ARTICLE IX.

RELIGION AND WEALTH.

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RELIGION and Wealth are two great interests of human life. Are they hostile or friendly? Are they mutually exclusive, or can they dwell together in unity? In a perfect social state what would be their relations?

What is Religion? Essentially it is the devout recognition of a Supreme Power. It is belief in a Creator, a Sovereign, a Father of men, with some sense of dependence upon him and obligation to him. Such a belief and such a sense of dependence are elements of human nature. "Religious ideas of one kind or other," says Mr. Herbert Spencer, "are almost universal. . . . The universality of religious ideas, their independent evolution among different primitive races, and their great vitality, unite in showing that their source must be deep seated instead of superficial."\(^1\) "Of Religion, then, we must always remember, that amid its many errors and corruptions it has asserted and diffused a supreme verity. From the first, the recognition of this supreme verity, in however imperfect a manner, has been its vital element; and its various defects, once extreme but gradually diminishing, have been so many failures to recognize in full that which it recognizes in part. The truly religious element of Religion has always been good; that which has proved untenable in doctrine and vicious in practice has been its irreligious element; and from this it has been ever undergoing purification."\(^2\)

This testimony of the chief of the agnostics to the uni-

\(^1\) First Principles, p. 13. \(^2\) Ibid., p. 101.
versality of religious ideas and sentiments will not need confirmation. These ideas have found many grotesque expressions, with which we need not concern ourselves at this time; it is with their most perfect expression that we have to deal. In its most perfect expression Religion conceives of the Supreme Being as infinite in power and wisdom and perfect in goodness, and represents him as holding communication with his children and seeking to make them partakers of his perfection and his blessedness. The religious life is the life according to God, the life whose key-note is harmony with the divine nature, and conformity to the divine will.

What will the man who is living this kind of life think about wealth? How will his religion affect his thoughts about wealth? If all men were, in this highest sense of the word, religious, should we have wealth among us?

To answer this question intelligently we must first define wealth. The economists have had much disputation over the word, but for our purposes we may safely define wealth as consisting in exchangeable goods. All products, commodities, rights, which men desire, and which, in this commercial age, can be exchanged for money, we may include under this term. Under this definition, the poor man's hoe and rake, the homespun garments he is wearing, and the potatoes in his bin are wealth; and they do belong in this category;—they are certainly part of the national wealth. But the popular use of the word is hardly covered by the economic definition; some measure of abundance is generally connoted. The poor man's little all may be part of the national wealth, but we should hardly call that a wealthy nation in which none had more than he. The question before us has in view the abundance, the profusion of economic goods, now existing in all civilized nations. There is vastly more in the hands of the men of Europe and America to-day than suffices to supply their immediate physical necessities. Vast stores of food, of fuel, of clothing and ornament, of luxuries of all
sorts; millions of costly homes, filled with all manner of com-
forts and adornments; enormous aggregations of machinery
for the production and transportation of exchangeable goods,
—these are a few of the signs of that abundance toward which
our thought is now directed. Our question is, whether, if all
men lived according to God, in perfect harmony with his
thought, in perfect conformity to his will, the world would
contain such an abundance of exchangeable goods as that
which we now contemplate.

This is a question which the devout have long debated.
Through long periods and over wide areas the prevalent con-
ception of religion has involved the renunciation of riches.
The life of the pious Brahman culminates in mendicancy; he
reaches perfection only when he rids himself of all the goods
of this world. "When the householder is advanced in years,"
says Professor Eggeling, "he should disengage himself from
all family ties—except that his wife may accompany him if
she chooses—and repair to a lonely wood, taking with him
his sacred fires and the implements required for the daily and
periodical offerings. Clad in a deer's skin, with his hair and
nails uncut, the hermit is to subsist exclusively on foods grow-
ing wild in the forest, such as roots, fruit, green herbs, and
wild rice and grain. He must not accept gifts from any one,
except of what may be absolutely necessary to maintain him;
but with his own little hoard he should, on the contrary,
honour, to the best of his ability, those who visit his hermit-
age." Finally, as the end draws near, "taking up his abode
at the foot of a tree in total solitude, . . . clad in a coarse
garment, he should carefully avoid injuring any creature or
giving offence to any human being that may happen to come
near him. Once a day, in the evening, . . . he should go
near the habitations of men, in order to beg what little food
may suffice to sustain his feeble frame. Ever pure of mind
he should thus bide his time, . . . wishing neither for death
nor life, until at last his soul is freed from his fetters and
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absorbed in the eternal spirit, the impersonal self-existent Brahma."  

Buddhism does not demand of all devotees the ascetic life, but its eminent saints adopt this life, and poverty is regarded as the indispensable condition of the highest sanctity. The sacred order founded by Gautama was an order of mendicants. Three garments of cotton cloth, made from cast-off rags, are the monk's whole wardrobe, and the only additional possessions allowed him are a girdle for the loins, an alms-bowl, a razor, a needle, and a water-strainer. "The usual mode of obtaining food," says Mr. Rhys Davids, "is for the monk to take his begging-bowl, in shape nearly like a soup-tureen without its cover, and holding it in his hands, to beg straight from house to house. He is to say nothing, but simply stand outside the hut, the doors and windows of which in India are usually large and open. If anything is put into his bowl he utters a pious wish on behalf of the giver and passes on; if nothing is given he passes on in silence, and thus begs straight on without going to the houses of the rich or luxurious rather than to those of the poor and thrifty."

Such an ascetic rule could hardly be regarded as a precept, binding upon all, but must rather be held as a "counsel of perfection," applicable to the elect only. For some must dig, else none can beg; and the superior sanctity of the mendicant must be won through the worldliness of his neighbors.

The monastic rule has had wide vogue, however, in Christian communities, and great numbers of saintly men have adopted the rule of poverty. Many of the early Christian fathers use very strong language in denouncing the possession of wealth as essentially irreligious: "The rich are robbers," says Chrysostom; "a kind of equality must be effected by making gifts out of their abundance." "Opulence is always the product of theft," says Jerome, "committed, if not by the actual possessor, by his ancestors." "Let him who has been

1 Encyclopædia Britannica, article "Brahmanism."
deceived and conquered by his wealth,” cries Cyprian, “neither retain nor love it. Property is to be fled as an enemy, to be avoided as a robber, to be feared as a sword.” Sentiments of a very different nature are often expressed, it is true, by these teachers; but the trend of their doctrine is, nevertheless, ascetic; and the germs of the later monasticism are in the words of the early fathers. The corner-stone of monachism is the sanctity of poverty. It is not too much to say that for ages the ideal of saintliness involved the renunciation of wealth. Nor is this notion confined to the monastic ages or the monastic communities. There are many good Protestants, even in these days, who feel that there is an essential incompatibility between the possession of wealth and the attainment of a high degree of spirituality.

Doubtless the ascetic doctrine respecting wealth seems to find support in certain texts of the New Testament: “Ye cannot serve God and Mammon.” “How hardly shall they that have riches enter into the kingdom of God.” “Whosoever he be of you that renounceth not all that he hath, he cannot be my disciple.” That word of Paul’s, also, so grievously misquoted and even mistranslated, in which he is supposed to have said that money is the root of all evil, has doubtless contributed to the formation of this notion. All these texts, and especially the words of Jesus, must be interpreted in the light of Jesus’ method, in which, as Professor Caird has expressed it, “complementary but contrasted elements of truths are set side by side, each of them being stated so positively as to lead to a verbal contradiction with the others.” It will not be difficult for the student to find other words of Jesus, relating to the possession and use of the good things of this world, in which the subject is placed in a different light. The fact that several rich men are mentioned as intimate friends of Jesus must also be taken into consideration. The ascetic doctrine with regard to wealth cannot, I think, be clearly drawn from the New Testament.
less this doctrine has greatly influenced the thought of the Christian church. The life of the church it has not greatly influenced; for the love of gain has generally been a stronger motive than godliness; but the minds of devout men have been troubled by the feeling that riches are essentially evil, and that some taint attaches to wealth, no matter how moderately it may be sought.

This feeling has been strengthened also by the abuses of wealth. How grave these abuses have always been I need not try to tell; it is the most threadbare of truisms. There is no kind of power that may not be abused; and wealth, which is the sum and concentration of material power, has always been subject to terrible abuses. The love of money, in Paul's words, has been "a root of all kinds of evil." Allowance must indeed be made for the hyperbole even in this statement; for there is a great deal of indolence and thriftlessness and prodigality which do not grow from this root; some kinds of evil would be materially lessened if the passion of accumulation were stronger in the hearts of those who are addicted to them. But the truth remains that the evils which grow from this root are multifarious and enormous. The desire of wealth is the parent of pride and extortion and cruelty and oppression; it is the minister of treason and corruption and bribery in the commonwealth; it is the purveyor of lust and debauchery; it is the instigator of countless crimes. Augustine once declared that "all the strife in the world, wars, rebellion, offences, murder, injustice, arise concerning what we individually possess." It is an extravagant saying, but our daily experience almost justifies it.

It is in the abuses of wealth, doubtless, that devout men have found the chief reason for their scepticism concerning it and their renunciation of it. It is often difficult for ardent and strenuous souls to distinguish between uses and abuses. Many good things have been cast aside because of their perversion. Still, the ascetics are sometimes right. What is the
truth in this case? Do the anchorites rightly interpret the will of God? Is their manner of life the perfect life? Would God be better pleased with men if they had no possessions beyond the supply of the actual needs of the hour? A little elementary thinking upon these questions may be helpful to some minds.

It may be well to resolve this abstraction, wealth, into its concrete elements. What is the wealth of America today? It consists in the development of the earth's resources. The wealth of this land is in its fertile fields and their fruits, in its mines and quarries and their products. The wealth of the nation has come out of the earth. The processes of agriculture and mining are the foundation of it all. The wealth of this continent is vastly greater to-day than it was two centuries and a half ago, and why? Because the resources of the continent have been developed. The soil has been cleared and subdued and cultivated, until its power to bring forth food for the sustenance of life has been indefinitely increased; a wise selection has been made of grains and fruits and herbs and roots most serviceable to man, and these have been improved by cultivation until their abundance and perfection have banished all fears of famine; animals, also, under the same skilful breeding have been rendered far more useful to mankind; from the heart of the earth minerals and metals have been drawn forth and chiseled and smelted and refined and shaped for human uses; above all, the forces of Nature have been caught and harnessed and compelled to serve in a thousand ways the convenience and comfort of man. A large part of the wealth of the land consists in contrivances for the utilization of natural forces.

The earth's riches are simply the development of the earth's resources. It is plain that these material resources of the earth readily submit themselves to this process of development under the hand of man. Is it not equally plain that these processes of development have followed, for the most
part, natural laws,—that these grains and fruits and roots and living creatures have simply been aided by men in fulfilling the law of their own life? There have been cases of perversion under the hand of man; but, as a general rule, that improvement of the earth's powers and products in which the wealth of the world consists, has been wrought by closely following the lines of development indicated in the nature of the things themselves; by helping each to become what it was meant to be.

Now we are told by a high authority that, "for science, God is simply the stream of tendency by which all things fulfil the law of their being." For faith God is more than this, but it is worth something to know that for science he is as much as this. So much, we are told, is scientifically verifiable. Such a stream of tendency there is; and the scientific man as well as the religious man has a right, Mr. Arnold says, to call it God. If this be true, then those who are working for the improvement of natural products, and for the development of the earth's resources, and for the utilization of natural forces are workers together with God. In the production of wealth men are constantly co-operating with the Creator. It is clear, therefore, not only that there can be nothing inherently wrong in the production of wealth, but that it may be, and indeed ought to be, essentially a religious service.

By another consideration this judgment will be fortified. All religious beliefs assume that the perfection of man is part of the divine purpose. In him, also, there is a stream of tendency, by which, if he will but yield to it and follow it, the law of his being will be fulfilled; and this is God working in him to will and to work for his good pleasure. For the attainment of the perfection to which man is called wealth is the indispensable condition.

It is evident that when man lives in utter penury, from hand to mouth, having no surplus beyond the day's need, his powers can reach no large development. In such conditions
drought or frost or blight or flood may sweep away whole populations; we have had frequent instances, in Russia, and in China, of what may happen in a community where there is not much surplus wealth. Such a condition of things cannot be in accordance with the purpose of a benevolent Creator. A state of society in which such an impairment of human power and such a destruction of human life could occur cannot be approved by religion. And even counting out such inevitable calamities, it is evident that human beings who are thus living on the very verge of starvation cannot make the most of themselves. In order that men may realize their own manhood, may fulfil, in any adequate degree, the law of their own being, they must live beyond the reach of immediate want. They must have permanent and safe shelter from the elements; they must have comfortable clothing; they must have an abundance of palatable and nourishing food. Even the physical nature will not reach perfection under the discipline of penury. The noble savage is physically a far less perfect being than the civilized man. But beyond all this there must be abundance in order that there may be leisure, that the higher interests of man may be cultivated. Learning and art are dependent upon leisure; and leisure means a surplus, somewhere; abundant stores laid by for future use; some measure of wealth. In order that men may reach intellectual and spiritual perfection, there must be time for study, for meditation, for communion with Nature; there must be time and facilities for travel, that the products and thoughts of all climes may be studied and compared, that human experience may be enlarged, and human sympathies broadened and deepened. It is no more possible that humanity should attain its ideal perfection in poverty than that maize should flourish in Greenland. For the ripening of this harvest of the æons there must be rich soil and genial seasons. The wealth which is represented in the vast aggregate of machinery—the machinery of production and transportation—for the multi-
plication of the necessaries and comforts of life, and for the
movement of men and things to the places where they are
most needed; the wealth which is represented in schools, col-
leges, libraries, cabinets, galleries of art, places of public as-
sembly, parks and pleasure grounds, charitable, educational,
and missionary funds, is part of the necessary provision for
the elevation of the human race to its best estate.

It is most true, let me repeat, that this beneficent power
may be perverted and abused; men may make the bounty of
Nature a curse through gluttony and drunkenness; they may
waste the opportunities of leisure in debasing idleness and in
enervating and corrupting indulgences; wealth may be and is
to millions the instrument of self-destruction; but this is no
disproof of its essential beneficence. Freedom, also, is to
countless millions the gateway to ruin, but it is the condition
of manhood. And while it is true that through the abuses
of wealth nations have been ruined, it is also true that with­
out the aid of wealth no people has brought forth the best
fruits of intelligence and virtue.

If, then, the material wealth of the world consists simply
in the development of powers with which Nature has been
stocked by the Creator, and if this development is the neces­
sary condition of the perfection of man, who is made in the
image of God, it is certain that in the production of wealth,
in the multiplication of exchangeable utilities, man is a co­
worker with God. Note that I have said "utilities"; for I
am not considering the cases of those who gain by the making
and vending of poisonous and deleterious commodities; noth­
ing can be wealth, in the sense in which I am using the term,
which may not conduce to the weal of those who use it. It
is the production of exchangeable goods of which I am speak­
ing; and that, I say, when rightly understood, is not only not
an irreligious act, it ought to be in every case an act of wor­
ship.

So much has religion to say concerning the production
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I am sure that the verdict of the religious consciousness on this part of the question must be clear and un­faltering.

But there is another important inquiry. That wealth should exist is plainly in accordance with the will of God, but in whose hands? Religion justifies the production of wealth; what has religion to say about the distribution of wealth? The arts of production have been raised to marvellous perfection; can as much be said of the methods of distribution? There is a great deal of wealth in the world; are we satisfied that it is, on the whole, where it ought to be?

The religious man must seek to be a co-worker with God, not only in the production, but also in the distribution of wealth. Can we discover God’s plan for this distribution?

It is pretty clear that the world has not as yet discovered God’s plan. The existing practice is far from being ideal. While tens of thousands are rioting in superfluity, hundreds of thousands are suffering for the lack of the necessaries of life; some are even starving. That this suffering is often due to indolence and improvidence and vice—a natural penalty which ought not to be set aside—may be freely admitted; but when that is all taken account of there is a great deal of penury left which it is hard to justify in view of the opulence everywhere visible. That there are multitudes of human beings who have wrought nothing but benefit to society all their lives—honest, industrious, faithful men and women—who are still very poor, is undeniable; and it is equally evident that there are a great many other people who have wrought no benefit to society in all their lives—some of whom are utterly idle and worthless, and some of whom expend all their ingenuity in despoiling and corrupting their fellows—who are very rich. There are no principles of equity on which such a state of things can be justified. Inequalities so gross cannot be in harmony with the will of a God of righteousness.

What is the rule by which the wealth of the world is now
distributed? Fundamentally, I think, it is the rule of the strongest. It is what Rob Roy describes as

"the good old rule, the simple plan,
That he should get who has the power
And he should keep who can."

This rule has been greatly modified in the progress of civilization; a great many kinds of violence are now prohibited; in many ways the weak are protected by law against the encroachments of the strong; human rapacity is confined within certain metes and bounds; nevertheless the wealth of the world is still, in the main, the prize of strength and skill. Our laws furnish the rules of the game; but the game is essentially as Rob Roy describes it. *To every one according to his power*, is the underlying principle of the present system of distribution.

A striking illustration of the fact that this is the fundamental principle of the existing industrial order is seen in the recent occupation of the Cherokee lands. Our government had a little property to distribute, and on what principle was the distribution made? Was the land divided among the neediest, or the worthiest, or the most learned, or the most patriotic? No, it was offered to the strongest. Only those of toughest muscle and greatest powers of endurance had any chance in the mêlée. The government stood by to prevent the competitors, so far as possible, from killing or maiming one another in the scramble; it tried to enforce the rules of the game; but the game was essentially a contest of strength. It is evident that under such a system, in spite of legal restraints, the strong will trample upon the weak. We cannot believe that such a system can be in accordance with the will of a Father to whom the poor and needy are the especial objects of care.

What other rule of distribution can religion suggest? Let me quote a few comprehensive words from Dr. Newman Smyth: "Three socialistic principles have been proposed;
—to every one alike; to every one according to his needs; to every one according to his work. But would either be a sufficient ethical distribution? What under perfect economic conditions would be an ideal distribution of goods? The first principle of distribution, to all alike, would itself occasion an unequal distribution, because all have not equal needs, or the same capacity for reception and ability to use what is received; heaven can be no communism; every cup will be filled, but there may be differences in the sizes of the cups. The second principle may be charitable but it is not just, as needs are no standard either of service rendered or true desert. The third may be just but it is not merciful. In a perfect distribution of good, justice, mercy, and regard for possible use must be combined.1

These words bring clearly before us the problem of distribution. I think that we can see that none of these methods, taken by itself, would furnish a rule in perfect harmony with divine justice and benignity. The communistic rule is clearly unjust and impracticable. To give to all an equal portion would be wasteful in the extreme; for some could by no possibility use their portion; much of it would be squandered and lost. Some could use productively and beneficently ten times or even a thousand times more than others. The divine wisdom must follow somewhat closely the rule of the man in the parable who distributed his goods among his servants, giving "to every man according to his several ability." But ability here is not ability to take,—ability to grasp, to get,—but ability to use beneficently and productively, which is a very different matter.

The ability of men productively and beneficently to use wealth is by no means equal; often those who have most power in getting it show little wisdom in using it. One man could handle with benefit to himself and to his fellows one hundred thousand dollars a year; another could not handle

1 Christian Ethics, p. 450.
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one thousand dollars a year without doing both himself and his fellows a great injury. If the function of wealth under the divine order is the development of manhood, then it is plain that an equal distribution of it would be altogether inadmissible; for under such a distribution some would obtain far less than they could use with benefit, and others far more.

The other socialistic maxims, "To each according to his needs," and "To each according to his work," are evidently ambiguous. What needs? The needs of the body or of the spirit? And how can we assure ourselves that by any distribution which we could effect, real needs would be supplied? Every day we meet in the street men who are undoubtedly in want of food, and who ask us for food; but we know that if we put into their hands the means of purchasing food, they will use it to purchase poison. Any distribution according to supposed needs would thus be constantly perverted. It is impossible for us to ascertain and measure the real needs of men.

"To each according to his works" is equally uncertain. What works? Works of greed or works of love? Works whose aim is sordid or works whose aim is social? According to the divine plan the function of wealth, as we have seen, is the perfection of character and the promotion of social welfare. Wealth is the material for character-building; it is the foundation of the kingdom of heaven. The divine plan must, therefore, be, that wealth shall be so distributed as to secure these great results. And religion which seeks to discern and follow the divine plan, must teach that the wealth of the world will be rightly distributed, only when every man shall have as much as he can wisely use to make himself a better man, and the community in which he lives a better community—so much and no more.

It is obvious that the divine plan is yet far from realization. Other and far less ideal methods of distribution are recognized by our laws, and it would be folly greatly to
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change the laws, until radical changes shall have taken place in human nature. But the inquiry of this paper is not what politics or economics have to say about the production and distribution of wealth, but what religion has to say about it. And the councils of religion will furnish to us, as individuals, far higher and safer principles for the guidance of our conduct than those which are current in the political or the industrial world.

To many a man whose portion of this world's goods is very small, religion must say: "You have but little and you ask for more. But it cannot be the will of God that you should have any more. You are using what you have in a way to disfigure and degrade yourself, and to do no good to any one. Until you have learned to make better use of what you have, you mock God by asking for more."

To many a man whose portion is large, religion must say: "You glory in your possessions, and your legal title is probably secure; but you have really no divine right to them. Your wealth is making you hard, cynical, unjust, untruthful, uncharitable; you have built with it a pedestal on which you have lifted yourself above your fellows; you are using it in such a way as to embitter them and alienate them from you and from one another; or, perhaps, you are using it in such a way as to corrupt their minds and debauch their characters; this wealth is not intended for any such uses; you are defeating the purpose of him who has entrusted it to you; it cannot always remain in the power of those who thus misuse it; as God's great designs slowly but surely ripen, the wealth of this world will pass into the hands of men who know his will and do it."