

## **MARTIN LUTHER'S THOUGHTS ABOUT MONEY**

His advice is still valuable today:  
God's gifts are meant to be enjoyed, shared and put to work in His name.

by Barbara Owen

Reprinted with permission from the July, 1999 issue of The Lutheran Witness

Money. Martin Luther never shied away from the subject.

He was generous with his own money, goods and hospitality, and spoke about money as one of God's many gifts. Luther saw God loving us so much that when we realize this, we will naturally want to give as God gives. As he put it, "If I have won someone's heart, I will soon have his purse too."

Psalm 62:10 tells us: "Though your riches increase, do not set your heart on them." In his discussion of this verse, Luther states, "Even if you should become rich justly and with God's help, do not depend on this either, and do not make mammon (material wealth) your god. Property is not given to you for you to build your trust upon or boast about, all of which is vanity and nothing, but for you to use, enjoy and share with others."

Luther went on to warn, "Possessions belong in your hands, not in your heart."

The worldly view about individual wealth was changing in Luther's time. Until the 16th century, the accumulation of private wealth was considered a danger to the soul.

But in Luther's time, new foreign trade and the banking industry were changing things. Luther saw greed becoming worse. He wrote this about the human heart: "The more it has the more it wants. If it possessed the whole world, it would like to have two worlds; if it had two, it would like to have ten." In one of his sermons, he said, "Nowadays one sees a scrambling after riches from the lowliest station up to the highest, even among those who want to be called Christians.... But such behavior may well be called a life of swine. For the strongest hog at the trough pushes the others away, as though it wanted to devour everything alone. Everybody goes his way in security and not only gives nothing but takes whatever he can possibly get."

### ***Put money to work helping the needy***

Pastor Luther said we should be the master of our money, not its servant. "When (one) sees a man who has no coat, he says to his money: 'Come out, young Mr. Gulden (a high-value coin)! There is a poor naked man who has no coat; you must serve him. Over there lies a sick man who has no refreshment. Come forth, Sir Dollar! You must be on your way; go and help him'

“People who handle their possessions in this way are masters of their possessions. And, surely, all honest Christians will do this. But the folk who are saving much money and are forever scheming how to make the pile larger are servants (to their money).”

How, then, are we to be the masters of our money, and have it serve others? In explaining Eph. 4:28, Luther notes: “The Apostle commands us to work with our hands so that we may give to the needy, although he might have said that we should work to support ourselves. This is what makes caring for the body a Christian work, that through its health and comfort we may be able to work, to acquire, and to lay by funds with which to aid those who are in need, that in this way the strong member may serve the weaker, and we may be children of God, each caring for and working for the other....”

### ***Invest in education***

In “A Sermon on Keeping Children in School,” he urges governments and individuals to spare no means in educating children, “so that there will always be preachers, jurists, pastors, writers, physicians, schoolmasters, and the like, for we cannot do without them.”

But the devil wants to keep children from education. Luther calls it “a war with the very devil” who is out to keep our children from education. “That is, indeed, to starve a land and destroy it without a battle, before anyone is even aware of what is going on.”

Children of both rich and poor should be in school. “If the father is poor, the resources of the church should be used to assist. Let the rich make their wills with this work in view, as some have done who have established scholarship funds.”

### ***Put money to work in God’s plan for salvation***

Luther also reminds us that the Spirit will perform powerful deeds in the hearers of God’s Word so that “you are ready to surrender your money, property, everything you have for (your neighbor’s) salvation.”

Although Martin Luther is very direct in how we should use our money freely for others, he also has a pastoral understanding of how ingratitude can make one not want to give. He explains: “This is what the devil is looking for. When he sees that you want to do your neighbor a favor and to make good use of your money, he says: ‘I will spoil your good deed and make it sour!’

“This goes against nature, and thus love and kindness are suppressed even in the best and most prominent people. For it is a rare person indeed who can bear it if he does his best for country and people and gets nothing in return but shameful ingratitude... This is what the devil is trying to achieve.”

If money becomes one's master and not the servant, "he sinks deeper and deeper into greed, he gets farther and farther away from the Word of God, and finally he becomes completely hostile to it."

Luther also takes on corporate greed: "Even in secular law it is decreed that everyone should carry on his business in such a way that others can still get along and support themselves. But now there is no room for anyone next to (those) who monopolize every kind of business. And meanwhile they want to be called pious and honorable people."

Pastor Luther was not against money. It is a gift of God. Abraham, known in the Old Testament for his hospitality, was certainly rich. "But..." Luther says, "He keeps on managing and using his possessions, and his special effort is to keep his heart pure. He does not become proud because of his wealth and does not gain and preserve it in a greedy manner; but he is generous and hospitable.... If God has given you wealth, give thanks to God, and see that you make the right use of it."

There are needs all around us. We do not have to search far to find God-pleasing ways to put our money to work.

"But you might ask," Pastor Luther says, "Why does God not do it all by Himself, since He is able to help everyone and knows how to help everyone?' Yes, He can do it. But He does not want to do it alone. He wants us to work with Him. He does us the honor of wanting to effect His work with us and through us."

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