 presents difficulties for translators<sup>51</sup>, yet certainly indicates that the Roman reader's obedience was based on teaching of the word of God. The Romans were not merely hearers of the word, but doers also. Schreiner adds an intriguing translation of "form" in v17: "The phrase τύπος...is employed because ...(it) suggests that the teaching "molds," "shapes," and "transforms" those who are delivered over to it."<sup>52</sup> This is suggestive that sanctification is the product of both the application of the word of God in our hearts (John 17:17), as well as our actions of obedience (v19, 22).

<sup>18</sup>and having been freed from sin, you became slaves of righteousness.

In v18, Paul outlines the concept of Christian freedom. One side of the coin of Christian freedom is freedom from sin, while the other side of the coin is necessarily a slave of righteousness. Moo's argument is worth quoting at length:

"...Paul's concept of freedom is not that of autonomous self-direction but of deliverance from those enslaving powers that would prevent the human being from becoming what God intended. It is only by doing God's will and thus knowing his truth that we can be "free indeed" (John 8:31-36). This is why, without paradox, Christian freedom is at the same time a kind of "slavery." Being bound to God and his will enables the person to become "free"—to be what God wants that person to be."



To paraphrase Lincoln, freedom is thus the right to do as we ought, and this transforms us into the people God intends for us to be. On the opposite side of the coin, Schreiner adds to this Pauline conception of slavery,

“Unbelievers are totally subservient to sin as a power that exerts authority over their lives, but the slavery envisioned is not coercion. People do not submit to sin against their will. Rather, they “freely” and spontaneously choose to sin. In other words, unbelievers are slaves to sin in that they always desire to carry out the dictates of their master....sinning is what they want to do.”<sup>53</sup>

This conception goes against our human understanding of slavery and the slave’s attitude toward that institution; being enslaved to sin has unbelievers doing what they willingly desire to do.<sup>54</sup>

<sup>19</sup> I am speaking in human terms because of the weakness of your flesh. For just as you presented your members as slaves to impurity and to lawlessness, resulting in *further* lawlessness, so now present your members as slaves to righteousness, resulting in sanctification.

Because of what God has done for us (in v17-18), we therefore have an obligation to behave according to our new nature. Paul’s use of “in human terms” is generally interpreted as using the concept of slavery as an imperfect analogy to what freedom in Christ means: that we must understand our freedom as requiring complete obedience to a new sovereign.<sup>55</sup> Paul contrasts the audience’s prior “freedom” where they really were slaves to sin with what they are admonished to embrace in light of their new freedom in Christ—the pursuit of righteousness. Paul argues that their prior behavior led to further degeneration, but their embracing the obedience of faith will result in the positive benefit of their sanctification.<sup>56</sup> Sanctification in this use could mean either a process of sanctification or a state of holiness; Moo and Schreiner both support the process view with Murray and Peterson dissenting.<sup>57</sup> Given Paul’s contrast of their former way of life of repeatedly presenting their members to sin, and his admonishment to now (continually) present their members as instruments of righteousness, the process view of sanctification seems to be in view.<sup>58</sup>

<sup>20</sup> For when you were slaves of sin, you were free in regard to righteousness. <sup>21</sup> Therefore what benefit were you then deriving from the things of which you are now ashamed? For the outcome of those things is death. <sup>22</sup> But now having been freed from sin and enslaved to God, you derive your benefit, resulting in sanctification, and the outcome, eternal life. <sup>23</sup> For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.

Paul uses this concluding section to deny any possibility “that slavery to sin might be preferable to slavery to righteousness.”<sup>59</sup> Rather than asking them to believe him, Paul in effect says consider it yourself--what good did your previous way of life lead to? And how does that compare to the alternative of obedience leading to eternal life? The answer should be obvious to them: the outcome of those things is death. In v22 Paul contrasts with the benefits of choosing wisely: the result is our sanctification and its certain outcome, eternal life. V23 summarizes the nature of our choice, either choosing to be a slave to sin, which merits only death, or choosing wisely, which leads to an entirely unmerited, gratuitous gift of eternal life from God.<sup>60</sup> Thus v23 reiterates Paul’s understanding of both God’s sovereignty and man’s agency.

What can we conclude from this review of sanctification? First, sanctification is essential—there is no salvation for someone that is not sanctified. Second, sanctification is seen to be a result of a cooperative process between man and God. While God is the motive force and guarantor of its completion, man’s choices and subsequent actions are essential. Third, sanctification is a never-ending process in this life; it culminates only at death when we are glorified. We are called to daily put to death our evil deeds and fan to flame our good works in response to God’s grace. This sanctification process increasingly conforms us to the image of God’s son, which brings God glory. Fourth, the process of sanctification is in part a function of the moment-by-moment choices we make; our actions reinforce what the Holy Spirit is doing in our hearts. Fifth, individual sanctification necessarily has social implications, and scripture calls for us to encourage corporate sanctification in our actions. Finally, we need to be freed from sin

to choose correctly; God's regeneration of our heart provides the power for us to choose the correct course of action. Thus we conclude that our moment-by-moment choices have eternal significance, and our freedom in choosing necessarily requires the ability to choose the actions which we are called to put to death, as well as choosing those things we are called to bring to life.

### **Dimensionality of Sanctification**

Since sanctification includes becoming conformed to the complete image of Christ, and since God's character and nature is multi-faceted, so too must our sanctification work on these facets. As God is merciful, we therefore need to cultivate mercy. And as God is generous, we too must cultivate generosity by our cheerful giving (2 Cor 9:7). Our giving must be voluntary to sanctify us in the area of generosity. Individually, our need for sanctification in a given area may be greater or lesser than other members of the church. For some, anger may be their dominant issue to "put to death," whereas others may be especially prone to lust or greed. Likewise, some may find it more difficult to love others, even though they may have tremendous self-control. As Kotva argues, "Likeness to Christ involves a whole set of characteristics or qualities that make something what it is."<sup>61</sup> Perhaps one of the most difficult areas of our lives to submit to God's authority is how we steward the time, treasure and talents that God has given us. As many ministers would agree, the last thing about a man to be sanctified is his checkbook! Moreover, our sanctification process is to conform us to the image of Christ—the *whole* image of Christ. If we systematically eliminate the freedom to choose a Godly path in any area of our lives, we will not fully restore the *Imago Dei* lost in the fall. For example, to develop the faith to "cast our bread upon the waters", and trust that "in many days it will return" (Ecc 11:1) in the face of an uncertain future, we need to have control and authority over assets (bread) that we steward.<sup>62</sup> In the section that follows, we will briefly review the biblical concept of stewardship.

## Stewardship

### What is Stewardship?

In the broadest sense, our entire Christian life is a walk of stewardship, as we exercise our identity as *Imago Dei*, which implies that we are God's representatives on earth.<sup>63</sup> As Ellis says, "To speak of humans as God's representative rulers is to speak of their stewardship."<sup>64</sup> Given this, it is only natural to understand the bulk of our sanctification as coming through the exercise of stewardship responsibilities. A broad understanding of stewardship as encompassing our time, treasure and talents captures the idea that everything God has given us is to be devoted to His service. 1 Peter 4:10 perhaps captures this expanded concept best, "As each one has received a special gift, employ it in serving one another as good *stewards* of the manifold grace of God." The Greek word for steward, *oikonomos* (from which we get our modern term economics), is defined as the manager of a household or of household affairs, a position of trust.<sup>65</sup> Every person is given one or more gifts as a trust from God that should be used in service to others. The master's will is that we should serve others according to the gifts that we have been given, and he gives us freedom to be obedient or to rebel, but we will be held accountable, as the Parable of the Talents (reviewed below) will demonstrate.

Wilson defines stewardship as "the faithful and efficient management of property or resources belonging to another in order to achieve the owner's objectives."<sup>66</sup> Further, "the core identity of biblical stewards was that of a slave,"<sup>67</sup> or a servant, such that faithful service is the defining feature:

To hold something of value in trust calls for placing service ahead of control, to no longer expect leaders to be in charge and out in front. There is pride in leadership, it evokes images of direction. There is humility in stewardship, it evokes images of service. Service is central to the idea of stewardship.<sup>68</sup>

Effective, godly stewardship requires us to use assets not for our own selfish purposes, but to further the goals of our master. It is not enough to know the master's will; the steward must act on it.<sup>69</sup> Thus stewardship requires both the mortification of our fleshly desires, as well as the vivification of service to others. In the Apostle Paul's list of the deeds of the flesh in Galatians (5:19-21), many relate to our stewardship of resources, including idolatry, immorality, envying, and drunkenness. On the other hand, as we grow in Christ, our stewardship of resources will reflect the fruit of the spirit (e.g. love, kindness, faithfulness, etc.). So it should not be surprising that 16 of the 38 major parables of Jesus are concerned to some degree with stewardship.<sup>70</sup> Stewardship begins, therefore, with an understanding that the resources under our control belong to another, and our stewardship of these resources is characterized by two things. First, although the master owns the resources given to us, He has given us *freedom* to execute assigned responsibilities. Indeed, it is this broad empowerment that characterizes the relationship of the steward to the master. Second, the freedom to exercise delegated authorities is based on understanding of and acting according to the master's will.

### **Why Stewardship?**

Stewardship is necessary both as a key part of the sanctification process as well as a goal of our sanctification. When we understand our sanctification as progressively restoring God's image, based on the moment-by-moment choices we make, we understand that how we steward our gifts from God is a part of that process. Yet stewardship is also a goal of sanctification: we were created to be God's stewards in the Garden of Eden before the fall. The dominion (or cultural) mandate of Genesis 1:26-28 features very strong language to describe how we exercise our stewardship of creation. The Hebrew term *radah* means to rule, dominate or tread down; further similar strong language of dominion is repeated in Psalm 8:6—the dominion mandate is

not simply a pre-fall command. Thus stewardship is both a means and an end for humans made *Imago Dei*. We exercise stewardship over creation not simply because God is concerned about the care of His creation—and He certainly is—but rather because God has special concern for the crown of His creation, man, since we bring Him glory when we correctly image Him. As Gersch says in his review of the biblical terms for steward, “the name and well-being of this higher authority is closely associated with and determined by the work of the delegated officer.”<sup>71</sup>

While stewardship is part of our sanctification process post-fall, the assignment of that task pre-fall suggests that stewardship is a gift from God to deepen our relationship with him as we “image” him in our actions. The Hebrew word for image (*tselem*) is best thought of as representative; God was inviting us to rule creation with him. Indeed, it is this promise of future rule with Christ that is the basis of many of the parables Jesus preached (e.g., Luke 19:11-27). Further, all of mankind is given this stewardship of creation, not just a select few.<sup>72</sup> Braatgard captures these ideas particularly well:

"God in his goodness thinks so highly of the human being that he will trust him to administer that which belongs to God....What is remarkable about the biblical idea is the fact that the steward has a unique authority. He is a fully authorized representative, free to deal independently on behalf of his master, at the same time he is completely dependent upon his master."<sup>73</sup>

Further, demonstration of faithful stewardship of earthly resources is the necessary condition for obtaining future spiritual resources. As Jesus said in the Parable of the Unrighteous Servant (Luke 16:11-12), “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?” Earthly stewardship is thus a testing ground; not only are

we conformed to the image of Christ as we are sanctified, but we are prepared to serve in the eternity to come.

### **Requirements for Faithful Stewardship**

Stewardship has two key attributes: delegated responsibility and authority to act. The Bible clearly outlines responsibilities to use every gift that we have been given for God's glory (1 Peter 4:10), and it also identifies every asset as belonging to God himself (Psalm 24:1). Further, we have been delegated responsibility to care for all of God's creation (Gen 1:26-28), and we have His authority to act. The steward thus has the freedom and responsibility to act according to the master's will. While the central idea of a biblical steward is that of a slave or a servant--in the sense of having no independent goals for the use of assets under control--the steward is nevertheless given complete autonomy for the actual use of the assets, but he will be held accountable. The Parable of the Talents (Matthew 25:14-30) is perhaps the best illustration of this:

<sup>14</sup> “For *it is* just like a man *about* to go on a journey, who called his own slaves and entrusted his possessions to them. <sup>15</sup> To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.

<sup>16</sup> Immediately the one who had received the five talents went and traded with them, and gained five more talents. <sup>17</sup> In the same manner the one who *had received* the two *talents* gained two more. <sup>18</sup> But he who received the one *talent* went away, and dug *a hole* in the ground and hid his master's money. <sup>19</sup> “Now after a long time the master of those slaves came and settled accounts with them. <sup>20</sup> The one who had received the five talents came up and brought five more talents, saying, ‘Master, you entrusted five talents to me. See, I have gained five more talents.’ <sup>21</sup> His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.’ <sup>22</sup> “Also the one who *had received* the two talents came up and said, ‘Master, you entrusted two talents to me. See, I have gained two more talents.’ <sup>23</sup> His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.’ <sup>24</sup> “And the one also who had received the one talent came up and said, ‘Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. <sup>25</sup> And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.’ <sup>26</sup> “But his master answered and said to him, ‘You wicked, lazy

slave, you knew that I reap where I did not sow and gather where I scattered no *seed*.<sup>27</sup> Then you ought to have put my money in the bank, and on my arrival I would have received my *money* back with interest.<sup>28</sup> Therefore take away the talent from him, and give it to the one who has the ten talents.’<sup>29</sup> “For to everyone who has, *more* shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away.<sup>30</sup> Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

In v14-15, the master entrusts resources to his servants before going away, and he gives the resources differentially, according to the servant’s abilities. In v16-17, the first two servants exercised effective stewardship by growing the master’s assets in their commercial activities; they had authority and freedom to exercise their stewardship responsibilities. Faithful stewardship does not simply preserve assets, but rather it will optimize the use of an asset to increase the return to the master.<sup>74</sup> In verse 20 and 22, each of the servants reported back their faithfulness; implicit in their remarks is that they knew the master’s will and endeavored to satisfy it. While one was faithful with five talents, and the other only two talents, the master rewarded each equally (v21, 23), “This shows that the characteristic of fidelity is rewarded, not merely numerical success.”<sup>75</sup> The first two faithful servants’ performance is contrasted with a third servant, who had the least ability and was only given one talent to manage (v15). This servant reported back that he knew his master to be a hard man, and he was afraid—he therefore hid the talent in the ground. In this case, the servant has received the master’s assets, and he understood the master’s will (as well as his responsibilities). But he was unfaithful to the master, as demonstrated by his lack of fruitfulness. The master’s response to this faithless service is to call this servant wicked and lazy (v26); even with minimum effort he could have at least earned interest. As Turner says, in God’s economy, “inaction is not prudence but sloth.”<sup>76</sup> Failure to exercise faithful stewardship results in condemnation; the wicked servant is stripped of control



over assets (which are given to the faithful servants, v28) and is eternally punished (v30) by the master.

This parable reinforces many of the key concepts previously discussed. There is a master who delegates resource control over to servants. The servants are expected to faithfully serve the master, and not their own interests (or their own sloth), even though the long duration of the master's absence (v19) might tempt them to consider the resources as effectively their own. The servant is free to exercise stewardship responsibilities pursuant to the master's will. Should the servant not faithfully steward the resources assigned, it is the master who will judge and reassign assets to one more faithful. As Brattgard relates, "Freedom in slavery...characterizes the biblical idea of the steward...this in turn introduces a dynamic element into the stewardship concept, which enables the master to make even further use of his steward than he could otherwise."<sup>77</sup> This "dynamic element" is effectively our growth in sanctification in our stewardship responsibilities. As we are sanctified, we are increasingly faithful to God in how we steward the gifts He has given us, and grow increasingly useful to the master. Brattgard calls this freedom in stewardship "spiritual spontaneity," whereby we have the ability to move according to the Holy Spirit's leading.<sup>78</sup> In this parable, the spiritual spontaneity of service by the first two servants led to increased responsibilities.

Successful stewardship is thus faithful stewardship; "the greatest abuse a steward can commit is to treat the resources in his charge as though they existed for his personal consumption or service."<sup>79</sup> What faithfulness looks like in the exercise of stewardship responsibilities will change as someone is sanctified. Wilson identifies four stages of stewardship: 1) accounting, 2) sustainability, 3) growth, and 4) optimization.<sup>80</sup> As Christians mature, they increasingly steward not merely to account for what they have, but to grow the master's assets according to His

purposes; indeed ultimately they will learn to optimize the assets under their control. Successful stewardship of material resources should lead to growth in the master's assets, as exemplified by the Proverbs 31 woman's entrepreneurial efforts.<sup>81</sup> In contrast, unfaithful stewardship results in no multiplication of the master's assets and subsequent condemnation and punishment of the failed steward (e.g., the condemnation of Shebna in Isaiah 22). The reward for faithful stewardship is increased responsibilities from the master; as Wilson relates, a major theme of Jesus' parables on stewardship is the hope of advancement.<sup>82</sup>

While stewardship assignments are inherently individual, they are nonetheless inseparably social in their effects. The master, for example, gave each servant in the Parable of the Talents an individual assignment. Yet the servant was required to grow the asset by engaging in trade with others. Further, the servant executes his stewardship assignments recognizing that others similarly have different responsibilities. As Brattgard says,

"An essential characteristic of stewardship is the strong emphasis laid upon this, that each individual has his own particular mission or task. That not all should do everything must mean that each individual should do his part. ....(but this) presupposes also that man is aware of being within a relationship in which others also do their part. The Bible expresses it in the symbolization of the body and the members."<sup>83</sup>

Brattgard further outlines the centrality of individual stewardship within God's overarching plan for creation:

"To be an oikonomios in the biblical sense implies that one is a part of God's oikos, his congregation. In this kind of community, however, one cannot exist without becoming personally involved. An oikonomis becomes a living stone in God's oikos. The attitude which results is described in the Bible with the word edification (oikodome), which in turn implies solidarity with the others who are the stones in the wall, each in his own place. No other biblical figure emphasizes the responsibility of the congregation as clearly and as powerfully as the oikos concept context. Through these texts one can see, in a special way, God's entire plan of salvation for the world--his oikonomia."<sup>84</sup>

Thus, what on the surface may appear as highly individual is rather part of a broader part of God's purpose; indeed, if Brattgard is correct, a part of God's overarching redemptive plan.

## **Conclusion and Implications**

While a sovereign God ultimately receives all praise and glory for each and every person saved, every person saved must cooperate with Holy Spirit in the process of sanctification, whereby we become more and more like Jesus Christ. Our sanctification, the changing of our hearts' inclinations away from our fleshly desires and towards godly desires, occurs in the moment-by-moment choices we make, beginning from our initial conversion and continuing until our death, when we will ultimately be glorified. One of the broadest ways our sanctification occurs is through the exercise of our stewardship responsibilities. God gives every person gifts, and these gifts are to be exercised according to God's will. Under the biblical stewardship model, every person is delegated resources from God, who owns everything. Thus we are caretakers, stewards of God's resources to use them for His glory. While this concept of stewardship is necessarily broad, to include everything we have, it most certainly includes the material resources we have—what we would call our private property. As argued in this paper, our individual stewardship is part of our sanctification. As we exercise faithful stewardship, we become more like Christ, and we become increasingly useful to the master, resulting in further stewardship opportunities.

So what are the economic implications of this theological analysis? First, the institution of private property is a key ingredient in the exercise of our stewardship responsibilities. While God "owns it all," he delegates authority over his assets to individuals. How we use these assets, whether to honor God or to serve our flesh, is a central part of God's "oikonomia." Freedom of action with respect to our stewardship responsibilities is a prerequisite of not only our sanctification, but for our ability to grow into more effective servants for God. With respect to both our sanctification and our stewardship, freedom necessarily must include the freedom to be

either faithful or faithless. While our master may be gone for “a long time,” He nevertheless will return and everyone will give an account (Romans 14:12). The fact that the master has not yet demanded an account of a poor steward does not mean that a sovereign God is not going to in His perfect time. The Parable of the Talents leaves little room for the state to intervene in the servant’s execution of stewardship responsibilities: if God has unrestricted authority over assets, His steward must as well. Since the master gives stewardship assignments, only the master can remove them.

A second implication that necessarily follows is that free market institutional arrangements align most closely with God’s plan to sanctify His people through the moment-by-moment choices in the exercise of their stewardship responsibilities. Limitations on individuals’ freedom to engage in mutually beneficial trades in markets (beyond the state’s legitimate responsibility to regulate behaviors that violate other’s legal rights) thus interfere with God’s broader economy. Markets are a social space for cooperative activity—a place to voluntarily serve one another. Successful service is rewarded with increasing responsibility, as capital flows from those that are faithless stewards to those that are more faithful (as judged by consumers). Yet this should not be taken to mean that markets necessarily lead to good stewardship, but rather markets provide a beneficial system for testing the individual’s ability to wisely steward the resources delegated. Constraints on the exercise of private property rights are often advocated to lead to a “better” social outcome (at least in the eyes of those advocating restrictions). Our analysis suggests, however, that mankind’s freedoms are ultimately for a broader purpose than simply to improve the world. God is less interested in ensuring this world is a better place than He is in creating a people for Himself in a renewed heaven and earth. Constraints on our ability to exercise true moral agency in the exercise of our stewardship responsibilities limit our ability to become

conformed to the image of Christ. An implication that necessarily follows is that government restrictions on stewardship opportunities reduce the possibility of growth and increased effectiveness of the steward for the master.

Does this mean that God can't sanctify His people without free markets? Or as one colleague has asked me, can't God sanctify the people in North Korea? In the words of the Apostle Paul, "may it never be!" First, sanctification is necessarily different in this world for different individuals—one person may only be able to be sanctified by one good work, simply saying "Lord, remember me when you enter your kingdom." So what while those living in a totalitarian socialist economy might not be sanctified as much as those in a free market economy, we can be confident that ultimately God will sanctify them as much as He has planned (1 Thess 5:23-24). Second, we must remember the dimensionality of sanctification; just because someone isn't sanctified as much in the area of stewardship doesn't mean that they might not be sanctified much more in the dimension of trusting God in the midst of suffering.<sup>85</sup> Third, we must remember the sovereignty and providence of God: if He intends to sanctify someone in the area of stewardship of material resources, He certainly can orchestrate where a person lives, and under what kind of economic system. Does the fact that God can yet accomplish his purposes without free markets suggest that we can be indifferent to which economic institutional arrangements we live under? This also requires a resounding "may it never be." The analysis in this paper leads to only one conclusion: we should have a "preferential option" for freedom in the exercise of our stewardship responsibilities, to enable us to become more completely conformed to the image of Christ.

## References:

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- <sup>1</sup> E. Calvin Beisner, *Prosperity and Poverty: The Compassionate Use of Resources in a World of Scarcity*, (Westchester, IL: Crossway Books, 1988), 154, and Wayne Grudem and Barry Asmus, *The Poverty of Nations: A sustainable Solution*, (Wheaton, IL: Crossway, 2013), 142.
- <sup>2</sup> Pope Leo XIII, *Rerum Novarum: On Capital and Labor*, 1891, 15.
- <sup>3</sup> Note that this quote was from his 2005 edition; earlier editions were much more supportive of socialism. See, Ronald J. Sider, *Rich Christians in an Age of Hunger*, (Nashville, TN: Thomas Nelson, 2005), 90.
- <sup>4</sup> Craig L. Blomberg, *Neither Poverty nor Riches: A biblical theology of possessions*, (Downer's Grove, IL: Intervarsity Press, 1999, 41.
- <sup>5</sup> Michael Novak, "Human Dignity, Personal Liberty: Themes from Abraham Kuyper and Leo XIII," *Journal of Markets and Morality*, Vol 5:1, 65.
- <sup>6</sup> See Hendrikus Berkhof, *Christian Faith*, (Grand Rapids: Eerdmans, 1986), 429-432.
- <sup>7</sup> Calvin referred to this progressive renewal as the result of a lifelong process of repentance and regeneration—essentially sanctification. As Calvin says, "If we are partakers in his resurrection, we are raised up by means of it to newness of life, which conforms us to the righteousness of God. In one word, then, by repentance I understand regeneration, the only aim of which is to form in us anew the image of God, which was sullied, and all but effaced by the transgression of Adam." See John Calvin, *Institutes of the Christian Religion*, (Peabody MA: Hendrickson Publishers, 2008), 390-391.
- <sup>8</sup> Our glorification is so certain, due to its being guaranteed by God (Romans 4:16), that the Apostle Paul speaks of it as being past tense, although it is ultimately a future reality when our bodies are transformed (1 Cor 15:50-55)
- <sup>9</sup> C. H. Spurgeon, Perfection in Faith, (1859, Sermon 232), <http://www.spurgeon.org/sermons/0232.htm>
- <sup>10</sup> C.H. Spurgeon, Threefold Sanctification, (1862, Sermon 434), <http://www.spurgeongems.org/vols7-9/chs434.pdf>
- <sup>11</sup> Some Christian scholars emphasize the first meaning as encapsulating all three meanings presented here, such as Peterson, David (1995), *Possessed by God: A New Testament Theology of Sanctification and Holiness* (Eerdmans: Grand Rapids). However, this view is a minority position that does not seem compelling from the scriptures, as this paper will demonstrate.
- <sup>12</sup> Abraham Kuyper, *Concise Works of the Holy Spirit*, (USA:AMG Publishers, 2009), 474.
- <sup>13</sup> Ibid, 475.
- <sup>14</sup> John Owen, *Overcoming Sin and Temptation*, (Wheaton IL:Crossway Books, 2006), 50.
- <sup>15</sup> Thanks to my colleague Jeff Guernsey for making this point to me.
- <sup>16</sup> Spurgeon, Sermon 434 1862, and Kuyper, 476.
- <sup>17</sup> Stanley Hauerwas, *Character and the Christian Life: A Study in Theological Ethics*, (San Antonio: Trinity University Press, 1985), 196.
- <sup>18</sup> Wayne Grudem, *Systematic Theology: An Introduction to Biblical Doctrine*, (Grand Rapids: Zondervan, 1994), 756.
- <sup>19</sup> Joseph J. Kotva Jr., *The Christian Case for Virtue Ethics*, (Washington D.C.: Georgetown University Press), 28.
- <sup>20</sup> Ibid, 30.
- <sup>21</sup> Ibid, 91.
- <sup>22</sup> Ibid, 20.
- <sup>23</sup> David L. Norton, "Moral Minimalism and the Development of Moral Character," *Midwest Studies in Philosophy*, Vol XIII (1988), 185.
- <sup>24</sup> Kotva, 21.
- <sup>25</sup> James M. Buchanan, *What Should Economists Do*, (Indianapolis: Liberty Press, 1979), 94.
- <sup>26</sup> Ibid, 96.
- <sup>27</sup> Ibid, 104.
- <sup>28</sup> Ibid, 100.
- <sup>29</sup> Ibid, 109.
- <sup>30</sup> Ibid, 112.
- <sup>31</sup> Ibid, 104.

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<sup>32</sup> For an approachable summary for the layperson, see Charles Duhigg, *The Power of Habit*, (New York: Random House, 2012), chapters 1-2 especially. For a more detailed scholarly work (which is cited in Duhigg), see Ann M. Graybiel, “The basal ganglia and chunking of action repertoires,” *Neurobiology of Learning and Memory*, Vol 70 (1998), 119-136. For an accessible summary of Graybiel’s latest work which summarizes these concepts, see <https://www.youtube.com/watch?v=8KyeliwsJZE>

<sup>33</sup> Duhigg, 19.

<sup>34</sup> Ibid, 20.

<sup>35</sup> Ibid, 63.

<sup>36</sup> Ibid, 84.

<sup>37</sup> Ibid.

<sup>38</sup> Hauerwas, 194-195.

<sup>39</sup> Owen, p. 47 and Kuyper, p. 480.

<sup>40</sup> Thomas R. Schreiner, *Romans*, (Grand Rapids: Baker, 1998), 329.

<sup>41</sup> Ibid, p. 330.

<sup>42</sup> Douglas J. Moo, *The Epistle to the Romans*, (Grand Rapids: William B. Eerdmans Publishing Co, 1996), 396.

<sup>43</sup> John Murray, *The Epistle to the Romans*, (Grand Rapids: William B. Eerdmans Publishign Co, 1959), 233.

<sup>44</sup> Moo, 398.

<sup>45</sup> Schreiner, 330.

<sup>46</sup> Moo, 398 (see footnote 8).

<sup>47</sup> Moo, 399.

<sup>48</sup> Schreiner, 333.

<sup>49</sup> Ibid, 334.

<sup>50</sup> Murray, 232.

<sup>51</sup> See Moo, 401 and Schreiner, 335.

<sup>52</sup> Schreiner, 336.

<sup>53</sup> Ibid, 337.

<sup>54</sup> In one sense this is obvious—if we assume rationality on the part of sinful decision making they have decided by choosing to sin that the benefits outweigh the costs. But this willingness does not mean that sinful decisions might not be regretted *ex ante*; recognizing costs of sin in advance does not preclude desiring the pleasures of sin more.

<sup>55</sup> Moo, 404.

<sup>56</sup> In this and subsequent verses, Paul seems to be laying out for the Romans a correct “cost/benefit” calculus to encourage them to choose wisely. It is necessary for God’s deliverance from sin for us to be able to properly assess costs and benefits; we seem to be blind to the costs of sin and the benefits of a relationship with God prior to the renewal of our heart.

<sup>57</sup> Moo, 405; Schreiner, 338; Murray, 234 (footnote 21) and David Peterson, *Possessed by God: A New Testament Theology of Sanctification and Holiness*, (Grand Rapids: William B. Eerdmans Publishing Co., 1995), 103.

<sup>58</sup> Readers can see the arguments from the original Greek in the citation previous. Nevertheless, the more recent commentaries (Moo and Schreiner) are united in this view. Further, it is not essential to the argument of this paper that sanctification be interpreted in a process view here, as long as it is a process of continually choosing (presenting our members) to obey God which leads to our ultimate definitive sanctification. Given Paul’s slavery analogy, continuing obedience is required.

<sup>59</sup> Schreiner, 338.

<sup>60</sup> Ibid, 340.

<sup>61</sup> Kotva, 73.

<sup>62</sup> The first six verses of Ecclesiastes deal with the uncertainty of life. While there is debate as to what the bread entails (is this charity for others that God will subsequently reward us for giving, or is it to encourage us to be willing to engage in risky trade?), scholars would agree that it addresses how we face uncertainty in the use of assets under our control (stewardship). See Tremper Longman III, *The New International Commentary on the Old Testament: The Book of Ecclesiastes*, (Grand Rapids: William B. Eerdmans Publishing Co., 1998), 254-256.

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- <sup>63</sup> Kent R. Wilson, *Steward Leadership: Characteristics of the Steward Leader in Christian Non-profit Organizations*, Doctoral Dissertation, University of Aberdeen, 2010, <http://www.ecfa.org/documents/steward-leadership-ch1-4--wilson.pdf>, 142.
- <sup>64</sup> Ellis, Robert R. "Divine Gift and Human Response: An Old Testament Model of Stewardship," *Southwestern Journal of Theology*, 32.2 (1995): 5.
- <sup>65</sup> All translations of English to the original Hebrew or Greek come from the Blue Letter Bible website, <http://www.blueletterbible.org/index.cfm>
- <sup>66</sup> Wilson, 215.
- <sup>67</sup> Ibid, 186.
- <sup>68</sup> Quoted in Wilson, 186, from Peter Block, *Stewardship: Choosing Service Over Self-Interest*, (San Francisco: Berrett-Koehler Publishers, 1993, 40.
- <sup>69</sup> Wilson, 157.
- <sup>70</sup> Hugh J. O'Connell, *Stewardship: A Call to a New Way of Life*, (Liguori, MO: Liguorian Books, 1969), 5.
- <sup>71</sup> Gersch, David L. "A Study of the Term Ho Oikonomos: Its Semantic Development and its Meaning in the New Testament." Master's dissertation, St. Paul Seminary, 1974, 23. (as cited in Wilson, 140)
- <sup>72</sup> Wilson, 153.
- <sup>73</sup> Helge Brattgard, *God's Stewards: A Theological Study of the Principals and Practices of Stewardship*, (Minneapolis: Augsburg Publishing House, 1963), 41-42.
- <sup>74</sup> Wilson, 157.
- <sup>75</sup> David L. Turner, *Matthew*, (Grand Rapids: Baker, 2008), 601. Unrelated to this paper, but this passage also suggests that inequality does not thwart God's purposes; the fact that individuals have unequal endowments does not mean that we need to work for earthly equalization. The call is rather for each individual to be faithful with what God has given him. God, if he so desires, will equalize rewards in eternity.
- <sup>76</sup> Ibid, 602.
- <sup>77</sup> Brattgard, 49.
- <sup>78</sup> Ibid, 179.
- <sup>79</sup> Wilson, 158.
- <sup>80</sup> Kent Wilson, <http://www.kernpastorsnetwork.org/resources/item/57-the-stages-of-stewardship>
- <sup>81</sup> Jeffrey E. Haymond, "The Proverbs 31 Woman: Entrepreneurial Epitome?," *The Journal of Faith and Economics*, 60 (2012): 8.
- <sup>82</sup> Wilson, 171.
- <sup>83</sup> Brattgard, 195.
- <sup>84</sup> Ibid, 51.
- <sup>85</sup> If God graded on a curve--which He most certainly doesn't--Christians in the developed world would likely not want to have to compare their faith with persecuted Christians.