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A table of contents for *Bibliotheca Sacra* can be found here:

https://biblicalstudies.org.uk/articles_bib-sacra_01.php

ARTICLE III.

THE CHRISTIAN CONCEPTION OF WEALTH.¹

BY THE REV. CHARLES C. MERRILL.

SECOND PAPER.

III.

THE Christian, then, is not to have his heart set upon wealth, but still he is not to separate himself from it. Under such circumstances, what is he to do with it?

In general, it may be said that he is to look upon his actual possessions or his capacity for acquiring wealth as a trust, not at all as belonging to himself or subject to his own disposition. This principle of stewardship is taught in the parable of the talents or pounds (Luke xix. 11-27; Matt. xxv. 14-30²). Although the reference here is not to wealth alone, that is certainly included; and the teaching regarding it, that men are not to consider it as their own, but as entrusted to them by a Master, who will hold them to strict account for their manner of using it. This is also the basis of the parable of the Unrighteous Steward (Luke xvi. 1-8), where it is distinctly implied that the dis-

¹ The following books are referred to by the names of their authors only: Beyschlag, *New Testament Theology* (Eng. trans. 1895); Meyer, *Commentaries on Matthew, Mark, and Luke* (Eng. trans. 6th German edition; always under the passage cited); Plummer, *International Critical Commentary on Luke*; Weiss, *Biblical Theology of the New Testament* (Eng. trans. from third revised edition); Edersheim, *Life and Times of Jesus the Messiah* (8th Ed. Longmans); Wendt, *The Teaching of Jesus* (Eng. trans. 1894).

² The question as to whether these are renderings of the same or different parables does not concern us here: for our present purpose their central teaching is evidently the same.

ciples of Christ are like the steward in one respect, at least; in this, namely, that the goods they handle are not to be thought of as their own, any more than he had a right to regard as belonging to himself that portion of his master's property over which he had been set. He was only a steward; and they are only stewards. The passage concerning faithfulness in the use of the unrighteous mammon which seems to be a comment on this parable (Luke xvi. 9-12) likewise suggests that men are to manage their property not as possessors, but as trustees. By their faithful service in this capacity in the lower order they are to show their worthiness of a similar position in the higher realm.

The chief reason for the truth of this principle is, of course, the fact that this is God's world, that everything in it belongs to him, since through him it all came into existence and he has made over his rights in it to no one. The psalmist was giving utterance to no mere poetic fancy when he said, "The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein" (Ps. xxiv. 1). But another reason why a man should look on the wealth he may happen to have as not his own, is that he has come into possession of it as a member of society, and without its aid his gains, if any, would have been much smaller than they now are. To say nothing of the protection which one receives from the national, state, and municipal governments, for which the amount paid in taxes is by no means an adequate compensation, there are the various inventions of modern civilization, which have added immensely to, if they have not made possible, the entire creation of the wealth of countless individuals who had nothing to do with making them; there is the marvelously intricate system of business credit and confidence, which has been built up slowly by years of toil and sacrifice on the part of many thousands, and which alone makes possible modern business enterprises; and there is the immense accumula-

tion of this knowledge of nature and her laws, of men and their characteristic needs, of which a man must take advantage if he would amass wealth. The debt to the past is incomputable; and the debt to the present is likewise beyond measure. Therefore no man who has at all a sense of justice or fair dealing can assume that the wealth which the law acknowledges to be his, really belongs to him either as a whole or in large part, to be used just as he pleases.¹

But not only is the wealth which we may actually now find ourselves the possessors of to be considered a sacred trust, but the gift or capacity for money-making and business enterprise also must be used, not to acquire wealth for one's own selfish interests, but in the service solely of God and his kingdom. It is plainly as creditable and praiseworthy to employ such a talent in such a way, as it is to use a talent for public speaking, for teaching, for authorship, in a manner that shall advance the reign of righteousness and love in the world.

Two observations may be made on this general conclusion.

First, it can be said that if we accept this principle of trusteeship, the old rule of tithing (e.g. Lev. xxvii. 30-32) no longer holds. For if we give one-tenth to God, it is implied that the other nine-tenths belongs to ourselves; whereas, it is true that *ten-tenths—all* we possess—is his, and we have a right to keep none of it back. The precept for tithing was undoubtedly laid down because people could not be taught all at once that their entire property was God's, and if they could be made to feel that a part of it belonged to him, they might then gradually come to see that it was all his. Nor is this method of education to be considered entirely obsolete, probably; it may be necessary to train some Christians of our time in this way, since they are now not at all prepared to accept the complete

¹ See Gladden, *Tools and the Man*, pp. 96-107.

idea of Christian stewardship. It remains true, however, in spite of this possible restriction in application, that the right Christian principle is nothing less than an acknowledgement of God's ownership of, and entire claim to, all our possessions, all the money or wealth in any form which may come into our hands.

The other remark to be made has to do with the way men should regard their business pursuits, in view of this principle of stewardship. If it is God's property that we are handling, which he has entrusted to us for a purpose, then it is evident that in carrying out that purpose we are doing God's work. Dr. Brownson's definition of wealth, that it is "communion with God in the material world" is, therefore, not an untrue one. It follows, also, that the common endeavor to abrogate the distinction between the sacred and the secular pursuits and occupations is justified to this extent, namely, that the man who is engaged in a legitimate business or who is amassing wealth by just and lawful methods, recognizing constantly his responsibility to God and continually guiding his action with the welfare of his kingdom in view, is doing God's service just as much as, for example, the Christian minister who is faithfully fulfilling the duties of his office; and the time which a man spends in attending to his business, or in engaging in his regular occupation, if his purpose and aim are in accord with God's will, is time devoted to his Father's service as much as any hour he may spend in public worship or private devotions. We are, however, warned by Jesus' driving the buyers and sellers and money-changers from the temple (Mark xi. 15-17 and parallels in Matthew and Luke; John ii. 13-17) that the distinction which has been formerly made between the sacred and the secular is not to be entirely done away, although it may be advisable to use different terms. For this incident clearly suggests that there can be a mixing up of worship and commerce, of at-

tention to the spiritual and occupation with the material, which is altogether wrong.¹ Amid the conditions of our present modern world, which have such a tendency to draw one away from the higher ideals of his life and the service inculcated by Christ, a man must have a time and a place, when and where he shall, apart from all material and business concerns, come face to face with his God, and catch once more a clear vision of the truth by which he must save his life from everything that is sordid and of the earth, earthy. When there are so many temptations to unfaithfulness in his allotted task, the Christian steward must gain strength to overcome them through personal communion with his Father in heaven.

IV.

The Christian man is to look upon his wealth as given to him as a sacred charge; he is simply a trustee. The question may be now put, How shall he administer his stewardship? To what uses, more definitely, shall he devote his wealth?

Our first answer is, that he shall employ it for his personal development.

Before considering the passages which bring out this thought in specific relation to wealth, we ought to notice that the development of one's own personality is, in general, a fundamental principle with Jesus. This is certainly the suggestion of the first of the two great commandments of the law, "Thou shalt love the Lord thy God with all thy heart," etc. (Mark xii. 30—Matt. xxii. 37). A man is required to love God in this way, because only by connecting his personality with that of God and becoming united with him in loving fellowship, will he attain anything like complete self-realization. "By making the love

¹ Observe that these men were carrying on an entirely legitimate business; it was the *place* where they were carrying it on that was at fault.

of God the fundamental law of his life," Beyschlag says,¹ "a man procures his own true and lasting good, he helps his own personality to its free development and eternal perfection." This principle is also implied in the second of these commandments, "Thou shalt love thy neighbor as thyself" (Mark xii. 31; Matt. xxii. 39). Self-love is not forbidden here; indeed it furnishes the measure for love to others, and, as Dorner says,² "Self-love in the Christian is the principle of progressive self-culture." The supreme importance to a man of attending to his soul's development, is shown, too, in the passage already referred to in another connection, "What shall it profit a man," etc. (Mark viii. 36-37 and parallels in Matthew and Luke).³ And, finally, we might notice in the Sermon on the Mount the words, "Lay up for yourself treasures in heaven" (Matt. vi. 20), or, as Luke has it, "Make for yourselves purses which wax not old, a treasure in the heavens that faileth not," etc. (Luke xii. 33). The reference here must be to the building of a character which shall continue forever, to the development of a personality which meets God's approval. In a similar vein are the words "rich toward God" (Luke xii. 21), which mean, as Wendt⁴ points out, "to have riches which in some sense is deposited with God."

When we come to the special application to wealth of this principle of self-realization, we should remember, first, that the two passages last mentioned are immediately connected in our Gospels with the discussion of men's relation to earthly goods, and they seem to suggest that one of the ways by which we are to "lay up treasures in heaven" and "be rich toward God" is by the right use of these material things. But our main attention ought here to be given to the parable of the Unrighteous Steward (Luke

¹ Vol. i. p. 125. ² *System of Christian Ethics* (Eng. trans.), p. 449.

³ Cf. p. 151 above. ⁴ Vol. i. p. 215 note.

xvi. 1-8). If we entirely discard an allegorizing interpretation, attempts at which have caused the wide disagreement over the meaning of this parable, and try to get at the central thought, it becomes clear that the primary reference is to such a use by a man of his wealth that it shall conduce to the development of an eternal character. The only analogy between the unscrupulous, dishonest steward and the Christian which does not involve us in insuperable difficulty, is this: that as the steward in handling his master's goods had regard at the given moment for his future welfare and sought to provide against the day when his present position should fail him, so the Christian in this present world is to employ what is entrusted to him (especially wealth) in such a way that his future well-being after death shall be established. At first thought, this might seem like pure selfishness; but when we remember that to have regard for one's future well-being is nothing more or less than to make one's present life pure and holy and loving, and to build a character now and here which shall stand before God in the world to come, we see that only a proper and divine self-love is taught. The simple suggestion of the parable, then, is that we are so to use our wealth that we shall develop our personalities in a God-like way, and attain the fullest self-realization.¹

It is in connection with this use of wealth that the question concerning the rightfulness of private property most naturally arises. The individualist and the socialist each supposes that it favors his contention. On the one hand, it is claimed that our present industrial system makes personal development in any true sense impossible for innumerable individuals. The material conditions of life are such that any effective attention to their higher well-

¹ Helpful hints on this parable, from a modern point of view, and giving some support to the interpretation set forth above, will be found in Wendt, Vol. i. pp. 235, 123, 138; Weiss, *Life of Christ*, Vol. ii. pp. 252 f.; Plummer.

being on the part of these people cannot be expected. Their bodies, minds, and spirits are degraded and stunted in their development, by the terrible necessities of the struggle for bread and butter. And so far as their having any margin of income, by the use of which they can cultivate their better and more generous impulses, this is simply preposterous; they can never at all know the luxury of being able to help materially in the self-realization of others, except, perhaps, in some small degree, in their own families. Everything with them is necessarily low and sordid. Such a condition of life is, of course, not denied to be the fault, in many cases, of the individuals themselves; but, with a much greater number, the cause is laid at the door of the inexorable economic conditions amidst which they are compelled to live their lives. In addition to this arraignment of the modern industrial system, it is maintained that a better substitute is found for it in the system of collectivism or state control, by which there will be opportunity for personal development on the part of a larger number, and for the fostering, too, of higher and nobler qualities.

On the other hand, it may be held that the institution of private property is a necessity to the development of the individual. The qualities nourished and brought to fruition in the necessity of gaining a sufficient livelihood for one's self and one's family; the discipline of the daily task; the self-control, persistency, good judgment, courage, independence, energy, industry which are developed in the pursuit of wealth; the impulses of generosity and benevolence and the steady settled purpose to serve other men, which result from the expenditure of wealth in their behalf—all these are qualities that form a part of the mature, complete, and well-balanced personality. It is difficult to see, says the individualist, how they can be developed without the right to possess private property.

That Christianity cannot give a categorical answer to either the individualist or the socialist and declare one or the other entirely right or entirely wrong seems very evident. Jesus was distinctively a social philosopher of neither type, and it appeared not at all to be his aim to attack or support directly any existing social order.

In favor of the contention that Jesus was a communist, and therefore can be declared to have had socialistic tendencies, it may, of course, be said that he and his disciples had a common purse, and that there was a community of goods in the early church at Jerusalem. No deduction of this kind, however, can be made from the first fact, since convenience and economy would both suggest a common treasury as the best means of providing for the physical needs of this company of itinerant preachers. As to the community of goods at Jerusalem, it is now becoming clear that communism in the modern sense of the word cannot be discovered there. The statement twice made that they "had all things common" (Acts ii. 44 b; iv. 32 c) must be interpreted in each case by the context. This, in the first instance, shows that there was no taking possession of individuals' property by the community, but each person voluntarily contributed to the common need the proceeds from the sale of his own property (ver. 45). In the second instance, it is stated, not that private ownership was done away with, but that "not one of them *said* that aught he possessed was his own" (ver. 32 b). That each individual was not required to give up his wealth follows from Peter's remark to Ananias (Acts v. 4), "Whiles it remained, did it not remain thine own? and after it was sold, was it not in thy power?" The reason why Ananias and Sapphira were condemned, was not because they had failed to lay the entire proceeds of the sale at the apostles' feet, but because they had brought only a part when they pretended to bring the whole (ver. 4, 8, 9). We ought to observe, further, that this commu-

nity of goods did not become general in the early church, and seems to have been given up in Jerusalem itself; else, how could Paul say that "it hath been the good pleasure of Macedonia and Achaia to make a certain contribution for the *poor among* the saints at Jerusalem"? (Rom. xv. 26.) Therefore, this sharing of wealth among the early Christians in the city where the church was founded would suggest brotherly love and Christian kindness in the use of wealth, on a basis of private ownership, rather than modern socialism.¹

But while Christianity as such does not definitely favor either individualism or socialism, it furnishes the supreme and decisive test by which each system must stand or fall, namely, its effect upon that complete self-realization which Christianity claims for every man, in connection with a like progressive self-development on the part of other men. In a letter written some twenty years ago,² James Russell Lowell said of democracy, that it was "of itself no more sacred than monarchy. It is Man who is sacred"; and the same truth needs to be reiterated in the midst of our economic and political discussions to-day. The present industrial system is of itself no more sacred than would state socialism be, if we had it; competition is no more to be revered than coöperation—it is man alone who is sacred, his advancement, his education, his attainment of the proper end of his being.³

¹ Cf. Weizsäcker, *History of Theology in the Apostolic Age*, Vol. i. pp. 55-56; Mathews, *Social Teaching of Jesus*, pp. 152 f.; Gladden, *Applied Christianity*, chap. i.; Martin von Nathusius, *Die Mitarbeit der Kirche an der Lösung der Socialen Frage*, pp. 276 ff.; McGiffert, *History of Christianity in the Apostolic Age*, p. 67, especially footnote 2.

² To Joel Benton. See *Letters*, Vol. ii. p. 159.

³ Cf. R. E. Thompson, *Divine Order of Human Society*, p. 137: "From a Christian point of view we must always regard questions of property as subordinate to the interests of persons. If private property be recognized at all, it must be in deference to that higher expediency which has its end in the ethical development of mankind. Man is not made for it, but it for man."

When the different plans for the organization of society are brought to this test prescribed by Christianity, it is unquestionable that its insistence upon the worth and perfection of the individual looks toward the justification of private property, in some real form. Modern writers on Christian ethics seem agreed that without private ownership the best personal development is impossible. Says Martensen for example:¹ "Without personal possession, a personal life, properly so called, is utterly inconceivable. Every individual needs a certain amount of the things of this world to call his own, to dispose of, and to which, as his extended temporalities, he bears, so to speak, a proportion. Without such property the individual personality cannot attain its proper development." And Nathusius,² writing on the relation of the church to social questions, maintains that, "because he is a part of humanity, which depends upon him for its preservation and progress, and because he can fulfill his duties toward humanity better the more he broadens the scope of his personality in acquiring property,—therefore a man must acquire property." "Christian society must recognize it as one of the conditions of its existence, that its members develop capacity through the possession of property."³ A true Christian position is expressed in the words of the Apostle: "Let him that stole steal no more; but rather let him labor, working with his hands the thing that is good, that he may have whereof to give to him that hath need" (Eph. iv. 28). And again: "If any will not work, neither let him eat" (2 Thess. iii. 10).⁴ In these verses private property is certainly suggested as the basis of a man's moral and physical well-being.

¹ Christian Ethics. Special Part, Second Division, Social Ethics, p. 157 (Eng. trans. 1892).

² Die Mitarbeit der Kirche, etc., Zweiter Buch, 48.

³ Stahl (quoted by Nathusius, p. 281) goes so far as to call property, "Material for the revelation of human individuality."

⁴ For comment on these passages, cf. Beyschlag, Vol. ii. p. 225.

In connection with these statements, however, it should be observed, and it does not at all lessen their force to observe, that Christian men should be dissatisfied with any existing industrial system which does not afford to the greatest number possible the opportunity and the incentive to acquire private property. For such should be the privilege of every man who shows himself worthy of it.

V.

Granting, however, that the wealth which comes into our possession, should, in part, at least, be used for the developing of our personal characters, and that this furnishes in some degree the moral justification for its being legally recognized as ours, a further question of great importance remains: How shall we use the goods entrusted to us so that they shall aid in our self-realization?

First, we should provide a physical basis for our lives. It is obvious that one of the duties of the Christian is self-preservation. Every man owes himself his own livelihood.¹ He is entitled to use his income, first of all, to obtain such food, clothing, and shelter for himself and those who are entitled to look to him for support, as shall enable him and them "to sustain life during the normal period and at the normal degree of vigor."² The expenditure for such support of life may be called necessary and under ordinary circumstances is entirely justifiable. As to further expenditures for what may be called physical decencies, comforts, and luxuries, they obviously cannot be ruled out altogether, since these objects frequently have an important place in the attainment of self-realization. It is in the midst of comfortable and luxurious surroundings that many of the

¹ Cf. Smyth, *Christian Ethics*, p. 334. This is a clear implication of the passage in the Lord's Prayer, "Give us day by day our daily bread" (Luke xi. 3; Matt. vi. 11).

² Phrase used by Mackenzie, *Introduction to Social Philosophy*, p. 304.

finest personalities in our civilization, whose influence in behalf of true progress is beyond compute, have been developed; without such an environment, we may say, they would not have been possible. But such a use of wealth must be for clearly moral ends, that is, the moral purpose must never be lost sight of; and due regard must always be had for the personal development of other men, which is no less important than our own welfare.

In the second place, it is a Christian man's duty to employ wealth in the service of his higher development. He has a right to grow as an intellectual and an æsthetic being, to have his aspirations for knowledge and for beauty satisfied, so far as consistent with other interests, since it is a narrow view of things which does not recognize the place of these elements in the progress of civilization and the spread of the kingdom of God. But here, too, the expenditure must not be selfish; the personality must be enriched and enlarged, not only because that is what it was made for, but also in order that it may render fuller service to mankind. That Jesus countenanced the use of wealth in these realms is suggested by his marked and definite approval of what seemed to some a clear waste, when Mary anointed his feet with the precious and costly spikenard (Mark xiv. 3-9=Matt. xxvi. 6-13=John xii. 1-8). No one could maintain that this was a strictly necessary expenditure, and Judas' contention that it would have been a means of saving suffering among the poor was undoubtedly correct. But in plain opposition to these literalists, Jesus asserted that this was a service for friendship, that it was a natural outgrowth of personal devotion, and that money spent for such a purpose was not necessarily wasted.¹

But the supreme use of wealth in personal development is for the promotion of one's moral and spiritual well-being,

¹ Cf. a sermon of Dr. T. T. Munger on this incident, *Freedom of Faith*, p. 109.

for the growth of those qualities of generosity, benevolence, and kindness which are the fairest flower of a noble character. This is probably the real meaning of Jesus' remark in connection with the parable of the Unrighteous Steward, "Make to yourself friends by means of the mammon of unrighteousness; that, when it shall fail, they may receive you into the eternal tabernacles" (Luke xvi. 9). In other words, as the steward of unrighteousness provided for his future well-being by using his position to benefit his fellows, so do you strengthen your personal character by employing wealth in behalf of other men. This also seems to be the truest application of the words in Luke vi. 38: "Give, and it shall be given unto you; good measure, pressed down, shaken together, running over, shall they give into your bosom." The large return which is to come to a man from a generous expenditure of his possessions for others must be chiefly in the form of the enlargement and growth of personal character which results from it. It is here to be noted, then, that while the use of wealth for the sake of others has a greater purpose than simply its effect upon one's own life, still this latter result forms a necessary element in the effort to develop one's personality through the rightful disposition of his possessions.

That the growth in character which is possible in connection with a Christian expenditure of wealth is not confined to the man who has a large amount to use, but that in great degree it has little to do with the size of his income, follows, in part, at least, from Jesus' comment on the Widow's Two Mites (Mark xii. 41-44=Luke xxi. 1-4). In regard to her contribution he seems to have intended to say, that, because of the spirit with which she gave, it stood for as much, in the sight of God and in the formation of her character, as if she had cast into the treasury an incomparably greater sum. It was worth illimitably more than the large gifts of the rich on that day, because

her motive and intention were of such supreme value. The man with a small income who expends it in accord with the requirements of Christian stewardship cannot perhaps hope for the same reward in development of character from the use of wealth which his richer brother receives, since to some are given five talents; to some, two; and to some, one—"to each according to his several ability" (Matt. xxv. 15). But in some respects his achievement will be as great, and in every way it will be as abiding and permanent, and will certainly win as glad a "well done" from his Master. The question is not, how much we have; but how we spend what we have.

It has been shown that wealth may aid in personal development; we should also remember that wealth may retard it. If a man allows avarice and greed to control him in his acquisition of the means of living or in the amassing of wealth; if he becomes extravagant and profligate in expending his income for physical sustenance, and the regard for intellectual and æsthetic development is really intellectual and æsthetic selfishness; if undue willingness to part with his goods, on the one hand, makes him a miser and paralyzes his soul, so that it becomes a question whether he has one, and thoughtless and mistaken alms-giving, on the other hand, makes him a mere sentimentalist with no moral vigor or backbone,—it were better for the man whose wealth produces any of these characteristics in him if he had never had a dollar which he could call his own.

VI.

When a man is trying to meet the claims of Christian stewardship, the second great use to which he will put his wealth is to promote the personal development of other men. This is not placed second because it is deemed less important or essential than the first; for it is perfectly evident that the expenditure of one's goods in each of these

ways must be closely connected in thought and in action with their use in the other. We have already pointed out, that, in order to employ wealth for his personal development, one must be generous in his expenditures for others.¹ It can now be said with equal truth, that the man whose own personality is not developed by the proper use of wealth can do little to help his fellow-men with it. Both interests and needs must be kept in mind, and either is neglected only at the dire peril of the other.

The precept, "Thou shalt love thy neighbor as thyself" (Mark xii. 31=Matt. xxii. 39) means, of course, that we should care as much for the personal development of other men as we do for our own, that we should not attend to our own self-realization at the expense of the self-realization of others. The general application of this principle to wealth is made in the words, "Give to him that asketh thee" (Matt. v. 42=Luke vi. 30; cf. Luke vi. 38). Here the obligation to place our wealth at the disposal of others' needs is stated in strong terms, and it is so stated in order that the impression made by it shall be a vivid one. There is to be no withholding on account of selfishness, no refusal to give because our heart is set upon the goods our neighbor needs. It is claimed, indeed, that the verse means more than this, that it is to be taken literally, and that Jesus would have us give indiscriminately to all who ask, whether deserving or not, whether really needy or not, whether or not more harm than good will be done. But such a rule would be contrary to the true spirit of Christianity, which holds a man responsible not simply for intentions, but also for results; not only for the promptings of emotion, but also for the decisions of the intellect. It is a narrow and wrong view of love to our neighbor which does not include in it the choice, not so much merely of his temporary pleasure, as of his supreme good, and the en-

¹ Cf. above, pp. 253 f.

deavor with all our powers—reason as well as conscience and affections—to achieve that good. Failure to recognize this simple truth has brought it about that, “while Jesus sought not the amelioration, but the regeneration, of the individual and society, charity has for centuries been too often the palliative of sin and the deadener of conscience. If patriotism has been once the last refuge of a scoundrel, charity has been a thousand times the hypocrite’s price of heaven.”¹

But while we must refuse a wrong application of the principle of aiding in the self-realization of others, we must also strenuously insist on its right application. To guide one’s actions by this right application is infinitely more difficult than to guide them by the wrong. It is not easy for perhaps the majority of Christians in our day—so strong is the hold of Christian humane feeling on our civilization—to turn away from the sight of any kind of suffering without trying to alleviate it, even though the person aided is a fraud and a sham, and their giving him assistance is doing its part in promoting the existence of such a class of human parasites. The course of action which is really unselfish, and which comes from deep-seated springs of love, is that which may refuse to help many cases of seeming external need, but which expends wealth lavishly in the effort to make men self-sustaining and to discover and remedy the cause for so much distress and suffering. This is the course of action to which Christianity calls every one, and which it urges with the utmost emphasis. Let it not be supposed that less is to be given, because one gives thoughtfully and wisely instead of spasmodically and accidentally; rather the drain upon one’s income is likely to be greater, and the drain upon one’s total resources will be largely increased. Jesus’ principle means that our wealth

¹ Mathews, *Social Teachings of Jesus*, p. 139. On the harm of indiscriminate giving, cf. Gladden, *Applied Christianity*, p. 224.

is absolutely and wholly at the disposal of the truest and highest good of our fellow-men, and we are to use it for that end with the most entire generosity and freedom.

We will now notice some of the specific applications of this principle.

A man should help his fellows by means of his business, or in his necessary daily work to obtain a livelihood. That is, in his effort to obtain wealth, he should keep other men's interests in mind. The nature of the occupation or vocation in which he engages should be such that it shall not injure, but promote, the real welfare of mankind. He should aim to produce, or to aid in the production of, such articles as have a wholesome and beneficial tendency for the total life of men. No one is acting at all in accord with the Christian conception of wealth, who is occupied with a daily task which cannot be justified on ethical as well as economic grounds. And if present economic conditions seem to make necessary the employment of multitudes of human beings in occupations which only serve in the long run to injure their fellows, then these conditions should be changed: for it must be held, on the basis of Christian ethics, that every man is entitled to earn his own living in such a way as shall conduce to the well-being of mankind in general.

In connection with this use of wealth we ought to consider the duty and the privilege of the employer. His position is not simply that of the man who is earning his own livelihood and is under obligation to earn it in a way not injurious to other men. It is for him to afford others the opportunity of earning their living under such circumstances as shall aid the development of their personalities. He is to look upon his employés as human beings with eternal destinies to work out, and he is bound to use his capital and business talent in such a way that he shall, so far as he can, help this self-realization. There

is plainly no better way to use wealth, aside from the economic advantage of employing capital, than by giving others, through work, an opportunity to provide the necessary material basis for their lives, and by making it possible for them to develop their personalities in the right way. This is the great obligation of possessors of large wealth and of those who have charge of business enterprises—to see, so far as possible, that their business is so conducted as to benefit the lives of the men who play a necessary part in it.

A detailed discussion here would lead us into the large question of how an employer should treat those who work for him. It will suffice, for our present purpose, if we notice the plain suggestion of Jesus, that injustice or dishonesty in the gaining of one's wealth, a failure to recognize the rightful human claims of those who have been utilized in it, will not be at all atoned for by a charitable or benevolent use of the wealth thus won, or by any amount of pious righteousness. He bids his disciples "beware of the scribes . . . which devour widows' houses and for a pretense make long prayers; these shall receive greater condemnation" (Mark xii. 38, 40=Luke xx. 47). He pronounced a woe upon the Scribes and Pharisees because they relied upon their building the sepulchers of the prophets and garnishing the tombs of the righteous, as a basis for congratulating themselves on their superior goodness (Matt. xxiii. 29). It was after contact with Jesus and under his influence that Zaccheus, instead of giving all his goods to feed the poor, retained a part of them, apparently in order that he might restore fourfold to those from whom he had made dishonest exaction (Luke xix. 8). The writer of the book of James is therefore speaking in a true Christian vein when he says to the possessors of ill-gotten wealth, "Behold the hire of the laborers who mowed your fields, which is of you kept back by fraud, crieth out: and the

cries of them that reaped have entered into the ears of the Lord of Sabaoth" (James v. 4).

The danger thus suggested is a peculiarly subtle one, and rich men living at all times in the history of the world have been sadly liable to lose their souls through it. Christian people are also likely to have their eyes blinded to injustice and wrong-doing on the part of those who hold large wealth, because of the beneficent use they make of a considerable portion of the amount thus gained. But such conduct and feeling are diametrically opposed to all the spirit and teaching of Christ, and are wholly repugnant to any Christian conception of wealth.¹

It should also be here observed that an extravagant expenditure for mere luxuries and utter superfluities is not to be justified on the ground that they afford employment to those who would otherwise be unemployed, that such a use of wealth creates business, and business is *par excellence* the boon to the workingman. That employment is thus furnished for many men and women and the necessities of life are in this way made possible for them is not to be denied. But this does not at all prove that wealth is thus wisely expended. For the extravagant and ostentatious expenditure of wealth is one of the chief means by which the class feeling and the feeling of discontent are created and fostered. The injurious effect upon those who thus throw away their money and allow themselves to be pampered is also not to be forgotten—they are becoming useless, if not dangerous, members of society. Finally, the wealth which is thus wasted on selfish whims might be expended in far wiser directions; as, for example, in public works, which are needed everywhere,—such as playgrounds, parks, libraries, good roads, etc. By using wealth

¹ Cf. an article in *North American Review*, Vol. cliii. p. 661, entitled "The Three Philanthropists," by Col. R. G. Ingersoll, which, while of course not written from any Christian standpoint, nevertheless pointedly illustrates this abuse of wealth and its corresponding right use.

for such purposes, as many men will be employed, their time will be more profitably and wisely spent, and the general public will be more largely benefited.¹

We pass on now to consider that use of wealth which generally goes under the name of benevolence—the succoring of those in suffering and need by means of our surplus wealth (not capital), the assistance of worthy individuals to get a start in life, or the giving of money for beneficent objects of various kinds.² We have indicated that in earning his livelihood, or acquiring wealth, a man ought to have positive concern for the interests of others. Now we notice that some part of every man's income should be devoted to the needs of his fellows—that the luxury of giving for others should be denied to no one. In an ideal world we can conceive there might be no necessity for devoting money to others' wants, although even there some means must be provided for the growth of altruistic feeling; but in our present world, where misfortune and sin are so omnipresent, there is a universal obligation to share one's wealth or income with other men whom we can help with it. This includes not merely the assistance of individuals who come within our pathway or whom we seek out, but also the enthusiastic, generous initiation and support of missionary and philanthropic enterprises of the best sort.

It is a fact worth our attention that Jesus and his disciples seem to have had a fund from which they gave to the

¹Cf. E. L. Godkin, chapter on "The Expenditures of Rich Men," in *Problems of Modern Democracy*, p. 311 (republished from *Scribner's Magazine*, October, 1896).

²It might be noted here, though not immediately suggested by the above, that one reason why so many men are employed at tasks which almost necessarily dwarf their manhood and make impossible any true self-realization, is because there is such a demand for the goods thus produced. Destroy this demand, and these injurious occupations will, to a large extent, cease. Hence a Christian man should not expend his wealth for those articles, the labor to manufacture which harms the people who engage in it.

poor (John xii. 6), and that it was apparently customary for them to help in a financial way those whose condition demanded it (John xiii. 29). Jesus and his disciples could hardly be said to be in a condition of affluence,¹ but in the midst of their own comparative poverty they did not put outside their reach the privilege of helping others poorer than themselves.

One could almost wish that Jesus had been more specific in his directions regarding the use of wealth for others, since, as Dr. Gladden says,² "It is the hardest thing in the world to do good with money." He has, however, made clear one way in which money should not be given, that is, with ostentation. When we make a gift we are not to "sound a trumpet" before us,—that is, cause our action to be noised abroad and everywhere known,—but our rule is to be, "let not thy left hand know what thy right hand doeth" (Matt. vi. 2-4). As Meyer suggests,³ this is a proverbial expression for entire freedom from claiming anything like self-laudation. It means that there is to be no previous calculation as to the effect a gift is to have upon one's position or standing among his fellows, but it is to spring from a spontaneous and genuine desire to be helpful.

The manner of much of men's giving would surely be changed if this precept were more widely followed. Bequests and gifts with the apparently primary aim of perpetuating one's name through some hospital or library or other public building would cease. There would be a greater helpfulness in benevolence when the desire to make a big display became less. For it is often the quiet, almost unknown, perhaps entirely anonymous gifts which accomplish the best results. Indeed, the other kind of giving is hardly benevolence at all; the purchase of renown or fame through the bestowal of wealth for a philanthropic purpose

¹ Cf. above, p. 157. ² *Ruling Ideas of the Present Age*, p. 160.

³ On Matthew.

is simply a business transaction. It is the motive behind the act which always determines its character and generally the good that it does.

Leaving this negative standpoint, the positive principle should now be definitely stated, that in all a man's use of wealth for other interests than his own, in the whole of his benevolence, the controlling aim should be to help men to help themselves, to aid them, as has been said, in attaining self-realization. This applies to our dealing with individuals—let every gift to every person to relieve temporary or permanent need be bestowed in such a way that robust manhood and a strong and noble character shall be developed in him, instead of every strong and heroic quality in him being weakened, as is often the case. Let nothing be done for him which he can do for himself; but first of all let him be given an adequate opportunity to work out his own salvation. The same end should be kept in mind in the bestowal of large gifts for educational institutions, hospitals, libraries, churches, and the like. Let such enterprises be commenced, and continued, and always managed, for the primary purpose, not of encouraging dependence and parasitism or of even making these possible, but of giving individual men and women and children a greater incentive and a better opportunity to disclose the divine image within them.

This is simply the Golden Rule as applied to the use of wealth. "As ye would that men should do to you, do ye also to them likewise" (Luke vi. 31=Matt. vii. 12) does not mean that we are to obey every foolish and selfish whim and desire of our neighbor, which we can imagine him to have because of our own similar disposition; but it shows that what in our thoroughly sane and rational moments we conceive to be our own supreme welfare, this we should strive to help other men to achieve. The question, therefore, in making a gift to another man, is not simply, Should

I want this, if I were in his place? but, Ought I to want it if I were in his place, would it be for my real interest to want it and to have it? Strict, thoroughgoing, and earnest obedience to the Golden Rule, thus interpreted, would revolutionize much of men's giving for Christian and philanthropic purposes, and would increase its efficiency a thousand-fold.

CONCLUSION.

It only remains to call attention, by a brief summary, to the fact that the path along which we have traveled in our study of the Christian conception of wealth has been a steadily progressive one, and that the successive steps reveal a harmonious whole.

First, it was necessary to get a true estimate of these material goods, to rate them at their real value. And we found them to be of no intrinsic worth whatever; they are to be regarded as wholly beneath a man's seeking on their own account. One's affections are to be entirely separated from them.

This attitude toward wealth would naturally suggest that the Christian is to leave wealth entirely one side in his life-purposes, that he is not to run the risk of becoming a prey to it. But we saw that Jesus never taught, by word or example, such an asceticism, and that the problem is not to be solved in this way.

How, then, is it to be solved? On what principle is a man to handle his possessions and expend his income? On the principle of stewardship; as a trustee. He is to hold them as a loan from God, from which the best possible returns will be expected.

The question now arises, In what way are these returns to be secured? What investment of his property does God wish? The answer was twofold.

It is first to be employed in aiding one's own attainment

of perfection of being. On this basis the institution of private property must justify its existence, and we found that Christianity's strong emphasis on individual character seemed to give it support.

Communism and socialism thus being set aside, in their extreme form, at least, it was possible to show that each man could rightfully use his wealth for self-preservation, for the development of the intellectual and æsthetic nature, for moral and spiritual well-being.

The second part of the answer as to the more specific uses of wealth demands its expenditure for the welfare of other men, either as individuals or in society. This is to be done both through one's ordinary and necessary business or occupation, and through regular and special giving, with a solely benevolent purpose in view. The simple aim should always be to increase for each individual whom we help the opportunity to achieve under the best circumstances his own life-task.

If this is, in some true, though inadequate, sense, the view of wealth which Christianity would have adopted in the life and thinking of men, is there not sufficient reason and inspiration in it to elicit its acceptance as a working theory by every one who really desires the coming of the kingdom of God which Jesus taught?