

## CHAPTER SEVEN

### The Christian and his Money

It will be well to look at the situation against which we are discussing the Christian and his money. I am indebted for many of the facts I shall quote in the earlier part of this discussion to *Christianity and the Affluent Society*, by Reginald H. Fuller and Brian K. Rice (pp. 63-149). That book was published in 1966; its statistics therefore come from 1965, but they are the statistics of a situation which has not altered, except to become intensified. So then let us look at the present situation.

*i.* We are living in what has been called the affluent society. F. R. Barry in his book *Christian Ethics and Secular Society* (p. 267) does not deny that poverty still exists, but he says that for the great majority of Christians 'the call is now to the sanctification of wealth'. Brian K. Rice (*op. cit.*, p. 170) writes: 'Affluence in the hands of fallen man is a double-edged blessing and the source of much evil.' Affluence, wealth, are the key-words.

The Board of Trade prepares the cost of living index, and that index is based on the price of things which may be deemed as part of the equipment of an ordinary household. In 1900 neither butter nor electricity was included in that list. In 1962 washing-machines and television sets appeared. In 1938 it took sixty-five weeks' wages to buy a motor car; it now takes thirty-six and a half weeks' wages. Two homes out of every five have a car, and one in ten have more than one car. The national hire purchase debt in 1965 was £1,378,000,000, £21 16s. for every man, woman and child in the country.

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There are about fourteen million combined television and sound licences, and another three million licences for sound only. In the ten years before 1965 the number of homes with refrigerators rose from 8.1 per cent to 41 per cent. In 1965 five million people holidayed abroad at a cost of £200,000,000 and about a quarter of them had a second holiday at home. Even their holiday photographs cost £70,000,000! The country spends about £1,330,000,000 a year on tobacco, of which £1,000,000,000 goes in tax. Eighty-six per cent of the homes in the country have television. (And perhaps two million sets have never had a licence paid for their use.) £100,000,000 a year is spent on toiletries and cosmetics, £40,000,000 on hair preparations, and £70,000,000 on hair-dressing. Every day £2,000,000 is spent on advertising.

That is the kind of society in which we live; that is the meaning of the affluent society.

*ii.* But there is another side to this society. As Brian K. Rice says that it might be put: 'The things which are flourishing amidst our prosperity are venereal disease, mental disorder, bad debts, juvenile delinquency, drug addiction, strikes, bankruptcy, crime.' Let us look at only a few of the facts.

At any one time there are 200,000 mentally disturbed patients in hospital. In fact, half the people in hospitals are in some form or other mental patients. There are 7,000 suicides a year, and ten times as many people attempt suicide each year. There are probably 500,000 in Britain who have tried to take their own lives. And Britain's suicide rate is comparatively low. In Austria the suicide rate is 24.9 per thousand people; in Denmark, 23.5; in Finland, 22.9; in Switzerland, 22.6; in Sweden, 21.1; in Britain 12.3. Suicides from overdoses of drugs increased from 787 to 1,038 in one year. In the last fifteen years suicides by use of the barbiturate drugs have increased ten times over, and attempted suicides by use of the barbiturates amount to 8,000-10,000 a year.

At any moment there are 30,000 people in gaol. Before the

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war there were 3,000 crimes of personal violence per year; now there are more than 20,000.

In spite of the affluent society there are 1,500,000 households with no indoor lavatory; 3,640,000 without a fixed inside bath; three million with no hot water tap; and 246,000 without even a cold water tap. Two thousand people sleep rough in London every night.

Side by side with the affluence there are terrible things, and there is poverty and bad housing, which look all the worse for their comparison with the general affluence.

*iii.* There is another paradox. In one sense this situation is one with the greatest possible opportunities. There is a health service with the best attention available to all. There is now no reason why any young person with the necessary ability should not receive a university education. There are almost limitless possibilities of increased production, with higher wages, more things to possess, increased leisure. In one sense to look ahead is a dazzling prospect.

*iv.* But there is another side to this, and for this other side Brian K. Rice supplies certain facts from America which provide very serious food for thought.

The outstanding development in America is the arrival of the computer and of electronic systems. The speed with which this has happened is shown by the fact that in 1958 there were only 450 computers in America. Here is a selection of the things which have happened and are happening.

In America the computer and the electronic systems are putting anything from 40,000 to 70,000 people out of work every week. There are in that very advanced and very wealthy country between thirty million and forty million people living in poverty and squalor 'in slums, migratory labour camps, depressed areas, Indian reservations'. At least thirty million go hungry in America. Why?

A company in Michigan which supplies electricity to 50,000 homes dismissed 300 meter-readers and half its office staff, because customers are now linked to a computer which

registers the current used, makes out the account, and addresses the envelope. In a motor-car factory there is a computing machine which can make up the wages of 26,000 employees, differing rates, overtime and everything else, in half an hour. There is a machine which can print a 300-page book in three hours. A government department handling pensions has been able to reduce its staff from 17,000 to 3,000. There is a radio factory in Chicago where by electronic processes 1,000 radio transistor sets can be produced each day, and the whole process is tended by two men—instead of 200 as formerly. There is a bottling plant which can clean, refill, cap and crate 200,000 bottles per day, with a total staff of three men. The New York telephone exchange is twenty storeys high and handles millions of calls a day. The total staff is five, two on duty and three on stand-by. Macey's store experimented with a robot machine which can sell thirty-six different garments, in ten styles and sizes, which accepts coins or notes, and gives change, and which screams if any one tries to feed it with counterfeit money.

What is happening is obvious. Since the war 400,000 coal-miners have lost their jobs; 250,000 steel-workers; 300,000 textile-workers; and the whole process is just beginning.

Brian K. Price quotes a labour leading figure: 'There is no element of blessing in automation. It is rapidly becoming a real curse to society, and it could bring us to a national catastrophe.' What happens—it is Mr Price's question—when man is unnecessary? It has already been suggested that the day will come when a married man with one child will be paid one hundred dollars a week to *stay at home*. 'Society must accept,' so it has been said, 'that work as we know it must eventually disappear. Man as a working instrument is heading towards obsolescence.' And the result already is that there is poverty and unemployment in America on a scale almost unknown in Britain.

This is the background of our present situation. We have not yet in this country encountered the full problem. If we

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are wise enough to do so, we can learn from the experience of others how to face it. But here are the paradoxes of the affluent society in which men make and spend and give and save their money.

Let us then go to the Bible and see what it teaches about wealth and possessions. We begin with the Old Testament, and we find in it an abundance of material.

*i.* It has been said—and it is as true or as false as most epigrams—that prosperity is the blessing of the Old Testament and adversity of the New Testament. The Old Testament expects to find the good man flourishing and prosperous; the New Testament expects to find him afflicted and in trouble.

It is true that in the Old Testament there is a strong line of thought which does connect prosperity with goodness and adversity with wickedness, just as Job's comforters did. It is indeed very significant that after all his afflictions Job does finish up with renewed and increased prosperity (Job 42.10-17). 'I have been young and now am old,' said the Psalmist, 'yet I have not seen the righteous forsaken, or his children begging bread' (Psalm 37.25). The reward for humility and fear of the Lord is riches and honour and life (Proverbs 30.8,9). The blessing of the Lord makes rich (Proverbs 10.22). Wealth and riches are in the house of the man who fears the Lord (Psalm 112.3). Wisdom has long life in her right hand, and honour and riches in her left. Riches and honour are with her, lasting wealth and prosperity (Proverbs 3.16; 8.18). The Old Testament does connect goodness and prosperity.

*ii.* In the Old Testament there is a line of thought which sees the way to happiness as having neither too much nor too little. The wise man prays to God: 'Give me neither poverty nor riches, lest I be full and deny thee, and say, "Who is the Lord?"', or lest I be poor, and steal and profane the name of my God' (Proverbs 30.8,9). This would be very much in line with the Greek doctrine of the happy medium.

*iii.* The Old Testament is sure that prosperity is a gift from

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God, and that no man should forget that it is so. The preacher talks of the man to whom God has given wealth and possessions and the power to enjoy them. 'This,' he says 'is the gift of God' (Ecclesiastes 5.19). And if wealth is the gift of God, a man must use it in stewardship for God.

iv. Wealth does not fall into a man's lap with no effort from him. 'A slack hand causes poverty,' says the wise man, 'but the hand of the diligent makes rich' (Proverbs 10.4). As the Greek Hesiod had it: 'The gods have placed sweat as the price of all good things.'

v. There is a kind of security that wealth can bring. 'A rich man's wealth is his strong city, and like a high wall protecting him' (Proverbs 18.11; 10.15). There are things from which wealth can protect a man. There is an old Scots saying: 'Sorrow is not so sore, when there is a loaf of bread.' To be left alone is always a sore thing, but to be left alone and in destitution is still worse.

vi. But even if there is a kind of security in wealth, there is also an essential inadequacy in it too. 'The righteous man will flourish, but the man who trusts in riches will wither' (Proverbs 11.38). Wealth is no substitute for character and goodness. It is durable riches that wisdom gives (Proverbs 8.18). When it comes to a matter of meeting the judgment of God, riches do not profit; it is righteousness which delivers a man from death (Proverbs 11.4). Even if riches do increase, a man is not to set his heart upon them (Psalm 62.10). There is no permanence about them; riches do not last for ever (Proverbs 27.24). Wealth may be a gift from God, but wealth is not everything.

vii. At best wealth is a secondary good. A good name is to be chosen rather than great riches, and favour is better than silver or gold (Proverbs 22.1). Better a little that the righteous has than the abundance of many wicked (Psalm 37.16). The sleep of the labouring man is sounder than the sleep of the rich (Ecclesiastes 5.12). It is only a short-sighted man who concentrates everything on the search for wealth

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(Proverbs 28.22). When a man dies he will carry nothing away (Psalm 49.16). He came naked into the world, and naked he will leave it (Job 1.21). As a man came from his mother's womb, so he will go back again. He takes nothing of his toil that he can carry away in his hand. He has toiled for the wind (Ecclesiastes 5.15,16). A man should be wise enough to cease the struggle for wealth. 'When your eyes light upon it, it is gone; for suddenly it takes to itself wings, flying like an eagle towards heaven' (Proverbs 23.4,5).

He will be a foolish man to give his life to that which he cannot take with him, and to that which he can lose at any moment.

*viii.* There are occasions when wealth can hinder rather than help. A man can keep riches to his hurt (Ecclesiastes 5.13). There is no profit for the man who gets riches in the wrong way. 'In the midst of his days they will leave him, and at his end he will be a fool' (Jeremiah 17.11). Wealth can make a man careless of God and of his fellow men. How can God know? he will ask. The wicked take their careless ease, but the day of reckoning comes (Psalm 73.12). Some day the righteous will laugh at the man 'who would not make God his refuge and sought refuge in his wealth' (Psalm 52.7).

*ix.* Undoubtedly wealth gives a man power over his fellow men. 'The rich rules over the poor, and the borrower is the slave of the lender' (Proverbs 22.7). Wealth gives a man a certain popularity. 'The poor is disliked even by his neighbours, but the rich has many friends' (Proverbs 14.20). Wealth can bring with it pride and arrogance, and these are the sins which go before a fall. 'The poor may have to use entreaties, but the rich answers roughly' (Proverbs 28.11). The wise man never glories in his riches, any more than the wise man in his wisdom, or the mighty man in his might (Jeremiah 9.23). The rich man tends to be a man who is full of violence (Micah 6.12). Wealth can do things to a man which make him a far worse man, and to possess it is not a sin, but a danger to character.

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x. On at least one occasion in the Old Testament the rich man is synonymous with the wicked man. It is said of the suffering servant that they made his grave with the wicked, and with a rich man in his death (Isaiah 53.9).

The writers of the Old Testament know that wealth is a gift from God, but they also know that it can separate a man from God and from his fellow men. They know that wealth is a good thing for a man to enjoy, but a bad thing for a man to put his trust in, or to give his life to.

We shall gain further light on this, if we look at what the Old Testament has to say about the poor.

The Old Testament uses three words for *poor*. It uses the word *dal* which means poor and weak and even emaciated. It is, for instance, the word that is used of the lean cattle in Pharaoh's dream (Genesis 41.19). The Revised Standard Version usually translates it *poor* (Proverbs 22.9,16,22; Amos 4.1; 5.11; 8.6); but sometimes it translates it *weak* (Psalm 41.1, margin; Psalm 82.3,4). It uses the word *ebion*, which the Revised Standard Version regularly translates *needy* (Job 5.15; Psalm 69.33; 140.12; Proverbs 14.31; Jeremiah 20.13). This word expresses the state of the man who is not only poor, but whose poverty has brought to him oppression and abuse. It uses the word *ani*. This is what we might call the most developed word. It describes the man who is poor, without influence, oppressed. This man has no human help and no human resources; and in such a state his only help is in God, in whom he has put his trust. So it comes to mean the poor and humble man, whose whole and only trust is in God (Psalm 34.6; 40.17; 68.10; 86.1; Proverbs 14.21; Isaiah 66.2). Here there emerges something which is very much a dominant part of the pattern—the fact that the poor man is specially the concern of God.

i. There is laid upon men the special duty of remembering and helping the poor. Both the wise man and the psalmist speak of the happiness of the man who remembers the poor (Psalm 41.1; Proverbs 14.21). It is part of a good man's duty

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to maintain the rights of the poor and the needy (Proverbs 31.9). The good man does not regard the rich more than the poor (Job 34.19). The command of God is: 'Give justice to the weak and the fatherless; maintain the right of the afflicted and the destitute. Rescue the weak and the needy; deliver them from the hand of the wicked' (Psalm 82.3,4). Only if a king judges the poor with equity will his throne be established for ever (Proverbs 29.14). As the Old Testament sees it, it is an essential part of a good man's duty to remember, to help and to defend the poor.

*ii.* In the Old Testament there is also consistent condemnation for those who neglect or ill-treat the poor. It is the wicked who persecute the poor (Psalm 10.2). Part of Isaiah's condemnation of the wicked is that the spoil of the poor is in their houses (Isaiah 3.14,15). 'Woe to those who make iniquitous decrees . . . to turn aside the needy from justice, and to rob the poor of my people of their rights' (Isaiah 10.1-2). It is the activity of the wicked 'to ruin the poor with lying words, even when the plea of the needy is right' (Isaiah 32.7). He who oppresses the poor to increase his own wealth will come to nothing else than want (Proverbs 27.6). 'A righteous man knows the rights of the poor, but a wicked man does not understand such knowledge' (Proverbs 29.7).

It has been said that the voice of the prophets is often nothing other than 'a cry for social justice'. The care of the poor is an essential duty laid on the man who wishes to see the world as God meant it to be.

*iii.* In the Old Testament the care of the poor is laid down, not only as a duty to man, but also as a duty to God. It is something which has to be done, not only for the sake of the poor, but also for the sake of God. Jeremiah says of a good king: 'He judged the cause of the poor and the needy: then it was well. Is not this to know me? says the Lord' (Jeremiah 22.16). The wise man says: 'He who oppresses the poor insults his Maker, but he who is kind to the needy honours him' (Proverbs 14.31). 'He who is kind to the poor lends to the

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Lord' (Proverbs 19.17). If a man closes his ear to the cry of the poor, God will close his ear to his cry (Proverbs 21.13). 'Do not rob the poor because he is poor, or crush the afflicted at the gate; for the Lord will plead their cause, and despoil the life of those who despoil them' (Proverbs 22.22,23).

To help the poor is to help God; to be heartless to them is to incur his anger. How could it be otherwise, for to injure the child is always to anger the child's father, and to help the child is always to delight the child's father's heart?

*iv.* As we would expect from all this, the Old Testament is sure that God cares for the poor in a very special way, and rescues and delivers them. This is a favourite thought in the Psalms. 'The Lord hears the needy' (Psalm 69.33). 'God stands at the right hand of the needy' (Psalm 109.31). 'The needy shall not always be forgotten, and the hope of the poor shall not perish for ever' (Psalm 9.18). 'This poor man cried and the Lord heard him' (Psalm 44.6). God in his kindness provides for the needy (Psalm 68.10). 'God delivers the needy when he calls, the poor and him who has no helper' (Psalm 72.12). 'The Lord executes justice for the needy' (Psalm 140.12). 'He raises up the poor from the dust' (1 Samuel 2.8). 'With righteousness God will give justice to the poor' (Isaiah 11.4).

The poor man is under the care of God. The Old Testament does not despise wealth; it does not deny that there are things that wealth can do. But it will never make wealth the principal good, and it will always insist that to gain wealth wrongly and to use wealth selfishly are both to sin against God.

We now turn to the New Testament, and in particular to the teaching of Jesus.

*i.* When we study Jesus' teaching about money, the first thing that emerges is that the assumption of New Testament teaching is that the Christian will live an ordinary life, so far as the work and the obligations of life are concerned. It is assumed that he will be doing a job, earning a pay, paying his way and supporting those who are dependent on him. There

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are those who have withdrawn from the world, and who have taken the vow of poverty, chastity and obedience. At first sight this seems the very essence of Christianity. But here a paradox emerges. If there are people who vow themselves to poverty, who divorce themselves from the ordinary work of this world, and who live on the charity they receive, if they forswear all possessions, it simply means that the rest of the world must keep on working to enable these people to withdraw from the world and to supply the charity on which they live. If everyone withdrew, and if everyone forswore all earthly possessions, then the whole structure of society would collapse, and, if no one had anything, there would be no one to give anyone anything, and all charity would necessarily come to an end. So we have the odd situation that it is necessary for the 'ordinary' Christians to keep on working in order to make it possible for the 'super' Christians to withdraw from the world. This is not the Christian way. New Testament teaching involves the assumption that the Christian is living a normal life, doing the world's work, and accepting the world's obligations.

This is what Jesus did. The first thirty years of his life were spent in Nazareth (Luke 3.23), where he was well known as the village carpenter (Mark 6.3). He accepted the normal duty of paying taxes, both to the government (Matthew 22.15-22) and to the Temple (Matthew 17.24-27). He and his friends had their own store of money, and it was the task of Judas Iscariot to look after it. When it was a question of feeding the crowds, Philip's first reaction was that the food would have to be paid for (John 6.7). The whole implication is that Jesus and his friends accepted their normal obligations and paid their way.

*ii.* Exactly the same was true of Paul. He was a qualified tradesman (Acts 18.3) and it was always his claim that, wherever he stayed, he was a burden on no one, because he was self-supporting (1 Corinthians 4.12; 1 Thessalonians 2.9; 2 Thessalonians 3.7,8; Acts 20.34). He earned his money,

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supported himself, and paid his debts with his own work—and he wanted it that way.

*iii.* Nevertheless the New Testament is clear about the danger of riches. The New Testament never says that it is a sin to possess money, but it does say that it is a grave danger. 'Woe to you that are rich,' Jesus said, as Luke has it. 'Woe to you that are full now' (Luke 6.24,25). In the story of the rich young ruler (Matthew 19.16-30; Mark 10.17-31; Luke 18.18-30), a story to which we shall return, Jesus warns men that it is desperately difficult for a rich man to get into the kingdom of God. It is not money itself, but the love of money that is the root of all evils (1 Timothy 6.10). The danger is always there.

*iv.* The danger that a man can become too fond of money can even enter the church. The bishops and the deacons are both warned that they must not be greedy for gain (1 Timothy 3.3,8; Titus 1.7). Those who tend the flock are warned that they must not do so for shameful gain (1 Peter 5.2). There are those in the Christian fellowship who are there to exploit their fellow Christians (2 Peter 2.3). The writer to the Hebrews writes: 'Keep life free from the love of money' (Hebrews 13.5). The attraction of money is something from which the Christian was not, and is not, immune. The sin of covetousness was something of which the New Testament was very much aware (Mark 7.12; Luke 12.15; Romans 1.29; 2 Corinthians 9.5; Ephesians 5.3; Colossians 3.5; 1 Timothy 2.5; 2 Peter 2.3). *Pleonexia*, the Greek word for covetousness, means *the desire to have more*, and that is a desire which is deeply rooted in human nature.

*v.* There was nothing of inverted snobbery in the attitude of Jesus to wealth. He did not glorify poverty as such. He had friends in every walk of life. James and John came from a family who were well enough off to own their own fishing-boat and to employ hired servants (Mark 1.19,20). Nicodemus brought spices which must have cost a very large sum of money for the anointing of Jesus' body (John 19.39).

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Zacchaeus was a wealthy man, and he was not called upon entirely to divest himself of his belongings (Luke 19.1-10). There were certain women who followed Jesus, and who cared for his needs, and of them Joanna, the wife of Chuza, Herod's steward, certainly must have belonged to the upper and the wealthy classes (Luke 8.3). Even if we insist on the dangers of riches, we cannot fly to the other extreme, and make poverty itself a virtue.

vi. One of the dangers of riches, as the New Testament sees it, is that they may beget arrogance in their possessor, and subservient snobbery in those who come into contact with him. In the Pastoral Letters Timothy is instructed to charge the rich in this world's goods not to be haughty (1 Timothy 6.17). James draws the picture of the rich man arriving in the Christian congregation and being treated with a servile snobbery at the expense of the poor (James 2.1-7). And he condemns the rich man who lives in luxury while his employees remain unpaid (James 5.1-6). The New Testament is well aware of the attitude of mind which riches can produce, both in the mind of the man who has them and in the minds of the people who encounter them.

vii. The New Testament is sure that riches are a bad thing in which to put our trust; they are a very insecure foundation for life.

(a) A man has to learn that the value of his life cannot be assessed by the size of his bank balance. The rich man in the parable (Luke 12.13-21) thought that he had enough laid by to enable him to enjoy life for many years to come, but that very night, when he was making his future plans, God required his soul from him, and all the material things of which he had been so proud became a sheer irrelevance. A man cannot take his material possessions to heaven along with him.

(b) Riches are a diminishing asset. The moth and rust can damage them, and the thief can steal them (Matthew 6.19-21). They are no more permanent than the flower which blossoms

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and fades (James 1.10,11). It has been said that there are people who know 'the price of everything and the value of nothing'. It is when he is confronted with eternity that a man sees the true value of things, and he is a foolish man who puts his confidence in things so easily lost and so quick to deteriorate.

(c) The desire for riches can blind a man to the higher things. 'The cares of this world and delight in riches' are like the fast-growing weeds that choke the life out of the seed (Matthew 13.22; Mark 4.9; Luke 8.14). As William Lillie says in his *Studies in Christian Ethics*: 'The pursuit of money takes the place of the worship of God.' 'No man', said Jesus, 'can serve two masters . . . You cannot serve God and mammon' (Matthew 6.24). A man's god is that to which he gives himself, his time, his energy, his thought, his life, that which dominates and pervades his life. And if a man's one concern is with wealth, then wealth is his god.

(d) Whatever else is true, a man cannot take his wealth with him when he dies. He came naked into the world, and naked he will leave it (Job 1.21; Ecclesiastes 5.15,16; 1 Timothy 6.7). He will therefore be well advised to seek for the true riches, and to lay up the real treasure, which will last beyond time and into eternity. He should do good, and be rich in good deeds, and thus lay a foundation for the future life which is life indeed (1 Timothy 6.17,18).

As the New Testament sees it, and as experience confirms it, trust placed in any material thing is misplaced trust, and even in this life the mistake will be discovered. To see nothing beyond the material world is the way to disappointment in time and in eternity.

There is still certain material in the New Testament at which we must look before we begin to make our own general pattern.

*i.* There is a New Testament parable which has at least something to tell about Jesus' attitude to wealth—the parable of the rich man and Lazarus (Luke 16.19-31). This is the

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story of two men. One was rich. He was dressed in the finest clothes and ate the finest food; there was nothing in the world that he did not possess. The other was Lazarus, a beggar with ulcerated sores on his body, so helpless that he could not even keep off the dogs. Daily he was placed at the gate of the rich man's house and he did at least get the crumbs that fell from the rich man's table. Then the scene changes; it is no longer this world but the world to come. And in that other world the rich man is in agony and in torture, and the poor man is in bliss and blessedness—and there is no altering of their positions.

What is this parable saying? There has just been a reference in the preceding passage to the Pharisees 'who are lovers of money' (Luke 16.14). So this parable has something to say about money. What it is condemning so unsparingly is *irresponsibility*, lack of awareness, lack of concern. There is no indication that the rich man was in any way cruel to Lazarus in an active way. He let him lie there; he let him have the crumbs that fell from his table. The trouble was that he never noticed him. To the rich man Lazarus was part of the landscape. If ever he did notice him, it never struck him that Lazarus had anything to do with him. He was simply unaware of his presence, or, if he was aware of it, he had no sense of responsibility for it.

This parable is a vivid illustration of the fact that a man may well be condemned, not for doing something, but for doing nothing. As someone has put it: 'It was not what the rich man did that got him into gaol; it was what he did not do that got him into hell.' Hugh Martin writing on this parable in *The Parables of the Gospels* says that Dale called this parable 'the indignation of infinite love at white heat', and that Alexander McLaren called it 'the sternest of Christ's parables'. The condemnation is for the man who has money and who is quite unaware of those who have not, for the man who has no sense of responsibility for those who are less fortunate than he is. There is many a man who will spend on a dinner

in a plush restaurant, even on the drinks at such a dinner, a sum exceeding the weekly old age pension for a man and wife. In one year Great Britain spent forty-five times as much on defence as it did on free aid to dependent territories. In one year something like £40,000,000 was given in such aid and something like £930,000,000 was spent in betting and gambling.

The New Testament unsparingly condemns irresponsibility, whether that irresponsibility be personal or national. It insists that no person or nation has a right to live in luxury while others live in poverty. It could be argued that we are forced to help others through the very heavy taxation system which now exists. This is perfectly true. But a fiscal obligation cannot take the place of a personal awareness. The simple fact, plati-tudinous as it may sound, is that no man has the right to live like the rich man while Lazarus is at his gates.

*ii.* The second passage which is very relevant for our discussion is the record of the cleansing of the temple by Jesus (Matthew 21.12,13; Mark 11.15,16; Luke 19.45,46; John 2.13-17). Here is the only incident in the New Testament when we find Jesus moved to violence; it must therefore have been an incident of special significance.

Jesus drove out of the temple courts the changers of money and the sellers of sacrificial victims. At the Passover time the temple tax was paid. The temple tax was about half a shekel. It does not sound much, but it has to be remembered that the average day's pay in Palestine in the time of Jesus amounted to about four new pence; and this means that the temple tax represented about two days' pay—a quite considerable sum. Since it was the ambition of every Jew to keep one Passover in Jerusalem the city was crowded with Jews who had come from all over the world. Since they came from all over the world, they brought all kinds of currency—Roman, Greek, Egyptian, Tyrian, Phoenician. For all normal purposes all the coinages were equally acceptable. But the temple tax had to be paid either in shekels of the sanctuary or Galilaean half-

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shekels. This was because these were the only two coins which did not have a king's head on them. To the Jew a coin with a king's head on it was a graven image, especially if the king was deified. So the temple authorities had set up stalls in the temple where the other currencies could be changed into the right currency in which to pay the tax. It was on the face of it a convenient arrangement, but, for every coin changed the changers made a charge equivalent to about one new penny, and if the transaction involved the giving of change, another new penny was charged. So a pilgrim might well be charged an extra two new pence to enable him to pay his tax in the right currency—and remember that two new pence was about half a day's wage for a working man. It was blatant exploitation of simple people.

As for the sellers of pigeons, they had, if anything, an even better ramp. A man might bring his own pigeons to the temple to sacrifice, birds which he had bought outside. But every animal for sacrifice had to be without blemish and so there were temple inspectors, and if the animal had been bought outside the temple, they would certainly find a flaw in it and direct the worshipper to the temple stalls where victims which had already been examined were for sale. Again it seems a convenient arrangement, but outside the temple a pair of pigeons could cost as little as one new penny, and inside the temple they could cost as much as seventy-five new pence. Again it was sheer conscienceless exploitation, and exploitation practised in the name of religion.

Jesus was moved to the use of force. He whipped the sellers, put their animals out of the temple and overturned the tables of the money-changers. And what moved him to this violence was the sight of deliberate and highly profitable exploitation. The making of money by the exploitation of people's credulity or trustfulness, or, worse, by the exploitation of their need, incurs the wrath of Jesus—and it still happens.

*iii.* There is another parable of Jesus which has much to say about wealth, the strangest of all Jesus' parables, the parable in

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which every character is a rogue, the parable usually called the parable of the unjust steward (Luke 16.1-13). This parable tells how a steward was discovered to be dishonest and therefore faced the prospect of dismissal. In the east a steward had unlimited control over his master's property. So with the prospect of dismissal facing him, and with the end of his comfortable life in sight, this steward went one by one to the people who owed his master debts. He was not yet dismissed, and he had authority to deal with these debts and debtors. In each case he came to an agreement with the debtor to falsify the account. In each case the debt was recorded as considerably less than it was. In this way the steward hoped to be able to gain entry into the household of all the debtors in time to come, partly because they would be grateful to him, and no doubt partly—for he was a clever scoundrel—because, since he had made them sharers in his defalcations, he had them in his power. And when the master found out about it, instead of being angry, he looked on it as a clever bit of roguery, and congratulated the steward on his shrewdness in providing thus for his future.

That is an extraordinary parable. It is so extraordinary that it is clear that by the time Luke recorded it, its original lesson was lost, because Luke attaches no fewer than four different lessons to it—and all of them are relevant to the question of the Christian and his money. Let us look at the lessons which Luke has attached to it.

(a) He begins with the comment of the master: 'The sons of this world are wiser in their own generation than the sons of light' (Luke 16.8). What Luke means by this is that Christians would be very much better Christians if they were as keen to be Christians as the rascal of a steward was to cling on to his comfort and his money. It is perfectly true that this would be a very different world, and the church would be a very different church, if so-called Christians put as much time and thought and energy into being Christian as they do into making money, or even into practising a hobby or playing a game. If the

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Christian put as much effort into maintaining his standards as a Christian as the worldly man puts into maintaining his standards of worldly comfort, he would be a very much better Christian than he is. There are things in which the children of this world can be an example to the children of light.

(b) His second comment is: 'And I tell you, make friends for yourselves by means of unrighteous mammon, so that when it fails, they may receive you into the eternal habitations' (Luke 16.9). This is a very difficult saying, but William Lillie seizes on one unmistakable thing about it. He says: 'Whatever else this means, it teaches that money is to be used as a means, and not as an end in itself' (William Lillie, *Studies in New Testament Ethics*, p. 97). It was not the money itself that the steward was interested in; he was interested in the friends which money could win him, and the comfort it could ensure for him. It is a cynical enough view of life—you can buy friendship, is the principle behind it—but the whole parable is designed to show how a cynical worldling can in some ways be an example to a Christian. So this tells us that money is meant to be used and not to be kept, and that it must never be regarded as an end in itself, but always as a means to an end—and the end towards which it is a means will be all important.

(c) The third lesson is: 'He who is faithful in a very little is faithful also in much; and he who is dishonest in a very little is dishonest also in much. If then you have not been faithful in the unrighteous mammon, 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?' (Luke 16.10-12). This is a much simpler lesson. It is the principle that a man's conduct in money matters is no bad test of the man. If, we might almost say, a man can be trusted with money, he can be trusted with anything. A man's character, his honesty or his dishonesty, his straightness or his crookedness, can be seen, and nowhere better, in his daily business and financial dealings. The life a man lives in

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business is in its own way a preparation for eternal life

(d) The fourth lesson is: 'No servant can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and mammon' (Luke 16.13). In Matthew this is part of the Sermon on the Mount, and appears in a quite different context (Matthew 6.24). We may well conclude that Jesus said this more than once. It says quite definitely that there is only room in life for one supreme loyalty, and that supreme loyalty must be to God. And, if a man's supreme loyalty is to God, there will never be anything wrong with either the way he makes his money or the way in which he spends it.

*iv.* The fourth place in which we will find guidance about the Christian and his money is the story of the collection which Paul made from the Gentile churches for the church at Jerusalem. This whole subject is dealt with most illuminatingly in *Christianity and the Affluent Society* by R. H. Fuller (pp. 46-59). With Paul, Christianity went out to the Gentiles. The day came when it became a kind of agreed division of labour that Paul should go to the Gentiles and that Peter and James and John should have the Jews as their special sphere. The one thing that the older apostles did enjoin upon Paul was to remember the poor, and that was something to which he required no urging (Galatians, 2.9,10). Some four or five years passed and Paul formed a scheme. Jerusalem was always a poor church, and Paul initiated a movement whereby all the Gentile churches he could contact would join in making a special gift collection for the church at Jerusalem. After all, Jerusalem was the mother church. It was from Jerusalem that the whole Christian religion flowed, and it was very right and proper that the younger churches, who had received such spiritual blessings from Jerusalem, should give Jerusalem all the material help they could. (The story can be pieced together from 1 Corinthians 16.1-4; 2 Corinthians 8 and 9; Romans 15.25,26.)

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The first passage, short as it is, is very instructive for Christian giving through the church:

On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that the contributions need not be made when I come (*1 Corinthians 16.2*).

Giving is to be *systematic* giving, so that there will not have to be a sudden emergency sermon and appeal. Far better a regular putting aside than a desperate effort when the deadline is fast approaching. The giving is to be *proportionate*. A man is to give as he prospers. The 'flat-rate' kind of giving is quite inappropriate, for what may be much for one man is likely to be negligible for another. The giving is to be *universal*. Each of them is to do it. So often the financial welfare of the congregation depends on the generosity of something under half of its members. It should be something in which all are involved, as they are able.

This collection for Jerusalem lay very near to Paul's heart. It was not only of great practical help to Jerusalem; it had a very great symbolic value for the whole church. It stood for at least three things.

(a) It symbolised the oneness of the church. It avoided any atmosphere of congregationalism. Just as there must be a relationship between individual and individual, so there must be a relationship between community and community, between congregation and congregation, between church and church. No congregation must think only of itself; it must be one for all and all for one. It is, for instance, very doubtful if wealthy congregations have any right to embark on schemes for things which are non-essentials, however much artistic value they may have, when there are congregations whose essential work is hindered through lack of funds. Any community whose outlook is limited to its own congregation is not a church.

(b) It symbolised the fact that no spectacular manifestation of spiritual gifts can take the place of concern for others. To

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put it technically, no number of *charismata*, spiritual gifts, can ever be a substitute for *agapē*, Christian love. The Corinthian church was taken up with spectacular things like speaking with tongues; and such things may well lead to spiritual pride, instead of love's concern.

(c) The third point is well made by R. H. Fuller. This collection symbolised the fact that spiritual fellowship, if it is really genuine, 'will always be given material expression, in terms of dollars and cents, of pounds, shillings and pence'. If we talk of the necessity of fellowship with others, that fellowship is quite unreal unless it issues in practical giving. James thought it the very negation of Christianity, if kind words and kind thoughts did not become concrete in kind deeds (James 2.14-17).

We have now looked at the biblical material about money and wealth and possessions. Let us go on to see if we can deduce from it certain general principles by which we may guide our own use of them.

*i.* We must right at the beginning dispose of the saying so common with preachers and evangelists that money does not matter, and that it is of no importance. It is very unlikely that anyone who has ever had the experience of having no money would ever say such a thing. Here is a letter which appeared some time ago in the correspondence columns of a newspaper:

Ask the man in the street, who has only a few shillings in his pocket, and who has to count every penny before spending it, if he is happy, and the answer will be, No. He'd be much happier being able to order a slap-up lunch and to buy a good suit, and only the possession of money can enable him to do so.

In all my life I have never met a needy person who was happy.

Lack of money is at the root of most marital problems too. It may be that that letter is too sweeping; but it has never been a pleasant thing to have too little, not to be able to get for one's family what other families get, not to be able to afford

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the occasional celebration or holiday, always to be haunted by a feeling of insecurity for the future. Even in the affluent society there are still people for whom life is like that. No honest person is going to say that money does not matter.

ii. If we assume that money and possessions must have a certain importance in life, we may go on to say that there is one basic principle which must govern our relationship to them. It is a test which goes as far back as the Greek philosophers. It is the question: *Do I possess my possessions, or am I possessed by them?* 'You cannot serve God and mammon,' the saying of Jesus has it (Matthew 6.24). The Greek word for *serve* is a strong word; it is *douleuein*, which comes from the word *doulos*, which means a *slave*. A man ought to be a slave to God, in the sense that in regard to God he should have no will of his own; he should regard himself as the possession of God; but a man should never be the slave of his possessions. And that is what some people are. Take away their luxuries and their comforts, and you take away their life. Their life is spent planning how they can maintain and increase their standards of comfort.

This is where the story of the rich young ruler comes in (Matthew 19.16-31; Mark 10.17-31; Luke 18.18-30). That story culminates in Jesus telling the young man that, if he wants the satisfaction he wistfully longs for, he must sell all that he has and give the proceeds to the poor, whereat he goes sorrowfully away for he was very wealthy. The question immediately arises: Is Jesus' command meant for everyone who wishes to be a Christian? Must every Christian give away all his possessions to the poor?

There is a very old Gospel called the Gospel according to the Hebrews. That Gospel may well be as old as some of our own Gospels. It never got into the New Testament; it is largely lost and only fragments remain. One of these fragments is in Origen's commentary on Matthew, and it is another version of this story. In it two rich men come to Jesus. The story runs:

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The second of the rich men said to Jesus: 'Master, what good thing must I do to have life?' 'Fulfil the commandments of the Law and the Prophets,' Jesus said to him. 'I have done so,' the rich man answered. Jesus said to him: 'Go and sell everything you have, and distribute the proceeds to the poor, and come, follow me.' The rich man began to scratch his head, for he did not like this advice at all. The Lord said to him: 'How can you say, "I have kept the Law and the Prophets"? It is written in the Law that you must love your neighbour as yourself. And in point of fact many of your brothers, sons of Abraham, are clothed in filth and are dying of hunger, and your house is packed with good things, and not a single thing goes out of it to them.'

What was wrong with the rich young man was not his possessions, but his possessiveness. He was in fact possessed by his possessions. And the only cure for him was a radical change in his approach to the whole matter of possessions, a surgical eradication of the passion of possessiveness from his life. He claimed to have kept the commandments, and his claim was a lie, and his wealth was the very thing which prevented him from keeping them. If he had used his possessions to help and comfort others, this commandment would never have been given to him, but such was his possessiveness that he had either to abandon his possessions or abandon any attempt to follow the way of Jesus.

It is not wealth that is condemned; it is a certain attitude to wealth. It is the attitude in which a man has become so possessed by his possessions, so dominated by the desire to make and to have, to hold more and more, that a Christian use of possessions has become impossible for him.

*iii.* In the passage which follows the story of the rich young ruler it is not said that it is impossible for a rich man to get into the kingdom of God, but it is said that it is very difficult (Matthew 19.23-26; Mark 10.23-27; Luke 18.24-27). It is

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quite clear that money, wealth can be a real danger to a man's life.

It is a plain fact that the more money a man has, the more temptations he has. There are a great many things which are no temptation to a poor man because they are impossible for him. He has no temptation to luxurious living. Caviare and champagne are no temptation to a man who has all he can do to get bread and butter. It is no temptation to a man to keep two homes when it takes him all his time to keep one. There is no temptation to idleness to a man who simply cannot afford to take a day off work. It is the simple fact that there are many more sins available to the man who has money in his pocket. The possession of money can be a real test of a man's moral fibre. To say that we 'never had it so good' is also to say that we never had it so dangerous. The affluent society is also the society in peril. A new range of temptations opens to the man who can pay for them. The temptation to get drunk is only open to the man who can pay for enough liquor to get drunk. The more complex and sophisticated life becomes, the stronger its foundations must be. The wealthier a man is, the more he needs God. It is not the struggle with hard times that has brought disintegration to nations; it is the inability to cope with prosperity and luxury. Roman history tells the story of Hannibal, the great Carthaginian general, and his armies. He and his armies were well-nigh invincible. Then they spent one winter in Capua, that city where luxury and pride were notorious; and the army of Carthage was never the same again. The supreme danger comes when a man or a nation possesses things which it is not morally fit to possess. 'You've never had it so good' could end by being, not the proud claim of a politician, but the death sentence of a nation.

*iv.* Let us look more in detail at the dangers of wealth.

(a) It can beget a false sense of independence. A man can come to feel that he can buy his way into, or out of, anything. Sir Robert Walpole said that every man has his price, and there

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are those who consciously or unconsciously think that every situation has its price. It is quite true that there are doors which money can open and escape routes which money can supply; but a man will not come to the end of life without grimly discovering that there are some things which have no price-tag—and these things are the most important of all.

(b) There are times when money can cost too much. No traitor was ever happy. Judas Iscariot discovered this, when he discovered that the price of thirty pieces of silver was suicide (Matthew 27.3-5). There is a drug-market, a vice-market, a pornography-market, and money made on these markets costs too much. There is the wave of petty pilfering, which in industry alone is reckoned to cost £70,000,000 a year. There are expensive schools in which girls do not qualify for the school aristocracy until they have stolen something from a department store. George Macdonald told of a draper who made a fortune by keeping his thumbs inside the measure and so giving an inch or two short with every yard of cloth. 'He took from his soul,' said George Macdonald, 'and put it in his siller bag.' A fortune in money is a poor substitute for a man's soul.

(c) The more a man possesses in this world, the more difficult it will be for him to leave it. Jesus said: 'Where your treasure is, there will your heart be also' (Matthew 6.21). Once, after they had been to the house and policies of a wealthy man, Dr Johnson turned to his friend and said: 'These are the things which make it difficult to die.' A man can be so entangled with this world that he forgets that there is any other world.

(d) One of the curious results of wealth is that it is very liable to produce in a man, not the comfortable feeling that he has enough, but the constant desire for more. 'Enough', as someone said, 'is always a little more than a man has.' 'Riches', as the Roman proverb had it, 'are like salt water. The more you drink, the more you want to drink.' It is a curious thing that it may well happen that the more a man

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has, the more he will want to get, and the less he will want to give.

v. There remain five great principles to be stated, which, if they are kept in mind, will save any man from the dangers of wealth.

(a) *How did we get our money?* Did we get it in a way which harmed or injured no one, but helped and enriched the community? Did we get it in utter honesty, with every item open to the light of day? Did we get it without exploitation, and by giving value for it in honest work and service? Did we earn it always to the welfare and never to the hurt of the community, or of any individual in the community? To apply these tests would be never to go wrong in the getting of money.

(b) *How do we regard money?* Do we regard it as the *master* whom we serve? Do we regard it as an ascetic might do as an *enemy* with which we will have nothing to do? Or do we regard it as a *friend*, by the use of which we can enrich life for ourselves and for others?

Once Mr Okamura, the secretary of the Kobe YMCA, was telling that great Christian Kagawa about the difficulties of his association, about the debts which had accumulated, about the schemes which were frustrated for lack of money. Kagawa put his hand in his pocket, and took out a letter. The letter contained a cheque for £1,000 which Kagawa that morning had received from his publisher in payment for a book of his that was just about to be published. He handed the cheque to Okamura. Okamura said: 'I can't possibly take it.' Kagawa said: 'You must.' Kagawa literally forced it on him. Okamura went home and wrote a letter trying to get Kagawa to take the cheque back. 'You mustn't give money away like that,' he wrote. Kagawa wrote back: 'Why shouldn't I? When your friend is dying, there is only one thing to do—give him your life-blood.' If we regard money as something to be shared, it becomes our servant for good. If we regard it as something to be hoarded, it becomes our master. If we

regard it as something to be used in love, it becomes one of the world's great powers.

(c) *How do we use money?* This has brought us inevitably to the question of how we use money. Do we use it selfishly? Do we make it to spend it on ourselves and on our family? Do we desire it to make life ever more lush for ourselves? When John Wesley was at Oxford his income was £30 a year. He lived on £28 and gave £2 away. His income later increased to £60, £90, £120 a year. He continued to live on £28 and to give the rest away. His rule was 'to *save* all I can that I may *give* all I can'. If a man's main question was, How much can I give? he would never go wrong.

(d) There is one principle which must never be lost sight of. People are always more important than things; men are always more important than money; workers are always more important than machines. This is exactly the principle that was lost sight of in the days of the industrial revolution. At that time working conditions, living conditions, wages conditions all took second place to production and profits. There were people who saw what was happening. It was argued that the cotton mills could not go on without child labour. Thomas Carlyle thundered: 'If the devil gets into your cotton mills, then close them.' It is for this disregard for people, for men and women, for basic human rights that we are suffering today in industrial suspicion and unrest. We can never even begin to have a proper view of money and possessions until we accept as a first principle the priority of persons. And this is not only good Christianity, it is also good economics, for in the end it is only the happy worker who is the good worker.

(e) There remains one last principle. There are times when to give money is not enough. To give money may be at times an evasion of a still greater responsibility. I am not one of these people who play down the generosity in giving of people with money by saying: 'It's easy to write a cheque.' It may be —but there are many who can write cheques, and who do not

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Nevertheless it must be said that there is need for something beyond impersonal giving. It was said of a man who was generous with money but who stopped there: 'With all his giving, he never gave himself.' And there are times when the giving of oneself is the greatest gift of all—for that is the gift that Jesus gave to men.