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The Sanctification Process and Stewardship in Free Markets

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This article reviews the biblical doctrines of sanctification and stewardship and assesses their implications for economic institutional arrangements. Sanctification is one part of the process of salvation and an aspect that requires human cooperation with God. 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. Biblical stewards are not only to provide an accounting of the use of God's resources but also are expected to grow and optimize those resources. Free market institutions provide a favorable environment for sanctification of God's people in the dimension of material possessions. Restrictions on freedom in markets limit the growth an individual can achieve in this facet of sanctification.

Introduction

Many Christians embrace free markets because of private property rights, supported in the eighth and tenth commandments.[1] In the encyclical letter *Rerum Novarum*, Pope Leo XIII strongly defended private property, asserting: "private ownership must be held sacred and inviolable."[2] Yet, other Christians are comfortable with stricter limitations on property. Sider, for example, considers property rights relative, not absolute.[3] Blomberg likewise suggests that the "Mosaic Law advanced the theme that property rights might not be considered absolute."[4] Yet, there is something more fundamentally important in markets than arguable limitations on private property. From a biblical perspective, private property rights

are more aptly viewed as individual stewardship responsibilities. Freedom in the exercise of stewardship responsibilities is not valued instrumentally (because free markets lead to a higher output level); rather, freedom is valued intrinsically because of freedom's role in God's economy. Consider Michael Novak's comment 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.[5]

Freedom is essential to the human drama because it is inherent to God's sovereign purposes. Freedom in the exercise of stewardship responsibilities is part of our sanctification, or how God renews fallen men and women into the image of his Son. This article's argument will proceed as follows: It will (1) demonstrate the necessity of choice for sanctification, (2) identify stewardship as an area to be sanctified, and (3) show that a biblical model of stewardship requires freedom of action in delegated responsibilities. This article's main economic implication is that restrictions on the exercise of property rights come with a cost: an individual's sanctification in the exercise of stewardship responsibilities is stunted compared to what it would be otherwise.

While our argument will highlight the importance of freedom in markets, it is not advocating that there should be *no* restrictions on individual freedom in markets; that is, it is not a call for an anarchist utopia that ignores social concerns for community values. Rather, the central point is that the restrictions we place on market freedoms have costs in God's broader economy and thus merit caution. The very freedoms that are implicit in this article (private property rights, freedom to exchange, freedom to contract) are supported by state institutions that both protect others' rights and provide a legal framework that enables market-based economies to flourish.

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.[6]

The Westminster Shorter Catechism states 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, renewing the *imago Dei* that was marred by the fall (Col. 3:10–11).[7] Renewal of our creation in God's image, or progressively becoming more like God's Son, is one aspect of sanctification.[8]

A foundational Christian truth is that due to Adam's sin, humanity is fallen and requires reconciliation with a holy God. Adam represented humanity corporately in the Garden, such that "death spread to all men" (Rom. 5:12); therefore, we also are separated from God and need to be "saved." This idea of salvation, however, has many constituent parts. The Bible talks of our having been saved (Eph. 2:8–9; Titus 3:5); as being saved (1 Peter 1:9; 1 Cor. 15:1–2); and as awaiting the coming of salvation (Rom. 5:10; Mark 13:13). In eternity—"before the foundation of the world"—for example, Christians were chosen by God (Eph. 1:4) and were predestined to become conformed to the image of his Son (Rom. 8:29). In the salvation experience, the Bible describes Christians as effectually called by God (Rom. 8:28) with regenerated hearts (Titus 3:5), leading to repentance, as the gift of God's grace through faith is made manifest. On this basis, God declares us justified (or righteous) because of Christ's substitutionary atonement (Rom. 3:21–28). We go through a lifelong process of transformation (sanctification) whereby we go from "one degree of glory to another" (2 Cor. 3:18), leading to our ultimate glorification (Rom. 8:30) when our entire being will be transformed (1 John 3:2; Phil. 3:21).[9]

So why is one aspect of salvation—sanctification—so critical to this argument? First, while God is the exclusive agent of action in our predestining, our calling, our regeneration, and so on, our sanctification is a *cooperative* effort with God. 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 put to death the deeds of the body, you will live." Our actions are required in the sanctification process, which is fundamental to our argument. Second, sanctification begins at conversion and continues to death; it is never perfectly completed in this life. While it is impossible for one to be "more chosen" or "more 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 our duty is to become more sanctified, to "work out your own salvation with fear and trembling" (Phil. 2:12). In essence, sanctification is *the* life of a Christian as we are admonished to "walk," in a way worthy of our calling (Eph. 4:1; Gal. 5:16). Sanctification occurs in our daily activities: how we live, how we treat one another, and how we behave in our employment. How we steward resources that God has entrusted to us is also critical to sanctification.

Sanctification has three primary biblical meanings. The first is to consecrate (or set apart) something for holy use, such as God's decree that utensils in his service in the tabernacle would be sanctified for the particular purpose of serving God (Ex. 13:2; 40:9). Spurgeon argues that all of the Christian's life is set apart for God's purposes—the Christian is no more a common man than the altar was a common place.[10] All daily activities, including business or market activities, should be "set apart" for God's purposes. The second meaning is to treat something as holy, as when God says he will be sanctified in Ezekiel 36:23: "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 article—is to actually purify or make holy,[11] such as in Exodus 19:10, where Moses is commanded to "Go to the people and consecrate them today and tomorrow."[12]

The New Testament expands this third meaning of sanctification as growing in holiness (or renewing the image of Christ). Kuyper uses the text of 1 Corinthians 1:30 to argue for this transformational sense of the word *sanctification*:

> It reads distinctly that Christ is our righteous*ness* and sanctifi*cation*. This translation is perfectly correct. The Greek does not read, "*dikaiōsis*," which is *justification*, but "*dikaiosúnē*," which never refers to the act of *making* righteous, but to the condition of being righteous, therefore righteous*ness*. So it does not read, "*hágios*" or "*hagiosúnē*," which might refer to holiness, but it reads distinctly, "*hagiosmós*," which points to the act of *making* holy.[13]

Kuyper concludes that Christ is not our holiness, but rather that which makes us holy.[14] This process of sanctification is twofold. In theological terms, one's flesh (worldly desires) must be mortified (killed) while one's spirit must be vivified (brought to life). Each of these aspects of sanctification must progress as we walk our Christian walk. While it is the power of the Holy Spirit who regenerates hearts and is the great cause of sanctification, it is we who must mortify our fleshly desires.[15] Indeed, the opposite of daily mortification and vivification is hardening (Heb. 3:12–15); just as we progressively become more conformed to the image of Christ, so we may become progressively more calloused to the Holy Spirit's call. Romans 1:18–32 vividly describes how hardened hearts that reject and suppress the truth of God become increasingly wicked.[16]

The process of sanctification is continual and has many elements that mutually interact. 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.[17] Man cooperates by practicing 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 to our Christian walk. Owen and Kuyper both argue that there would be no sanctification without our obedient choices.[18] And it is not simply specific actions that lead to transformation. As Hauerwas 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."[19] Our daily challenges lead to renewal of our *imago Dei* by the Holy Spirit's power. While our choices are not the motive force for transformation, they are yet essential to God's plan.

Sanctification is inherently individual because each individual's heart must be renewed, yet sanctification is also necessarily social. Sanctification often occurs in our interpersonal relationships. For us to be merciful necessarily requires an object of mercy. In Colossians 3:5–9, the apostle Paul lists deeds 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 impacts others negatively, to varying degrees. Conversely, Paul calls for vivification of some traits, as we (v. 10) "put on the new self, which is being renewed in knowledge after the image of its creator." Paul exhorts us to have compassionate hearts, kindness, humility, meekness, patience, and forgiveness (v. 12). These traits are essential for successful social relationships, that we may obey the second greatest commandment—to love one another. Christian sanctification is thus not solely individual.[20]

The Necessity of Choice in Sanctification

Many consider Romans to be the most systematic biblical argument on soteriology (the doctrine of salvation).[21] In it, Paul argues that the heart of the gospel is found in its message of justification by faith alone (Rom. 3:28). But this argument leads to questions of the role of works and our freedom in Christ. If faith saves, why not continue sinning and allow God to receive even greater glory by forgiving even more sins? Does grace lead to licentiousness and eliminate the requirement for obedience?

Paul addresses this question in chapter 6 of Romans.[22] Embedded in Paul's answer is a powerful argument for the necessity of our *choosing* wisely in our moment-by-moment decisions. Numerous commentators on Romans (such as Schreiner, Moo, and Murray) 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.[23] Paul argues that the pursuit of freedom apart from God is a mirage. You are enslaved to the one you obey, either sin leading to death or obedience resulting in sanctification (v. 16). We will expand this

discussion below with an exegesis of Scripture with particular emphasis on the aspects of human decision-making or choice.

The rhetorical question of Romans 6:15 (KJ21)—"What then? Shall we sin because we are not under law but under grace? May it never be!"—is a parallel of verse 1: "What shall we say then? Shall we continue in sin, that grace may abound?" Both ask whether God's grace should lead us to sin.[24] This rhetorical question comes from a misunderstanding of God's grace. Grace brings not libertine freedom for licentiousness but rather "the power to keep the moral norms of the law."[25] Paul's "may it never be," or alternatively, "God forbid," is a firm repudiation of the false understanding of grace.

In verse 16, Paul gives us the reason why we should not sin: "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?" (NASB). People are slaves of what they obey, and of special interest is that they are slaves in what they *choose* to obey, what they *present* 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 indicates a lifestyle of presenting oneself as either a slave to sin or to obedience.[26] This passage allows only two options: One will either choose to serve his flesh by being a slave to sin, or one will choose obedience to God.[27] But this text "affirms that believers must choose whom to serve."[28]

Romans 6:17 offers insight into the mystery of God's sovereign purposes and man's responsibility: "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." Paul first thanks God for 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 voice of the English translation (*became* obedient) leaves no room for human credit—deliverance is completely of God, who alone should be praised.[29] 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.'"[30] The second half of verse 17 presents difficulties for translators,[31] yet certainly indicates that the Roman reader's obedience was based on the 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 verse 17: "The phrase τύπος … is employed because … [it] suggests that the teaching 'molds,' 'shapes,' and 'transforms' those who are delivered over to it."[32] This suggests that sanctification comes

from both the application of the Word of God in our hearts (John 17:17), as well as our actions of obedience (vv. 19, 22).

In Romans 6:18, Paul outlines Christian freedom: "and having been freed from sin, you became slaves of righteousness." One side of the coin is freedom from sin, while the other side of the coin is necessarily a slavery of righteousness. We quote Moo's argument 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.[33]

Schreiner adds to this Pauline concept 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.… [S]inning is what they want to do.[34]

This concept counters our human understanding of slavery and the slave's attitude toward it; being enslaved to sin has unbelievers doing what they willingly desire.[35]

Because of what God has done for us (Rom. 6:17–18), we have an obligation to behave according to our new nature: "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" (v. 19). Paul's use of "in human terms" is interpreted as using slavery as an imperfect analogy to what freedom in Christ means: We must understand our freedom as requiring complete obedience to a new sovereign.[36] Paul contrasts the audience's prior "freedom," which was really slavery to sin, with what they are admonished to embrace—the pursuit of righteousness. While their prior behavior led to further degeneration, their embracing the obedience of faith will result in the positive benefit of their sanctification.[37]

Paul concludes by denying any possibility "that slavery to sin might be preferable to slavery to righteousness":[38]

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

Rather than asking them to believe him, Paul says to consider it yourself—what good did your previous way of life lead to? How does that compare to obedience leading to eternal life? The answer should be obvious: the outcome of those things is death. In verse 22, Paul contrasts this with the benefits of choosing wisely: the result is sanctification and its certain outcome, eternal life. Verse 23 summarizes the nature of our choice, either choosing to be sin's slave, which merits death, or choosing wisely, leading to an unmerited, gratuitous gift of eternal life from God.[39] Thus, verse 23 reiterates Paul's understanding of God's sovereignty and man's agency.

What can we conclude? First, sanctification is essential—there is no salvation without sanctification. Second, sanctification is the result of a cooperative process between man and God. While God is the motive force and guarantor of its completion, man's choices and actions are essential. Third, sanctification is never-ending in this life; it culminates only at death. Fourth, sanctification is a function of our moment-by-moment choices; our actions reinforce what the Holy Spirit is doing in our hearts. Fifth, individual sanctification necessarily has social implications, and Scripture encourages corporate sanctification by our actions. Finally, we need to be freed from sin to choose correctly; God's regeneration of our heart and continuing work of the Holy Spirit enables us to choose wisely. We conclude that our moment-by-moment choices have eternal significance, and our freedom in choosing requires the ability to choose to put to death those actions that are sinful, as well as to choose to bring to life the things that are good.

Our analysis suggests a normative preference for freedom; freedom in our choices is an essential part of God's redemptive plan.[40] Since sanctification includes becoming conformed to the complete image of Christ, and since God's character is multifaceted, so, too, must our sanctification be. As God is merciful, we must cultivate mercy. As God is generous, we must show generosity by giving cheerfully. It cannot be "reluctantly or under compulsion" (2 Cor. 9:7 ESV); we must freely *choose* to give. Our individual need for sanctification in one area may be greater or lesser than others. For some, anger may be the dominant tendency they need to "put to death," whereas others may be especially prone to lust or greed. Likewise, some may find loving others more difficult, even though they

have tremendous self-control. As Kotva argues, "Likeness to Christ involves a whole set of characteristics or qualities that make something what it is."[41] Moreover, sanctification conforms us to Christ's image—the *whole* image. 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. Our use of God's gift of time, treasure, and talents is often very difficult to submit to his authority. For example, to grow our faith by casting our "bread upon the waters," and trusting that we "will find it after many days" (Eccl. 11:1), necessitates control and authority over assets (bread) that we steward.[42]

Stewardship

What Is Stewardship?

Our identity as *imago Dei* implies that we are God's representatives on earth.[43] As Ellis says, "To speak of humans as God's representative rulers is to speak of their stewardship."[44] It is only natural to understand our sanctification as primarily coming through our stewardship responsibilities. A broad understanding of stewardship as encompassing our time, treasure, and talents means that everything God gives is to be devoted to his service. Every person is given gifts as a trust from God that should be used in service to others. The master's will is that we should serve others with the gifts that we have been given, and he gives us freedom to be obedient or to rebel. But we will be held accountable.

Wilson defines stewardship as "the faithful and efficient management … of resources belonging to another in order to achieve the owner's objectives."[45] Further, "the core identity of biblical stewards was that of a slave"[46] 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.[47]

Effective stewardship furthers the master's goals, not our selfish desires. Knowing his will is insufficient, the steward must act.[48] Stewardship requires the mortification of our fleshly desires, as well as the vivification of service to others. Many deeds of the flesh in Galatians 5:19–21 relate to stewardship of resources, including idolatry, immorality, envy, and drunkenness. Conversely, as we renew the *imago Dei*, our stewardship will reflect the fruit of the spirit (e.g., love, kindness, etc.). It is not surprising that sixteen of Jesus' thirty-eight major

parables are concerned with stewardship.[49] Two things characterize our stewardship. First, although the master owns the resources, he has given us freedom to execute assigned responsibilities. Indeed, this broad empowerment characterizes the steward's relationship to the master. Second, the freedom to exercise delegated authorities is based on understanding and acting according to the master's will.

Why Stewardship?

Stewardship is necessary for our sanctification as well as a goal of it. When we understand our sanctification as progressively restoring God's image based on our moment-by-moment choices, we understand that how we steward God's gifts is 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 mandate of Genesis 1:26–28 features strong language to describe how we exercise our stewardship of creation. The Hebrew term *radah* means to rule, dominate, or tread down. 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 because God has special concern for the crown of his creation—humans—since we bring him glory when we correctly image him. As Gersch argues, "the name and well-being of this higher authority is closely associated with and determined by the work of the delegated officer."[50]

While stewardship is part of our sanctification 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, this promise of ruling with Christ is the basis of many of Jesus' parables (e.g., Luke 19:11–27). As Braatgard states:

> 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.[51]

Further, faithful stewardship of earthly resources is necessary for obtaining future spiritual resources. As Jesus said (Luke 16:11–12), "If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that

which is your own?" Earthly stewardship is a testing ground; not only are we conformed to the image of Christ as we are sanctified, but we are also prepared to serve in eternity.

Requirements for Faithful Stewardship

Stewardship includes two key attributes: delegated responsibility and authority to act. While the central idea of a biblical steward is that of a slave—in the sense of having no independent goals for the use of assets under his control—the steward is nevertheless given complete autonomy for asset use (albeit they will be held accountable).

The parable of the talents (Matt. 25:14–30) provides an illustration. In verses 14–15, before going away the master entrusts resources to his servants and distributes them differentially according to each servant's abilities. In verses 16–17, 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; it optimizes asset use to increase the return to the master.[52] In verses 20–22, each servant 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 with only two talents, the master rewarded each equally (vv. 21–23), "This shows that the characteristic of fidelity is rewarded, not merely numerical success."[53] 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 (v. 15). 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 received the master's assets, and he understood the master's will (as well as his responsibilities). But he was unfaithful, as demonstrated by his lack of fruitfulness. The master's response to faithless service is to call the servant wicked and lazy (v. 26); even with minimum effort he could have at least earned interest. As Turner says, in God's economy, "inaction is not prudence but sloth."[54] Failure to exercise faithful stewardship results in condemnation; the wicked servant is stripped of asset control (which is given to the faithful servants, v. 28) and is eternally punished (v. 30).

This parable reinforces many key concepts. There is a master who delegates authority to servants who are required to faithfully serve the master and not their own interests (or their own sloth), even though the long duration of the master's absence (v. 19) might have tempted them to consider the resources as their own. The servant is free to exercise stewardship pursuant to the master's will. Should

the resources not be faithfully stewarded, it is the master who judges and reassigns assets to one who is 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."[55] This "dynamic element" is effectively our growth in sanctification as we steward resources. As we are sanctified, we are increasingly faithful to God in our stewardship, 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.[56] In this parable, the first two servants' spiritual spontaneity 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."[57] What faithful stewardship looks like will change as someone is sanctified. Wilson identifies four stages of stewardship: (1) accounting, (2) sustainability, (3) growth, and (4) optimization.[58] As Christians mature, they increasingly steward not merely to account for what they have but to grow the master's assets and ultimately to optimize assets under their control. Successful stewardship of material resources should lead to growth in the master's assets, as exemplified by the woman in Proverbs 31.[59] In contrast, unfaithful stewardship results in no increase and leads to condemnation. The reward for faithful stewardship, however, is increased responsibility from the master; a major theme of Jesus' parables on stewardship is the hope of advancement.[60]

While stewardship assignments are inherently individual, they are necessarily social in their effects. For example, each servant in the parable of the talents was given an individual assignment. Yet the servant was required to grow assets by engaging in trade with others. Further, the servant executes stewardship assignments while recognizing that others 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.[61]

Brattgard outlines the centrality of individual stewardship within God's overarching plan for creation. What may superficially appear as highly individual is actually part of God's redemptive purpose:

> To be an *oikonomos* 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 *oikonomos* 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*.[62]

Conclusion and Implications

Our sanctification—the changing of our hearts' inclinations away from our fleshly desires and toward godly desires—occurs in our moment-by-moment choices, beginning with conversion and continuing until death. One of the broadest ways in which our sanctification occurs is through the exercise of stewardship responsibilities. God, the owner of everything, gives every person gifts to be exercised according to God's will. Thus we are caretakers of God's resources to use them for his glory. This concept of stewardship is broad—to include everything we have—and certainly includes material resources (our private property). As I argue in this article, how we exercise our individual stewardship responsibilities is part of our sanctification. If we are faithful, we become more like Christ and we become increasingly useful to the master, resulting in further stewardship opportunities.

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 all, he delegates authority over 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 also our ability to grow into more effective servants for God. This freedom must necessarily 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 (Rom. 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 state intervention in a servant's execution of stewardship responsibilities: if God has unrestricted authority over assets, his steward must as well, provided the steward

is not using God's resources to violate the rights of others. Since the master gives stewardship assignments, only the master can remove them.

A second implication is that free market institutional arrangements (e.g., private property rights, freedom to exchange, and the rule of law to include contract enforcement) will usually 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 thus interfere with God's broader economy. Properly constituted markets are a social space for cooperative activity—a place to voluntarily serve one another. Where public morality and social ethics are at least reasonably well-developed, successful service is usually rewarded with increasing responsibility, as capital flows from those who are faithless stewards to those who are more faithful (as judged by consumers' exercising their stewardship responsibilities). This does not mean that free markets by themselves necessarily lead to good stewardship; rather, free markets provide a beneficial system for testing individuals' abilities to wisely steward the resources delegated to them.

Constraints on the exercise of private property rights are often advocated to lead to better social outcomes ("better," at least, in the eyes of those advocating restrictions). Obviously some restraints on the use of property are needed for the maintenance of civil justice and the protection of rights. Our analysis suggests, however, that in general and on the whole, mankind's freedoms serve a broader purpose than simply improving the world. God is not only interested in ensuring that this world is a better place today; he is at least as interested 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. It follows that government restrictions on stewardship opportunities reduce the possibility of growth and increased effectiveness of the steward for the master. While this does not negate all restrictions on property use, it does establish that all such restrictions come with a cost that must be given serious consideration.

Does this mean that God cannot sanctify his people without free markets? Or as one colleague has asked me: Can't God sanctify 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 come into Your kingdom" (Luke 23:42 NKJV). So while those living in a totalitarian socialist economy might not have as much opportunity for sanctification through the exercise of stewardship responsibilities 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). We must remember the multidimensionality of sanctification; just because someone does not have as much opportunity to be sanctified in the area of stewardship does not mean that they might not be sanctified much more in the dimension of trusting God in the midst of suffering. We must also 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 and under what kind of economic system a person lives.

Since God can accomplish his purposes without free markets, can we be indifferent to which economic institutional arrangements we live under? This also requires a resounding "may it never be!" Our analysis leads to the conclusion that 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.

Notes

1. See E. Calvin Beisner, *Prosperity and Poverty: The Compassionate Use of Resources in a World of Scarcity* (Westchester: Crossway Books, 1988), 154; Wayne Grudem and Barry Asmus, *The Poverty of Nations: A Sustainable Solution* (Wheaton: Crossway, 2013), 142.

2. Pope Leo XIII, encyclical letter *Rerum Novarum* (May 15,1891), no. 15.

3. While his earlier editions were much more supportive of socialism, Sider's latest version is more balanced, although still critical of free markets. See Ronald J. Sider, *Rich Christians in an Age of Hunger* (Nashville: Thomas Nelson, 2005), 90.

4. Craig L. Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Downers Grove: IVP Academic, 1999), 41.

5. Michael Novak, "Human Dignity, Personal Liberty: Themes from Abraham Kuyper and Leo XIII," *Journal of Markets & Morality* 5, no. 1 (Spring 2002): 65.

6. Available at https://www.opc.org/sc.html.

7. See Hendrikus Berkhof, *Christian Faith* (Grand Rapids: Eerdmans, 1986), 429–32.

8. 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), 390–91.

9. Our glorification is so certain, due to its being guaranteed by God (Rom. 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). All Scripture quotations, unless otherwise noted, are from the ESV.

10. C. H. Spurgeon, *Sermon 232: Perfection in Faith* (1859), https://www.spurgeon.org/resource-library/sermons/perfection-in-faith#flipbook/.

11. C. H. Spurgeon, *Sermon 434: Threefold Sanctification* (1862), http://www.spurgeon-gems.org/vols7-9/chs434.pdf.

12. Some Christian scholars emphasize the first meaning as encapsulating all three meanings presented here, such as David Peterson, *Possessed by God: A New Testament Theology of Sanctification and Holiness* (Grand Rapids: Eerdmans, 1995). However, this view is a minority position that does not seem compelling from the Scriptures, as this article will demonstrate.

13. Abraham Kuyper, *Concise Works of the Holy Spirit* (Chattanooga: AMG Publishers, 2009), 474.

14. Kuyper, *Concise Works*, 475.

15. John Owen, *Overcoming Sin and Temptation* (Wheaton: Crossway Books, 2006), 50.

16. Thanks to my colleague Jeff Guernsey for making this point to me.

17. Spurgeon, *Sermon 434*; Kuyper, *Concise Works*, 476.

18. Owen, *Overcoming Sin and Temptation*, 47; Kuyper, *Concise Works*, 480.

19. Stanley Hauerwas, *Character and the Christian Life: A Study in Theological Ethics* (San Antonio: Trinity University Press, 1985), 196.

20. Wayne Grudem, *Systematic Theology: An Introduction to Biblical Doctrine* (Grand Rapids: Zondervan, 1994), 756.

21. As Luther said, "This epistle is really the chief part of the New Testament, and is truly the purest gospel. It is worthy not only that every Christian should know it word for word by heart, but also that he should occupy himself with it every day, as the daily bread of the soul." As quoted in Thomas R. Schreiner, *Romans* (Grand Rapids: Baker, 1998), 1. Moo concurs, echoing Thomas Draxe, a seventeenth-century English Puritan, in calling Romans "the quintessence and perfection of saving doctrine." See Douglas J. Moo, *The Epistle to the Romans* (Grand Rapids: Eerdmans, 1996), 1.

22. See Schreiner, *Romans*, 329.

23. See, respectively, Schreiner, *Romans*, 330; Moo, *The Epistle to the Romans*, 396; John Murray, *The Epistle to the Romans* (Grand Rapids: Eerdmans, 1959), 233.

24. See Moo, *The Epistle to the Romans*, 398. All Bible verses for the exegesis in Romans 6 are from the New American Standard Bible (NASB).

25. Schreiner, *Romans*, 330.

26. See Moo, *The Epistle to the Romans*, 398n8.

27. See Moo, *The Epistle to the Romans*, 399.

28. Schreiner, *Romans*, 333.

29. See Schreiner, *Romans*, 334.

30. See Murray, *The Epistle to the Romans*, 232.

31. See Moo, *The Epistle to the Romans*, 401; Schreiner, *Romans*, 335.

32. See Schreiner, *Romans*, 336.

33. Moo, *The Epistle to the Romans*, 402.

34. Moo, *The Epistle to the Romans*, 337.

35. In one sense this is obvious—if we assume rationality on the part of sinful decision-making, then one has 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.

36. See Moo, *The Epistle to the Romans*, 404.

37. 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.

38. Schreiner, *Romans*, 338.

39. See Schreiner, *Romans*, 340.

40. Of course this is not a call for libertine freedom to do anything. God has circumscribed the freedoms we have with appropriate state action to enforce (e.g., we do not have freedom to murder someone, and the state can enforce punishment to murderers as the avenger of evil, Rom. 13:4). Rather, we should have a preference for freedom where our freedoms do not violate someone else's rights. It is important to note that the most egregious violation of rights is that of our rebellion against a Holy God

who is worthy of our total obedience. Yet God allows freedom for us to, in effect, continually shake our fist at him in rebellion, because in his sovereignty he will work out even our sin to accomplish his purposes. Thus, if God allows us freedom in the most important of things, how much more should we support freedom in less important things?

41. Joseph J. Kotva, Jr., *The Christian Case for Virtue Ethics* (Washington, DC: Georgetown University Press, 1996), 73.

42. 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: Eerdmans, 1998), 254–56.

43. Kent R. Wilson, "Steward Leadership: Characteristics of the Steward Leader in Christian Non-Profit Organizations" (PhD diss., University of Aberdeen, 2010), 142.

44. Robert R. Ellis, "Divine Gift and Human Response: An Old Testament Model of Stewardship," *Southwestern Journal of Theology* 32, no. 2 (1995): 5.

45. Wilson, "Steward Leadership," 215.

46. Wilson, "Steward Leadership," 186.

47. Peter Block, *Stewardship: Choosing Service Over Self-Interest*, (San Francisco: Berrett-Koehler Publishers, 1993), 40, quoted in Wilson, "Steward Leadership," 186.

48. Wilson, "Steward Leadership," 157.

49. Hugh J. O'Connell, *Stewardship: A Call to a New Way of Life* (Liguori, MO: Liguorian Books, 1969), 5.

50. David L. Gersch, "A Study of the Term Ho Oikonomos: Its Semantic Development and its Meaning in the New Testament" (master's thesis, St. Paul Seminary, 1974), 23, cited in Wilson, "Steward Leadership," 140.

51. Helge Brattgard, *God's Stewards: A Theological Study of the Principles and Practices of Stewardshi*p (Minneapolis: Augsburg Publishing House, 1963), 41–42.

52. Wilson, "Steward Leadership," 157.

53. David L. Turner, *Matthew* (Grand Rapids: Baker, 2008), 601.

54. Turner, *Matthew*, 602.

55. Brattgard, *God's Stewards*, 49.

56. Brattgard, *God's Stewards*, 179.

57. Wilson, "Steward Leadership," 158.

58. See Kent R. Wilson, *Steward Leadership in the Nonprofit Organization* (Westmont: IVP Books, 2016), chap. 7.

59. See Jeffrey E. Haymond, "The Proverbs 31 Woman: Entrepreneurial Epitome?" *Faith & Economics* 60 (2012): 8.

60. Wilson, "Steward Leadership," 171.

61. Brattgard, *God's Stewards*, 195.

62. Brattgard, *God's Stewards*, 51.