

# CHRISTIAN HISTORY

Issue 14: Money in Christian History

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## Money and Ministry

In a pair of woodcuts by Cranach done in 1521, the reformers contrast Christ's driving out the money changers with the Pope using the Temple to accumulate wealth through the sale of indulgence.

Truly, the Jesus who sent his disciples out to minister without a moneybag or an extra cloak would be surprised to see one coming back in the rich robes and ornaments of the papacy. But let's not merely pick on popes. Protestants, especially in America, have done their share of accumulating the treasures of this world. The flashy cars and pricey wardrobes of today's Christian celebrities are a far cry from first-century Palestine.

But is that necessarily bad? Christianity has come a long way since the days of those first barefoot preachers. They succeeded in taking the good news to the world, and as a result we today live in a somewhat "Christianized" society. Back then, Christians were the outcasts of the Roman world and therefore suffered poverty; now, supposedly, Christians are among the world's leaders and share in the decisions and benefits of the world economy.

"Money makes the world go round," the song from *Cabaret* tells us. But how do we as Christians deal with it? We are in the world, but not of it. What does that mean? Is money a gift of God, for us "richly to enjoy," or is it Mammon, the rival master? Does "money make the **church** go round" or should Christians somehow get around it?

It is critical that we get a grasp on this. Our world seems preoccupied with money. The best image of this might be in our city skylines, where banks and insurance companies are now dwarfing the churches. The old church steeples once dominated the landscape, but now financial institutions tower over them. Scholars have suggested that we are living in a "post-Christian" world. If so, the most pernicious new religion might not be communist atheism or secular humanism, but the gospel of money.

Our government churns out financial forecasts and tabulations of economic indicators. But have you ever heard talk of assessing whether our society is growing in love, caring, and compassion? In the media, it is assumed that people want as much money as they can get—game shows and state lotteries glorify and fuel that desire. But is there anything in our society that has hurt more friendships, wrecked more marriages, or created more anxiety than money?

Richard Halvorsen, chaplain of the U.S. Senate, provided a stark reminder of the importance of this issue in his March 4, 1987, newsletter, *Perspective*. He dispensed with his usual devotional comments and instead left that page blank—except for a quotation from 1 Timothy 6:10, "For the love of money is the root of all evil." He signed the newsletter, "With profound concern."

Even as we prepare this issue, the church is being jolted into a reappraisal of its giving patterns as scandal engulfs the world of television evangelism. Will we one day look back in shame on the empires believers have fed and sustained, empires built on research and marketing techniques based more on emotional manipulation than on the prompting of the Holy Spirit? What kind of bigger-than-Tetzel figures have been created and elevated to celebrity status? At the same time, how many deserving ministries that refuse to engage in flashy gimmickry have been overlooked and neglected? Can you think of an instance when Jesus performed miracles and then begged for funds? Why did he not seize an opportunity after feeding a multitude to pass the hat and break ground for a big Christian world

headquarters in Jerusalem?

We may have been trying too hard to serve two masters. There are surely many sincere believers who seek to use the media to communicate Christ to the world. (This magazine is a "media ministry.") And media ministries cost money, for production, for personnel, for air time. If money does make the world go round, it will take money for Christians to move the world. But money tends to seduce us into its service. Somewhere along the line, we find ourselves buying the lie that we need money more than we need God. That is idolatry.

For nearly twenty centuries, Christians have lived within this tension. The matter of money affects nations and nobodies, bankers and just plain folks. There are the large economic questions and the homemaker's concern over whether the family can afford to eat meat tonight. How does Christianity affect these decisions, if at all? That's what this magazine is considering. Martin Luther tried to structure a society with a God-pleasing economy. The church fathers were building a society-within-a-society, the church, and thus developed sort of an "anti-economy," rejection of the world's wealth. The Puritans sought ways for individuals to use money righteously, without falling under its sway.

We hope that this issue can help you evaluate the place of money in your life and your place within the economies of the nation and of the church.

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## Money in Christian History: From the Publisher

*Christian History* Magazine has gained a reputation for its “single-theme” coverage of personalities and groups in church history. But with the magazine you hold in your hands, we are trying something new. We are centering, not on a person or group, but on a topic—money.

Wherever we turn, we see the modern church grappling with the issue of money and how it relates to faith in Christ. It is imperative that we take the long view on this: What can we learn from the wisdom—and folly—of the church through the ages?

The more we researched this theme, the more good material we found. **Everybody** in church history, it seems, has expounded on money at one time or another. We found the various positions intriguing and instructive, but there was just too much to fit in one issue. So we decided to take another approach. We will follow up next year with “Money—Part 2.”

One great benefit of the two-part approach is that it allows us to get your feedback. With most single-theme issues, it’s like opening a door, throwing out a bucket of information, and slamming the door shut. But this way, we get to hold the door open throughout the next few months. You readers and we editors can do some good thinking and talking in the meantime. We plan to include a major article in part 2 next spring summarizing what you have to say.

We extend our thanks to Dr. Charles White of Spring Arbor College, who first proposed this special issue and did the bulk of the preparation on it. Already in the works is our second topical study, a multi-part series on **women in church history**. In the near future we will be asking for your comments on that subject as well. Any strong convictions you wish to express now on the subject of women in the history of the church should be sent to our editorial office address.

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## Quick Quotes on Money

"He who bestows his goods upon the poor shall have as much again and ten times more."  
—**John Bunyan**

"If any prophet, speaking in a trance, says, 'Give me your money (or anything else),' do not listen to him."  
—**the Didache**

"Shun, as you would the plague, a cleric who from being poor has become wealthy, or who, from being nobody has become a celebrity."  
—**Jerome**

"Do you know why God wants you rich? So you can do more. The wealthier you become, the more responsible you are to God."  
—**Jerry Savelle**

"He that serves God for money will serve the Devil for better wages."  
—**Sir Roger L'Estrange**

*"I continually find it necessary to guard against that natural love of wealth and grandeur which prompts us always, when we come to apply our general doctrine to our own case, to claim an exception."*  
—**William Wilberforce**

"Perhaps the moral ambiguity of money is most plainly evidenced in the popular belief that money itself has value and that the worth of other things or of men is somehow measured in monetary terms, rather than the other way around."  
—**William Stringfellow**

"It is more blessed to give than to receive, and therefore less blessed to receive than to give."  
—**Thomas Chalmers**

"Put God to work for you and maximize your potential in our divinely ordered capitalist system."  
—**Norman Vincent Peale**

"Money degrades all the gods of man and converts them into commodities."  
—**Karl Marx**

"No one can earn a million dollars honestly."  
—**William Jennings Bryan**

"Even if we were not sinful by nature, the sin of having private property would suffice to condemn us before God; for that which he gives us freely, we appropriate to ourselves."  
—**Ulrich Zwingli**

"Evangelical agencies with ready funding may have too little depth and vision to cope with the current conflict. God's kingdom is built not on perpetual motion, one-liners, and flashbulbs but on Christ."

—**Carl. F. Henry**

"There is no such thing as Success....That a thing is successful merely means that it is; a millionaire is successful in being a millionaire and a donkey in being a donkey."

—**G.K. Chesterton**

"Money is God in action."

—**Reverend Ike**

"Nothing that is God's is obtainable by money"

—**Tertullian**

"Earthly goods are given to be used, not to be collected.... Hoarding is idolotry."

—**Dietrich Bonhoeffer**

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## Money and the Bible

A Survey of the History of Biblical Interpretation on Money and Wealth

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**For the Christian, all of life falls under the Lordship of Jesus Christ. This includes money matters. The Christian life has implications for the believer's attitude toward wealth and poverty. It is not surprising, then, that economic matters are prominent in the teachings of the Bible and the social ethics of the Christian church.**

Turning to the Bible, we find a fundamental ambivalence regarding money. In some contexts, especially in the Old Testament, money is portrayed very positively. Abraham is described as "very wealthy in livestock and in silver and gold" (Gen. 13:2). Job was a man of great wealth, and Solomon was granted riches and honor unparalleled among the kings of his day (1 Ki. 3:13). Proverbs tells us that "the blessing of the Lord brings wealth" (10:22), and describes a simple work ethic: "A slack hand causes poverty, but the hand of the diligent makes rich" (10:4).

Of course, the Old Testament is not without its warnings about wealth. We must not forget the source of our wealth: "Remember the Lord your God, for it is he who gives you the ability to produce wealth" (Deut. 8:18). We must not put ultimate trust in them. The Psalmist says that God will bring to ultimate destruction "the man who did not make God his stronghold but trusted in his great wealth" (Ps. 52:7). Further, the possession of wealth comes with the obligation to care for the needy: "He who is kind to the poor lends to the Lord" (Prov. 19:17). The O.T. institutions of the tithe, the Sabbath, and the Jubilee served in part to remind the Israelites that their wealth was ultimately the Lord's and that they were to use it to his glory.

The picture of money changes slightly in the New Testament, which emphasizes the breakthrough of the kingdom of God in the coming of Jesus Christ. Here the negative side of money receives greater emphasis. Jesus spoke often about money. In the parable of the rich fool (Lk. 12:19) he showed the folly of being materially rich but poor with God. He condemned the idolatrous attitude of treating money as a deity (Mammon): "No man can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money" (Lk. 16:13). Jesus reminds us that money is God's creation and is not to take God's role of ruler of our lives; we must seek first the kingdom of God, and material things will be provided for us (Lk. 12:31). The possession of wealth too easily tempts us to a devotion for the things of this world, and away from Christ and his kingdom. Riches can choke the word and render it unfruitful in the parable of the sower (Matt. 13:22). For this reason, it is difficult for the rich to come to faith (Matt. 19:23–24). The poor have an advantage, not simply because they are poor, but because they are unable to rely on their own resources and thus are more prepared to submit to Christ's Lordship. For this reason Jesus blessed the poor (Matt. 5:3).

These teachings of Jesus are reflected in the rest of the N.T. where we are warned (in what is perhaps the most well-known statement of Scripture on the subject) that "the love of money is the root of all kinds of evil" (1 Tim. 6:10). For Paul, the opposite of covetousness is contentment, and this is the foundation of his Christian life (Phil. 4:12).

Finally, true wealth is to be found in our salvation in Jesus Christ, which is described often in Scripture in

economic terms. The poor of this world have been chosen to be "rich in faith," "inheriting God's kingdom" (Jas. 2:5). Paul describes his ministry as "poor, yet making many rich, having nothing, yet possessing everything" (2 Cor. 6:10). Using zero-sum logic, he says that we are rich because Jesus became poor (2 Cor. 8:9). The biblical teaching on money is thus two-fold: money is a gift from God, a sign of his blessing. But it is not to be a god in itself. The Bible is not ascetic; poverty is not inherently virtuous, nor is wealth sinful. But true wealth, the Bible teaches us, is spiritual, not material.

## **How the Early Church Saw It**

How has the biblical teaching on money been interpreted in the history of the church? The early church was generally poor itself. It taught a stoic indifference to the things of this world, in part because of its eschatological expectation of an imminent consummation of the kingdom. Gradually it developed a distrust of wealth and a glorification of poverty.

But the early church was not communistic. The fathers recognized the tension between the affirmation of private property in Scripture and the radical demands of Christian love. They permitted private property and commercial activity, although they viewed both as post-Fall institutions and accommodations to man's sinfulness, and so both were forbidden to the clergy. And they warned constantly about the dangers of wealth, instructing the rich to relieve the suffering of the poor through almsgiving. Private property was to be used for the good of others. Said Polycarp of Smyrna: "When it is in your power to do good, withhold not, because alms deliver from death."

But they did not see the Bible as absolutely opposed to wealth. It was not the quantity of wealth that the Bible condemned but the wrongful attitude toward wealth. Augustine wrote in his commentary on Psalm 72 of how covetousness is a sin that tempted the poor no less than the rich: "It is not a matter of income but of desire. Look at the rich man standing beside you; perhaps he has a lot of money on him but no avarice in him; while you, who have no money, have a lot of avarice." This idea is echoed in Clement of Alexandria's sermon, "Who is the Rich Man that Shall Be Saved?" He argued that in Jesus' parable, the rich man, who does not worry about his livelihood, may be less greedy, and thus closer to salvation, than the poor! We do not have to agree with his exegesis to affirm that the biblical warning against the love of money applies to both the poor and the rich.

Generally, the church fathers concentrated on individual money matters, and did not address larger questions of economic justice. The notable exception to this was their very extensive condemnation of usury. The fathers were universally opposed to any interest-taking in the lending of money. The Old Testament prohibitions were regarded as binding (Deut. 23:19), and the New Testament teaching on love was seen as incompatible with usury ("lend... without expecting to get anything back" [Lk. 6:35]). Athanasius taught that usury was a grave sin, commitment of which lost one his salvation. Ambrose agreed when he wrote: "If anyone commits usury, he commits robbery and no longer has life."

In prohibiting usury the fathers especially sought to protect the poor. The poor were particularly inclined to borrow money, and greedy lenders often drove them to slavery or suicide. The fathers did not deal with the morality of interest in cases when the borrower himself profited from the loan.

The medieval church further developed and institutionalized the Christian thinking about money. The ascetic movement of the ancient church found support in the nature-grace dualism in the thought of Thomas Aquinas. Money was viewed as unspiritual, the product of a fallen world. Wealth beyond the minimum for survival was subversive to true (anti-material) spirituality, and material poverty was necessary for spiritual perfection. Aquinas reflected the fathers' antipathy toward commercial activity, finding "something base" in it, especially the practice of usury.

In the middle ages we begin to see legislative attempts by the church to alleviate the problem of poverty. The practice of almsgiving was extended by medieval church councils into a quasi-income tax. Members of

the church were required to pay a tenth of their income to the bishop, specifically to provide relief for the poor.

### **The Reformers' Doctrine of Money**

The Reformation rediscovery of the doctrine of justification by faith had an important impact on its interpretation of economic matters. The Reformers rejected the glorification of poverty. Monastic movements that began as works of charity had become means of seeking salvation. Justification by faith taught that salvation is the foundation, not the goal of the Christian life. There was therefore no salvific value in being poor or in giving alms. The Reformers did not deny the biblical warnings about wealth (Luther saw three conversions necessary for the believer: conversion of the heart, the mind, and the purse). But neither did they recommend material poverty. Calvin wrote that poverty is as dangerous to spirituality as wealth: "From the right are, for example, riches, powers, honors, which often dull men's keenness of sight by the glitter and seeming goodness they display, and allure with their blandishments, so that, captivated by such tricks and drunk with such sweetness, men forget their God. From the left are, for example, poverty, disgrace, contempt, afflictions, and the like. Thwarted by hardship and difficulty of these, they become despondent in mind, cast away assurance and hope, and are at last completely estranged from God."

The Reformers also rejected the Thomistic anti-materialism that lay behind the medieval rejection of wealth. Aquinas taught that money was a post-Fall institution, but Calvin regarded money more positively as an institution of creation. It was part of the "order of nature," a vehicle to enhance human communication. Wrongful use of money, therefore, was a corruption of the order of nature.

Calvin is the first theologian to question the scholastic teaching on usury. He found the absolute prohibition against interest to have more affinity with an Aristotelian view of money than with the biblical witness. Money was not a static unit of exchange (as Aristotle held), but a dynamic tool for the creation of wealth. Because borrowers could profit from loans, the rationale against usury weakened. But Calvin fell short of full endorsement of usury. He distinguished lawful and unlawful usury. Unlawful was the practice of the professional usurer, who invariably oppressed the poor. Such should be banned from the church, urged Calvin; "We should not grow rich at the loss of others." But usury was lawful, indeed necessary, in commercial contexts. The Reformers saw no incompatibility between commercial activity and the Christian life. Calvin simply insisted that the Golden Rule govern such activity. Wesley urged believers to practice business to the glory of God: "Make as much as you can, save as much as you can, and give as much as you can."

### **Anabaptist Dissent**

Although there was a general consensus emerging from the Reformation that was positive about money, the Anabaptists were an important voice of dissent. In economic as in other matters, Anabaptists felt the Reformers had not carried the Reformation far enough. Menno Simons criticized the Reformers for inadequately caring for the poor, which made their gospel "easygoing" and their sacrament "barren bread breaking":

***Is it not sad and intolerable hypocrisy that these poor people boast of having the Word of God, of being the true, Christian church, never remembering that they have entirely lost their sign of true Christianity? For although many of them have plenty of everything, go about in silk and velvet, gold and silver, and in all manner of pomp and splendor, ornament their houses with all manner of costly furniture; have their coffers filled, and live in luxury and splendor, yet they stuffer many of their own poor, afflicted members to ask alms; and poor, hungry suffering, old, lame, blind, and sick people to beg their bread at their doors.***



For Simons, the gospel carried a radical obligation for the care of the poor; "Whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion for him, how dwelleth the love of God in him?" (1 Jn. 3:17) .

Most Anabaptists permitted private ownership, but some Anabaptist sects went so far as to renounce private property. A Christian communism was institutionalized by the Hutterites in their practice of a "community of goods." The words of Ulrich Stadler reveal how destructive possessions were to the Christian life in the eyes of these Christians: "**one, common** builds the Lord's house and is pure; but **mine, thine, his, own** divides the Lord's house and is impure. Therefore, where there is ownership and one has it, and it is his, and one does not wish to be one with Christ and his own in living and dying, he is outside of Christ and his communion and has no Father in heaven."

## The Puritan Ethic

But the Anabaptists were a persecuted minority, and their influence was limited. Meanwhile, the economic legacy of the Reformation was carried to the new world by the Puritans. The Puritans pursued an ethic of industry, moderation, and simple living. Ironically, this ethic tended to produce great wealth. The similarities between the Puritan work ethic and the business ethics of capitalism prompted sociologist Max Weber to forward the thesis that the theology of the Reformation, especially Calvinism, gave rise to capitalism. In his famous work, *The Protestant Ethic and the Spirit of Capitalism* he argued that the Calvinist virtues of frugality, honesty, and thrift produced a "this-worldly asceticism," replacing the medieval "other-worldly asceticism," and generated an accumulation of wealth.

Weber's thesis is compelling, but Calvin himself warned against seeing wealth as an automatic sign of God's election. We ought not to probe into the mysteries of God's providence. After all, by his common grace God does grant riches to the heathen. The Puritans likewise saw nothing inherently meritorious in wealth; it was often viewed with great suspicion. Richard Baxter warned that "where the world hath got possessions in the heart, it makes us false to God, and false to man, it makes us unfaithful in our callings, and false to religion itself." The Puritans were keenly aware that riches could turn one from God. Commenting on the materialism of his day, Cotton Mather wrote: "Religion begat prosperity and the daughter devoured the mother."

Critics of Weber are thus uneasy about finding a legitimization of capitalism in Calvinism; some see an opposite correlation between the *rise* of capitalism and the *decline* of Calvinism. In the Post-Reformation era capitalism secularized Calvinistic ethics. Protestantism became synonymous with middle-class respectability, and Christian virtues with bourgeois values. The Post-Reformation era abandoned the social revolutionary thought of the Reformers. Rather than seek the structural solutions to poverty that characterized the Reformation, Protestantism returned to the early church model of personal charity. Protestant mission efforts to ameliorate the economic victims of industrialization generally did not aim at structural change in society.

## Christian Economics in America

For American evangelicals, the problem of poverty is tied to the question of relating evangelism and social action. In the 19th century, the evangelical benevolent empire in America saw no conflict in the church engaging in both activities. Historian Timothy Smith argues that reform-minded evangelicals successfully united spiritual and social concerns: "The soul-winning impulse drove Christians into systematic efforts to relieve the miseries of the urban poor." By the turn of the century, however, pessimistic premillennialism saw social reform as a lost cause. Charity again became privatized, and the emphasis in the churches returned to evangelism. Dwight L. Moody, for example, saw individual conversions as the greatest hope for social change. Since the middle of this century, evangelicalism has shed the indifference to social action characteristic of fundamentalism, but debates continue on how the church best addresses poverty and other social issues.

In contemporary Christian discussions on economic issues, much attention is focused on the structural roots of wealth and poverty. Some contemporary writers, renouncing the traditional concern for the attitude toward wealth, find the mere quantity of wealth to be sinful in a world of growing disparity between rich and poor. The dislocating effects of industrialization, the impoverishment of the third world, and the coarse hedonism of Western consumerism have led those to seek solutions to poverty in redistribution. Walter Rauschenbusch and his Social Gospel movement attempted to reform laissez-faire capitalism of 19th-century America by placing economic structures under the "law of Christ" rather than the "law of Mammon." His vision was to usher in an era of economic justice marked by just wages, lower unemployment, and redistributed wealth.

More recently and more radically, liberation theology has located the source of third-world poverty in Western affluence. Liberation theology does not regard money neutrally. It holds that money can take on demonic character, and is one of the "principalities and powers" of darkness at war with God's kingdom. Thus the rich are the world's oppressors, and the biblical episodes of the Exodus and the Incarnation (Lk. 4) provide models for revolutionary action: God acting decisively in dislocating the powerful and liberating the poor. Many liberation theologians condemn private property, and they are generally utopian in their visions of a society where the ethics of the kingdom overcome human selfishness.

While the social gospel and liberation theology would recommend socialistic economic arrangements, another stream of current thought advocates an "alternative liberation theology" in democratic capitalism. It finds flaws in a negative attitude toward money and in the zero-sum presuppositions of redistributionism (the poor are poor because the rich are rich) It cites the virtues of productivity and the success of capitalist societies in raising standards of living, and it finds hope for the poor in the creation of new wealth. Thus this school of thought prefers models of development rather than liberation. And it regards the vision of liberation theology as unrealistic: the best Christians can hope for in this world is not the eradication of selfishness but the control of selfishness.

The current debate and the tensions in the history of interpretation remind us of the two-fold character of the biblical witness on money. Money is a blessing from God, but the love of money is sinful. In personal attitudes toward wealth, these two ideas are harmonized in the biblical concept of stewardship. Stewardship welcomes money as God's gift, but remembers that our property is ultimately God's. We are entrusted with it for a time and we will be held accountable for our use of it.

The southern Presbyterian theologian Robert Dabney wrote that stewardship requires the Christian to make the most efficient use of wealth: "It is our duty to make the best use of every part of our possession that is possible in our circumstances. If there was any way within our reach in which our money might have produced more good and more honor to God when we spent it in something innocent, but less beneficial to his service, we have come short of our duty. We have sinned." Dabney offers a simple test to judge our use of God's money: Does it make us more efficient servants of God?

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## Money in Christian History (I): A Gallery of Church Fathers

### DIDACHE

**The Didache, or "The Teaching of the Twelve," dates back to the second century. It is thus, apart from the New Testament, one of the earliest church documents extant. It was probably composed by a scribe in Alexandria, incorporating some material from other church documents of the time.**

Do not be one who holds his hand out to take, but shuts it when it comes to giving. If your labor has brought you earnings, pay a ransom for your sins. Do not hesitate to give and do not give with a bad grace, for you will discover who He is that pays you back a reward with a good grace. Do not turn your back on the needy, but share everything with your brother and call nothing your own. For if you have what is eternal in common, how much more should you have what is transient!...

Now about the apostles and prophets: Act in line with the gospel precept. Welcome every apostle on arriving, as if he were the Lord. But he must not stay beyond one day. In case of necessity, however, the next day too. If he stays three days, he is a false prophet. On departing, an apostle must not accept anything save sufficient food to carry him till his next lodging. If he asks for money, he is a false prophet....

Everyone who comes to you "in the name of the Lord" must be welcomed. Afterward, when you have tested him, you will find out about him, for you have insight into right and wrong. If it is a traveler who arrives, help him all you can. But he must not stay with you more than two days, or, if necessary three. If he wants to settle with you and is an artisan, he must work for his living. If, however, he has no trade, use your judgment in taking steps for him to live with you as a Christian without being idle. If he refuses to do this, he is trading on Christ. You must be on your guard against such people.

### Irenaeus (130–202)

**Bishop of Lyons, Irenaeus served the church when it was battling both persecution and heresies. He is one of the first church fathers to freely quote the New Testament, in his masterwork, *Against Heresies*. That book, from which the following is quoted, was written about 185 and aimed primarily at the Gnostics.**

Therefore the offering of the Church, which the Lord directed to be offered in the whole world, is accounted a pure sacrifice with God, and is acceptable to Him, not that He needs a sacrifice from us, but because he who offers is himself honoured in his offering if his gift be accepted. By his offering, both honour and affection is shown to the King. And our Lord taught us to offer this in all simplicity and innocence (Matt. 5:23, 24). Therefore we must offer to God the firstfruits of His creation, as Moses said. Offerings are no longer offered by bondsmen, but by free men.... They [O.T. saints] offered their tithes; but those who have received liberty set apart everything they have for the Lord's use, cheerfully and freely giving them (2 Cor. 9:7), not as small things in the hope of greater, but like that poor widow, who put her whole livelihood into the treasury of God (Luke 21:4).

### Tertullian (c. 160–c.220)

**Born in Carthage, Tertullian lived a permissive life until he became a Christian in his thirties. Then he devoted his life to the defense of the Christian faith against heresy and immorality. His solid education in Greek and Latin and the practice of law prepared him to be one of the church's leading apologists. The work excerpted here, *Octavius*, sets up a dialogue between a pagan and a Christian. It is one of the oldest church documents we have that was originally written in Latin.**

**Octavius (the pagan) charges:**

Look: some of you, the greater half (the better half, you say), go in need, suffer from cold, from hunger and toil. And yet your god allows it, he connives at it; he will not or he cannot assist his own followers. This proves how weak he is—or wicked.

**Minucius Felix (the Christian) answers:**

I now come to the accusation that most of us are said to be poor; that is not to our shame, it is to our great credit. Men's characters are strengthened by stringent circumstances, just as they are dissipated by luxurious living. Besides, can a man be poor if he is free from want, if he does not covet the belongings of others, if he is rich in the possession of God? Rather, he is poor who possesses much but still craves for more.

And so it is that when a man walks along a road, the lighter he travels, the happier he is; equally, on this journey of life, a man is more blessed if he does not pant beneath a burden of riches but lightens his load by poverty. Nevertheless, we would ask God for material goods if we considered them to be of use; without a doubt, He to whom the whole belongs would be able to concede us a portion. But we prefer to hold possessions in contempt than to hoard them: it is rather innocence that is our aspiration, it is rather patience that is our entreaty; our preference is goodness, not extravagance.

**Cyprian (195–258)**

**Bishop of Carthage, Cyprian was a leader with great intellectual and administrative ability. He became a Christian in middle age, largely through Tertullian's writings and immediately sold his estate and gave the proceeds to the poor. Becoming bishop over North Africa in 247, he was soon to encounter strong Roman persecution. After it passed, the church faced the question of what to do with those who had denied the faith during the hard times. Cyprian's *De Lapsis* criticizes the behavior of those who had lapsed, but ultimately offers them pardon.**

**The selection quoted here explores the roots of the defection of believers.**

Each one was intent on adding to his inheritance. Forgetting what the faithful used to do under the Apostles and what they should always be doing, each one with insatiable greed was absorbed in adding to his wealth. Gone was the devotion of bishops to the service of God, gone was the clergy's faithful integrity, gone the generous compassion for the needy, gone all discipline in our behavior. Men had their beards plucked, women their faces painted: their eyes must needs be daubed otherwise than God made them, their hair stained a colour not their own. What subtle tricks to deceive the hearts of the simple, what sly maneuvers to entrap the brethren!... Too many bishops, instead of giving encouragement and example to others, made no account of the ministration which God had entrusted to them, and took up the administration of secular business: they left their sees, abandoned their people, and toured the markets in other territories on the look-out for profitable deals. If that is what we have become, what do we not deserve for such sins...?

## **Basil (329–379)**

**Basil the Great was bishop of the church at Caesarea and archbishop of all Cappadocia. He personally ministered to lepers even after he became a bishop. Basil was probably the first in Christian history to found a hospital.**

### **From a commentary on Luke 12:18:**

“Whom do I injure,” [the rich person] says, “when I retain and conserve my own?” Which things, tell me, are yours? Whence have you brought them into being? You are like one occupying a place in a theatre, who should prohibit others from entering, treating that as one’s own which was designed for the common use of all.

Such are the rich. Because they were first to occupy common goods, they take these goods as their own. If each one would take that which is sufficient for one’s needs, leaving what is in excess to those in distress, no one would be rich, no one poor.

Did you not come naked from the womb? Will you not return naked into the earth? (Job 1:21). Whence then did you have your present possessions? If you say, “By chance,” you are godless, because you do not acknowledge the Creator, nor give thanks to the Giver. If you admit they are from God, tell us why you have received them.

Is God unjust to distribute the necessities of life to us unequally? Why are you rich, why is that one poor? Is it not that you may receive the reward of beneficence and faithful distribution...?

## **Ambrose (340–397)**

**Ambrose, the son of a high ranking official in the Roman Empire, also entered public life, becoming a civil governor in Milan. When he tried to settle a dispute between Arians and Catholics at the church in Milan, he himself was nominated as bishop, though he was not yet baptized. He took on these duties humbly and seriously, studying the Bible and theology, and teaching it almost as soon as he learned it. He served for 23 years as Bishop of Milan, during which time Augustine was converted through his preaching. Orthodox in doctrine, a foe of Arianism, Ambrose was also known as a composer of hymns.**

From *De Nabuthe Jezraelite*, his exposition of 1 Kings 21:

The earth was made in common for all... Why do you arrogate to yourselves, ye rich, exclusive right to the soil? Nature, which begets all poor, does not know the rich. For we are neither born with raiment nor are we begotten with gold and silver. Naked it brings people into the light, wanting food, clothing, and drink; naked the earth receives whom it has brought forth; it knows not how to include the boundaries of an estate in tomb.... Nature, therefore, knows not how to discriminate when we are born, it knows not how when we die....

The poor man seeks money and has it not; a man asks for bread, and your horse champs gold under his teeth. And precious ornaments delight you, although others do not have grain.... The people are starving, and you close your barns; the people weep bitterly, and you toy with jewelled ring.... The jewel in your ring could preserve the lives of the whole people....

A possession ought to belong to the possessor, not the possessor to the possession. Whosoever, therefore, does not use his patrimony as a possession, who does not know how to give and distribute to the poor, he is the servant of his wealth, not its master; because like a servant he watches over the

wealth of another and not like a master does he use it of his own. Hence, in a disposition of this kind we say that the man belongs to his riches, not the riches to the man.

### **Augustine (354–430)**

**Augustine is probably the best-known of the later church fathers. His most renowned works are his *Confessions* and *The City of God*.**

#### **From his commentary on Psalm 131:**

Those who wish to make room for the Lord must find pleasure not in private, but in common property.... Redouble your charity. For, on account of the things which each one of us possesses singly, wars exist, hatreds, discords, strifes among human beings, tumults, dissensions, scandals, sins, injustices, and murders. On what account? On account of those things which each of us possesses singly. Do we fight over the things we possess in common? We inhale this air in common with others, we all see the sun in common. Blessed therefore are those who make room for the Lord, so as not to take pleasure in private property. Let us therefore abstain from the possessions of private property—or from the love of it, if we cannot abstain from possession—and let us make room for the Lord.

#### **From a sermon to the rich:**

That bread which you keep, belongs to the hungry; that coat which you preserve in your wardrobe, to the naked; those shoes which are rotting in your possession, to the shoeless; that gold which you have hidden in the ground, to the needy. Wherefore, as often as you were able to help others, and refused, so often did you do them wrong.

### **Chrysostom (347–407)**

**John Chrysostom gave up a legal career for the ascetic life. He served the church at Antioch of Syria as deacon, then elder and chief preacher. His homiletical skills earned him the moniker Chrysostom, "golden-mouthed." He also wrote commentaries on Scripture. He was chosen Archbishop of strategic Constantinople in 397, but his strong preaching against sin offended the queen, who maneuvered to have John banished in 403.**

#### **From a homily on Romans:**

If you wish to leave much wealth to your children, leave them in God's care. For he who without your having done anything, gave you a soul, and formed you a body, and granted you the gift of life, when he sees you displaying such munificence, and distributing your goods, must surely open to them all kinds of riches.... Do not leave them riches, but virtue and skill. For if they have the confidence of riches, they will not mind anything besides, for they shall have the means of screening the wickedness of their ways in their abundant riches.

#### **From a sermon on the poor:**

"Anyone who would not work should not eat" (2 Thessalonians 3:10) .... But the laws of Saint Paul are not merely for the poor. They are for the rich as well.... We accuse the poor of laziness. This laziness is often excusable. We ourselves are often guilty of worse idleness.

# CHRISTIAN HISTORY

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## Clement of Alexandria: What Kind of Rich Person Can Be Saved?

A Paraphrase of Quis Dives Salvandus

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*During the first hundred years after the death of the apostles no important Christian writer wrestled with the question of how the followers of Jesus should use their money. The Lord had told his disciples not to worry about it, but to give it away freely. The Jerusalem believers obeyed this injunction by selling their excess property and sharing their goods. Later, Paul's converts retained private ownership but systematically provided for the needy. Near the end of his life Paul warned Christians against the love of money and instructed wealthy believers to use their money for good deeds.*

*As Christianity spread through all classes of society thoughtful believers must have sensed the apparent tension between Jesus' injunctions and Paul's instructions about money. Clement was a late second-century thinker who set himself the task of clarifying the church's understanding of wealth. His position as the tread of the famous catechetical school in Alexandria made him the most important theologian of his day. He addressed the problem in a sermon on the rich young ruler from Mark 10:17–31, usually known by its Latin title *Quis Dives Salvatur?* The original is available in Migne's *Patrologia Graeca* and appears in English translation in the *Ante-Nicene Fathers*. Because Clement's sermon is long and his style verbose, we will present his work in a paraphrased version.*

The usual way to begin such an essay is with a dedication to a rich patron, but because praise belongs to God alone, and because the rich already have enough temptations to pride, I will forbear. Instead I will tell the rich how to be saved.

There are two different mistakes rich people can make about being saved. One is to remember that Jesus said it was easier for a camel to get through a needle's eye than for a rich man to get into heaven, and then to give up. "Because there is no hope of getting a camel through the needle's eye," they say, "I might as well enjoy this life. I have no hope of going to heaven." The other mistake is to think that it is easy to get into heaven, and thus not to work toward it.

Those of us who have true love for rich people will neither insult them nor cringe before them. The wealthy need to know that salvation is neither out of reach nor attained without effort. They should not make the mistake of the athlete who wanted to enter the games, but gave up when he saw the competition. Nor should they make the mistake of the athlete who signed up but did not train properly or eat correctly, so he also lost. To continue the athletic imagery, if one wants to win the crown of immortality, he should let the Word be his trainer, and the New Testament his diet. He must train by keeping the commandments, and remember that Jesus is the referee. If he does this he may be confident that God will crown him with the crown of life.

### The Rich Young Ruler

The key to understanding how rich people can be saved is in the story of the rich young ruler. It may seem that this story means that no rich person can be saved. Not necessarily. Let us look at the story once

again, but this time let us put aside childish misconceptions. A young man came to Jesus and asked, "What must I do to live forever?"

"You know the commandments," Jesus replied. "Keep them."

"I have," the man replied.

"Just one more thing," said Jesus. "If you want to be perfect, sell everything you have, give the money to the poor, and then come, follow me." Hearing this, the young man went away grieved, because he was very rich.

Because Jesus taught with divine and mystic wisdom, it takes diligence and intelligence to find the hidden meaning in his words. In telling the young man to sell his possessions the Savior is not bidding him to abandon his property, but to banish from his soul the wrong ideas he has about wealth—his love of it and his worry about it. Obviously Jesus was not saying that to have no property is to have eternal life. If that were true, then the beggars in the streets, who do not even claim to know God, would be the best Christians.

Another reason we know that Jesus did not mean his words literally is that even before Christ came some pagans gave up their wealth, and they certainly were not saved. No, Jesus here is not talking about some simple outward action. Instead, he is speaking of something greater, more God-like, and more perfect: the stripping off of the passions from the soul, and the cutting up by the roots and the casting out of what is alien to the mind. Yes, the pagans could give away their possessions, but they could not free themselves from their passions. I believe that those who did give away all that they had actually intensified the pride they felt in themselves and the contempt they felt for the rest of mankind.

If God really wanted Christians to give everything away, why would he have commanded us to feed the hungry and clothe the naked? No, God wants us to use wealth wisely, not to abandon it. Money in itself is neither good nor bad, but we may put it to good or bad uses. If we are to use money wisely, we must get rid of evil desires which cloud our judgment. So let no man destroy wealth; destroy rather the passions of the soul, which are incompatible with the better use of wealth. Become good, and thus make a good use of riches. Hence it is clear that when Jesus spoke of selling all one's possessions, he meant the renunciation of the passions of the soul.

### **Take It or Leave It**

What God wants is a "take it or leave it" attitude about money. Money must not be the master; rather it must be the slave. If one has money, it is for the sake of his brethren; if he does not have money, he is as cheerful as if he had. That is what it means to be poor in spirit.

Another way to see that Jesus was speaking metaphorically when he spoke of the difficulty of a rich man getting into heaven is to look at the disciples' astonished response to his words. "Who then can be saved?" they cry in consternation. Why are they dismayed? Is it because they are rich? No, certainly not. They have left all to follow him. They are amazed because they understand the hidden meaning in the Lord's words. They have been counting on being saved because they have renounced their possessions, but now they understand that until their souls are cleansed of passions they have no more hope than a rich man who clings to his possessions. Salvation is the privilege only of pure and passionless souls.

But the Lord replies, "What is impossible with men is possible with God." No man can free himself from his passions and desires, but God conspires with willing souls. Peter shows himself willing by saying, "We have left all to follow you." Here he cannot be boasting of leaving the few dollars worth of property he owned, but he means he has left the old mental possessions and diseases of the soul. By doing this he will be saved.



## **Watch Out for Wealth**

Having shown that it is possible for a rich person to be saved, I will now turn to the one who sees no trouble in riches. You say: "Certainly Christ does not debar me from property. The Lord does not envy." True enough, but are you overcome and overthrown by your money? Leave it, throw it away, hate, renounce, flee! If you are able to have wealth but to turn from its power, to entertain only modest thoughts about yourself, to exercise self-control, and to seek God alone, well and good. But if not, get rid of it. To you money is an enemy. It vexes your soul with ungodly lusts, strange pleasures, base hopes, and destructive dreams. It makes you grasp for more and more, flogs you on with animal desires, and leads you inexorably to death. A camel has more chance of getting through a needle's eye than you have of getting into heaven.

So instead of thinking the rich have no hope or that they have no problem, learn how to use wealth in order to gain eternal life. First, love God. That means we should treasure him more highly than anything else. Second, love your neighbor, your Christian neighbor. That means give food to the hungry, drink to the thirsty, lodging to the stranger, clothes to the naked, medicine to the sick, and company to the imprisoned. The wealth in your power is not your own, therefore do not wait for Christians in need to ask you for help. Seek them out! As eagerly as a merchant looks for a new market, so should you seek out the needy. And do not ask which Christian is worthy and which is not. You may be wrong in your judgment and thereby deprive someone who needs your help. It is better to take the risk of giving to the undeserving than to take the risk of neglecting the deserving. In giving to these penniless, ragged, ugly, and feeble brothers you are hiring warriors and guards for your soul. One of them can obtain your pardon from God, another can comfort you when sick, a third can pray for you. One of them can teach you about salvation, another can admonish you with confidence, and a third can counsel you with kindness. All can love truly.

## **Brotherly Love**

As a further motivation to give, remember that Jesus gave his all to save us. For each of us he gave his life. Because he gave up his life for us, he demands we give our lives for each other. If we owe our very lives to our brothers, shall we hoard our wealth, and keep it away from them? Shall we keep things away from each other only to have those things burn at the end of the world? No, no! If we do not love our brothers, we are children of the devil and heading for the flames ourselves.

But the true Christian loves his brothers! Love seeks not her own, but is diffused on the brother. About the brother love is fluttered, about him she is soberly insane! And, as Paul tells us, love is the only thing that lasts.

So you rich one, do not give up hope. God grants forgiveness when we turn to him in repentance. But to make sure your repentance is sincere, submit yourself to some godly Christian who will be your trainer and governor. Let him speak freely to you about your faults, and obey his words. Do not give up. Repentance is always possible.

In order to drive the point home that repentance is always possible, let me tell you a true story about the Apostle John. While visiting outside Ephesus one time, John committed a youth to the local bishop to be disciplined, and then returned home. The bishop trained the youth well for a while, and then relaxed his discipline. The youth fell in with evil friends, one thing led to another, and the youth finally became the captain of a band of robbers. John returned to the city and asked about the boy. Upon hearing the story he journeyed to the robbers' hideout and confronted the former disciple. "Come back with me and give yourself up," John said. "If you are sentenced to death, I will die for you." Overcome by this great love the man surrendered and was restored to the church, a forgiven brother.

So you may choose: repentance and life or earthly pleasures and death. But if you choose death, blame neither God nor riches for your choice.

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### St. Francis of Assisi on the Joy of Poverty and the Value of Dung

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An armor-clad knight with a lance, oil-tempered sword and plumed helmet rode his war charger out of Assisi to battle against his neighboring Italian town of Perugia. When this brave youth, Francesco Bernardone, saw the wretched specter of a leper in the road, he spurred his horse to flee. But as he galloped by, Francis thought he recognized Christ in the contorted face of the outcast. Abruptly he stopped, dismounted, kissed the leper, gave alms, seated the man on the charger and led the way to the leper's destination.

Before this experience, Francis so loathed the sight of lepers that he would look at their houses only from a distance of two miles while holding his nose. But Francis later said of this experience, "...What had previously nauseated me became a source of spiritual and physical consolation.... After that I did not wait long before leaving the world."

For Francis, leaving the world meant caring for lepers and praying in deserted chapels. Pietro Bernardone, the wealthy father of Francis, was exasperated by this religious fanaticism and eventually disowned his son. In turn, Francis renounced all right to his inheritance.

Upon abandoning his own wealth, Francis determined that there must be no man anywhere poorer than he. No matter what rags Francis might be wearing, should he meet upon a beggar dressed even worse, Francis would immediately remove his own clothing and give it to the beggar. "I think the great Almsgiver would account it a theft in me," he said, "did I not give that I wear unto one needing it more."

#### Alms for the Poor

One day, contrary to his custom, Francis severely rebuked a poor man who had asked for alms. Immediately sorry, he began to upbraid himself that it was a shame to hold back from one in great need. Francis resolved in his heart never in the future to refuse the requests of anyone, if at all possible. He thus began to practice—before he began to teach—the biblical counsel: "To him who asks of thee, give; and from him who would borrow of thee, do not turn away" (Matt. 5:42).

Learning to live among the destitute was no easy transition for the once wealthy Francis. It was humiliating when first he took a beggar's sack, went with it into town, and begged for alms from door to door. He put all the collected food in a bowl, sat down to eat it, but found this hodge-podge utterly sickening. What was this food? Probably a fish head, maybe a bacon rind, no doubt bean soup and turnips or millet gruel, and perhaps a handful of olives or some dried fruit. For dessert he may have had some bits of barley, or a cheese rind.

It was hard for the young radical to look at such stuff, much less eat it. Finally he overcame himself and consumed the mixture of garbage, and it seemed to him as if he had never tasted such delicious food. He thanked God who had transformed the bitterness to sweetness for him, and had increased his strength with the nourishment.

From this time forward Francis praised the seeking of alms and said that shame in begging is the enemy of

salvation. He did nothing to keep this opinion to himself. When Pope Gregory was still a bishop, Francis and others were invited to dinner. Francis went out to beg for alms, returned, and amiably distributed scraps of black bread to the knights and chaplains gathered around the table. At the conclusion of dinner Gregory took Francis aside and asked why he brought shame on the embarrassed bishop by this bold act. Francis countered that in fact he had shown honor to Gregory, for the Lord is pleased with poverty, said Francis, particularly voluntary poverty.

Francis went about telling people of Christ in the Italian language, not in ecclesiastical Latin. His motivation was to live as Jesus had lived and to preach as Jesus preached. As disciples gathered, Francis first required them to say goodbye to the world, give all outward possessions to God, and then offer themselves inwardly to God. The lifestyle of these brothers was characterized by working in the world to help others, preaching the gospel and caring for the sick and suffering, and obeying the gospel literally— giving up everything for Christ. The brothers were not allowed to handle money. Rather, they expected to be paid for their work in food and clothing, but if not, they must beg for necessities.

Francis taught that a true Friar Minor should not go long without going out to beg alms, for in begging would "merits be heaped up for him." Once when a certain brother returned from Assisi with an alms, Francis proclaimed, "Blessed be my brother who goes out readily, begs humbly, and returns rejoicing."

Francis felt that a brother should have no more than two tunics, these to be made of rough material. He permitted those who were sick to have a soft tunic against the skin on the condition that the outward roughness of the habit be preserved.

## **The Value of Dung**

The chronicle of Francis's life leads one to suspect that after mastering his aversion to lepers, he transferred that aversion to money. Francis would not use money, touch it, or in any way allow his Friars Minor to be defiled by it. He did not permit them to store up money or provisions for a rainy day. And he attacked the subtle temptation of pious Christians to pile up wealth under the pretext of using it to beautify churches or serve God.

Francis repeatedly referred to money as "dung," and held that money should be shunned as the devil himself. Once when a secular person entered the church of St. Mary of the Portiuncula to pray, he left a sack of money near the cross as an offering. A brother touched the money with his hand while throwing it on the window sill. For this Francis severely rebuked the brother, commanding him to take the money from the window sill with his mouth and put it with the pile of animal excrement outside.

On another occasion two brothers on the way to a leper hospital saw a coin on the road. Instead of tramping on it as though it were dust, they stopped to discuss what was to be done with the "dung." One of the brothers began to pick up the coin to offer it to the lepers, but his companion forbade him, lest he be deceived by false piety.

Today we use the words "money" and "property" interchangeably, but to Francis they were not the same. Money was dung; property was less strongly condemned. It was during the century in which Francis lived that the church and all of society underwent a change from a barter economy to a money economy. Had the coin on the road been a scrap of bread, no doubt the disciples of Francis would have seen no moral dilemma with picking it up and either eating it or giving it to another.

Yet Francis longed for poverty, considering it especially dear to the Son of God. It is doubtful that anyone desired riches as greatly as Francis desired poverty. When he saw someone poorer than himself, he was immediately envious. He chose poverty as his spouse, as his wealth, and sought to be the poorest of men for Christ's sake. From the very beginning of his religious life until his death he had trousers, a tunic, a cord to tie it around himself, and nothing else. When a poor man asked an alms of him, he was known to unsew

the border of his tunic, or give away his trousers, when that was all he had to give.

Once the mother of two brothers came asking for alms, but there was nothing left in the house to give except a New Testament. Francis said to give the woman the New Testament so she could sell it and thereby take care of her needs. Since we are admonished by the Bible to help the poor, Francis believed that the gift of the Testament would be more pleasing to God than his reading from it.

Although Francis did not view property as dung, he strongly opposed any hint of materialism. When friars wanted books and Bibles so they could study and teach Scripture, Francis objected. He reasoned that if you own a book, you need a waterproof cover to keep it in, a candle to read it by, a pen for making notes, a desk to write on, a chair for the desk, a house for the furniture, a servant to clean house....

Consistent with his abhorrence of all things material, Francis taught the brothers to build cheap little houses of wood, not of stone. Once, upon his return to St. Mary of the Portiuncula, he discovered a newly built, comfortable home. Thinking that living in such a dwelling would lead to pride, Francis began to dismantle it by tearing slates and tiles from the roof. He was persuaded to stop only when someone explained that the house didn't belong to his order.

### **Simple Faith**

More than 3,000 disciples of Francis gathered for a general meeting in 1218. A visiting cleric saw that Francis had made no provision for the gathering and asked, "Could faith be so naively simple?" Francis answered, "Faith that is not simple can never move a feather, let alone a mountain.... 'Be not anxious for your life, what you shall eat or what you shall drink' ... The Heavenly Father can be trusted to the limit..., and beyond." As he spoke, unasked-for horse carts began to appear from every direction, loaded with food contributed from various cities.

When Francis was sick and near death, the people of Assisi sent knights to bring him back home. Hunger and fatigue halted the party as they came through the poor village of Satriano, but the knights could find no food for sale. They came back to Francis and requested a morsel from his alms sack, but the old saint rebuked them for trusting more in their "flies" (another of his terms for money) than in God. They were sent again, this time instructed to offer God's love in place of money while begging humbly for an alms. The knights swallowed their shame, did as Francis instructed, and discovered they could buy more with the love of God than they could with money, for all gave gladly.

Shortly thereafter Francis died. The last words of this poor man who had nothing and gave everything were, "I have done my duty; may Christ now teach you yours."

# CHRISTIAN HISTORY

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## The Saint from Assisi

**Giovanni Bernardone** was born in Assisi, Italy, about 1181. The son of a wealthy cloth merchant, Francis was a lighthearted, irresponsible youth who anticipated a life of chivalry. A year as prisoner of war in Perugia, a long illness, and the wretchedness of beggars and lepers in his own town led to his radical conversion and a life of poverty and prayer.

In 1206 Francis left home to devote himself to caring for lepers and rebuilding neglected churches near Assisi. In 1209 a group of disciples went with him to Rome where they received papal approval for their rule of life. Francis organized an order for women in 1212 and a lay fraternity about 1221. His charity, total poverty, and dynamic leadership drew thousands of followers. He became a venerated religious figure and founder of the Franciscan Orders of men and women, a major religious reform movement of the early 13th century.

In 1224 Francis received the stigmata (the wounds of Jesus in hands, feet and side). He lived two more years in constant pain. Francis died October 3, 1226, at the Portiuncula at the height of his fame. Two years later he was canonized. The foundation of the Basilica of St. Francis of Assisi was laid that same year. This is where the Florentine painter Giotto painted a series of frescoes depicting scenes from the life of St. Francis.

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### Francis and the Waldensians

JOYCE RENICK Joyce Renick is a free lance writer who has lived in Lyons and worked there as a missionary

Was Francis of Assisi secretly a Waldensian? Catholic writers vigorously reject the idea that a "heretic" such as Peter Waldo could have had any direct influence on the saint from Assisi. However, a cross-fertilization of ideas, with Peter Waldo directly or indirectly influencing Francis of Assisi is definitely possible.

Considered a major forerunner of the Protestant Reformation, Peter Waldo lived at the same time as Francis, in the twelfth century. He was a French merchant who was converted in 1170 and promptly gave up his substantial wealth. He formed a band known as the Poor People of Lyons. They went about preaching, translating the Bible into the language of the common people, and ministering to the poor, though they were committed to poverty themselves.

Confronted with a Christianity that was primarily theoretical, and with a priesthood saddled with corruption and inertia, Waldo insisted that the teaching of the gospel be put into practice. His Rule of Faith was therefore a call to action, summoning Christians to apply God's commands in their everyday lives.

The Waldensian group was one of several springing up about that time as an intuitive answer to the specific needs for reform in the church. The Cistercians and the Albigensians in France pre-dated both the Franciscans in Italy and the Dominicans in Spain. They were spawned several years after Waldo and his Poor People of Lyons began to impact French society as the "Jesus People" of the twelfth century.

There is no recorded meeting between Francis and Peter Waldo, but the writings of a contemporary, Thomas of Celano, the biographer of Francis, lead us to some speculations. First, he says the mother of Francis was French. Second, she was sympathetic to the Waldensian movement. Third, Francis's father traveled frequently to France and must have visited Lyons often at the time when the movement of the Poor People was gaining momentum.

We also find curious similarities between the teaching of Francis and that of Waldo:

- (1) Both had a literal view of the Bible;
- (2) Their common mandate of a practical Christianity of good works had its biblical basis in the Epistle of James, whereas the sixteenth-century reformers concentrated more on Paul's letters;
- (3) To reinforce their teaching on the vow of poverty, they chose the same four Scripture passages from Matthew's Gospel, out of a possible fourteen texts on the subject;
- (4) Their interpretation of one of these texts, Matthew 10:10, is identical.

Historian Giorgio Tourn writes, "The similarities between Francis and Waldo (the latter was older by a mere thirty years) are so many and obvious. Alike city dwellers, whose mercantile families became at odds with their societies, both were gripped totally by the gospel and both were propelled thereby to a life of poverty. Each was also a missionary on the frontier of the church, concerned for a balance between obedience and liberty.

"No less evident and substantial, however, were the differences which made of the one a heretic who would be relegated to the footnotes of history and of the other the very embodiment of sainthood."

While Francis was hailed as the pinnacle of spirituality, Waldo was excommunicated. Yet his preaching had an influence. Fifty years after he started preaching in Lyons, the Waldensians had become a well-defined movement, offering their call to true faith and their model of Christian community. To escape persecution, they scattered throughout Europe, settling especially in the mountain valleys of the Cottian Alps and establishing churches that today are Protestant.

**The above observations were based on Giorgio Tourn, "The Waldensians, The First Eight Hundred Years" and Herbert L. Stein-Schneider's article "La 'Confessio Evangelico' du Catharisme Occitan," *Etuds Theologiques et Religieuses* (Montpellier, France 1986, Vol. 3)**

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# CHRISTIAN HISTORY

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### Luther on the Use of Money

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Two famous Reformation woodcuts depict Luther as the "German Hercules" and as a "Wild Man." The former depicts Luther larger than life, the pope hanging from his nose, laying waste with a huge club the personifications of monasticism and scholasticism. The "Wild Man" depiction is what contemporary scholars refer to as the iconography of "the reversible world," the world turned upside-down. The Reformation overturned the late medieval world, including its views of money.

Luther was a "Wild Man" with respect to money because he attacked every contemporary expression of the counterfeit gospel that a person's worth depends on his or her accomplishments. His club was the good news that human worth is totally independent of success, be it measured in terms of renunciation or acquisition of the world. Thus Luther fought a two-sided battle against both monastic asceticism and emerging capitalism ("usury"). The first battle is well-known, but the second has frequently been obscured by the common association of the "Protestant ethic" with the "spirit of capitalism." But to Luther both sides really belonged to the same coin, salvation by works.

#### Luther's Attack on Monastic Asceticism

Medieval monasticism narrowed the spiritual asceticism of the early church to renunciation of the world. Poverty was idealized into a kind of spiritual capitalism for poor and rich alike. The poor were on the preferred path of salvation, and the rich earned merit for salvation by almsgiving. The foremost figure in the medieval poverty movement was certainly Francis of Assisi, whose rejection of money served to radicalize discipleship and to alleviate anxiety about the corrupting effect of money and business.

Luther's response was unequivocal: "Many people, of both low and high estate, yes, all the world, were deceived by this pretense. They were taken in by it, thinking: 'Ah, this is something extraordinary! The dear fathers lead such an ascetic life;...' Indeed, if you want to dupe people, you must play the eccentric" ("Sermons on the Gospel of St. John").

On Francis, Luther commented: "I do not think that Francis was an evil man; but the facts prove that he was naive or, to state it more truthfully, foolish." His foolishness was in supposing that money was evil in itself, and in displacing the free forgiveness of sins through Christ by a new law of renunciation. "If silver and gold are things evil in themselves, then those who keep away from them deserve to be praised. But if they are good creatures of God, which we can use both for the needs of our neighbor and for the glory of God, is not a person silly, yes, even unthankful to God, if he refrains from them as though they were evil? For they are not evil, even though they have been subjected to vanity and evil. ...If God has given you wealth, give thanks to God, and see that you make right use of it..." ("Lectures on Genesis"). The problem is not money but its use. The greedy misuse the world by striving to acquire it; the monastics, by struggling to renounce it. The end result for both is personal insecurity because trust is placed in self-achievement rather than in God. Meanwhile, the neighbor is neglected.

#### Luther's Attack on Early Capitalism

The medieval ideology of poverty had been entrenched for centuries, but the acceptance of the idea that money can make money was relatively new in Luther's day. This usury was condemned by the medieval

church as late as the Fifth Lateran Council in 1515. But by all accounts, the entrepreneur was well-established by this time.

Luther found the calculating entrepreneur extremely distasteful. He was convinced that the capitalist spirit divorced money from use for human needs and necessitated an economy of acquisition. From his brief "Sermon on Usury" (1519) to his "Admonition to the Clergy that they Preach against Usury" (1540), Luther consistently preached and wrote against the expanding money and credit economy as a great sin. "After the devil there is no greater human enemy on earth than a miser and usurer, for he desires to be above everyone. Turks, soldiers, and tyrants are also evil men, yet they must allow the people to live...; indeed, they must now and then be somewhat merciful. But a usurer and miser-belly desires that the entire world be ruined in order that there be hunger, thirst, misery, and need so that he can have everything and so that everyone must depend upon him and be his slave as if he were God." "Daily the poor are defrauded. New burdens and high prices are imposed. Everyone misuses the market in his own willful, conceited, arrogant way, as if it were his right and privilege to sell his goods as dearly as he pleases without a word of criticism."

This "lust for profits," Luther observed, had many clever expressions: selling on time and credit, manipulating the market by withholding or dumping goods, developing cartels and monopolies, falsifying bankruptcies, trading in futures, and just plain misrepresenting goods. Such usury, Luther argued, affects everyone. "The usury which occurs in Leipzig, Augsburg, Frankfurt, and other comparable cities is felt in our market and our kitchen. The usurers are eating our food and drinking our drink." Even worse, however, is that by manipulating prices "usury lives off the bodies of the poor." In his own inimitable style, Luther exploded, "The world is one big whorehouse, completely submerged in greed," where the "big thieves hang the little thieves." Thus he exhorted pastors to condemn usury as stealing and murder, and to refuse absolution and the sacrament to usurers unless they repent.

It is important to note that Luther's concern was not merely about an individual's use of money, but also the structural social damage inherent in the idolatry of the "laws" of the market. Ideas of an "impersonal market" and "autonomous laws of economics" were abhorrent to Luther because he saw them as both idolatrous and socially destructive. He saw the entire community endangered by the financial power of a few great economic centers. The rising world economy was already beginning to suck up urban and local economics, and to threaten an as yet unheard of opposition between rich and poor. He saw an economic coercion immune to normal jurisdiction which would destroy the ethos of the community. This is why Luther considered early capitalism to constitute a *status confessionis* for the church, in spite of the fact that many of his contemporaries thought he was tilting at windmills.

Luther believed that not only was the church called to publicly and unequivocally reject these economic developments, but also to develop a constructive social ethic in response to them. This social ethic developed social welfare policies and legislation, and called for public accountability of large business through government regulation.

### **Social Welfare Policies and Legislation**

The widespread poverty, vagrancy, and underemployment of the late medieval period was legitimated by the church's ideology of poverty and exacerbated by the new economic developments. The schema of salvation which presented poverty as the ideal Christian life and anchored it in society through the promises of earthly and heavenly rewards due the almsgiver kept people from recognizing and alleviating the social distress of poverty.

Luther's doctrine of justification cut the nerve of this medieval ideology of poverty. Since salvation is purely a gift of God apart from human works, both poverty and almsgiving lose saving significance. By de-spiritualizing poverty, the Reformers could recognize poverty in every form as a personal and social evil to be combatted. Under the rubrics of justice and love to the neighbor, Luther and his colleagues quickly moved in alliance with local governments to establish new social welfare policies and legislation.

The first major effort was the Wittenberg Church Order of 1522 which established a "common chest" for welfare work. Initially funded by medieval ecclesiastical endowments and later supplemented by taxes, the Wittenberg Order prohibited begging; provided interest-free loans to artisans, who were to repay them whenever possible; provided for poor orphans, the children of poor people, and poor maidens who needed an appropriate dowry for marriage; provided refinancing of high-interest loans at 4% annual interest for burdened citizens; and supported the education or vocational training of poor children. To the objection that this was open to abuse, Luther replied, "He who has nothing to live should be aided. If he deceives us, what then? He must be aided again." Other communities quickly picked up these ideas. By 1523 there were common chest provisions for social welfare in the church orders of Leisnig, Augsburg, Nuremberg, Altenburg, Kitzingen, Strasbourg, Breslau, and Regensburg.

These ordinances for poor relief were efforts to implement Luther's conviction that social welfare policies designed to prevent as well as remedy poverty are a Christian social responsibility. Under the motto "there should be no beggars among Christians," the early Reformation movement set about implementing concern for personal dignity and public alleviation of suffering.

### **Civic Control of Capitalism**

While Luther's efforts to develop welfare legislation were well-received in the cities and territories which accepted the Reformation, his efforts to encourage civic control of capitalism gained little support. Of course, it is hardly surprising that, when interest rates could soar to 50%, bankers turned a deaf ear to his call for a 5% ceiling on interest. Also, Luther's criticism of capitalism included far more than exorbitant interest rates. Social need always stood above personal gain. "... In a well-arranged commonwealth the debts of the poor who are in need ought to be cancelled, and they ought to be helped; hence the action of collecting has its place only against the lazy and the ne'er-do-well" ("Lectures on Deuteronomy").

Luther found that it is easier to motivate assistance to individuals than it is to curb the economic practices which create their poverty. Poverty's squalor calls out for redress, whereas the attractive trappings of business muffle criticism. Yet the effects of early capitalism could be felt. In Wittenberg between 1520 and 1538, prices doubled but wages remained the same. Luther called this murder and robbery in disguise. "... How skillfully Sir Greed can dress up to look like a pious man if that seems to be what the occasion requires, while he is actually a double scoundrel and a liar" ("Commentary on the Sermon on the Mount"). "God opposes usury and greed, yet no one realizes this because it is not simple murder and robbery. Rather usury is a more diverse, insatiable murder and robbery. ...Thus everyone should see to his worldly and spiritual office as commanded to punish the wicked and protect the pious" (***An die Pfarrherrn***).

In his 1525 advice to the Town Council of Danzig, Luther stated that government regulation of interest should be according to the principle of equity. For example, a mortgage of 5% would be equitable, but it should be reduced if it does not yield this return. At the same time, one should consider persons. The well-to-do could be induced to waive a part of his interest, whereas an old person without means should retain it. But these views were of minimal influence. Legislation was introduced in Dresden in 1529 which prohibited 15–20% interest in favor of a 5% rate. This in turn influenced the reform of the Zwickau city laws in 1539. Yet it was also noted then how often the Dresden legislation was violated.

That these examples may indicate more failure than success is confirmed by the 1564–1565 controversy in Rudolfstadt. The Lutheran pastor there refused to commune two parishioners who lived by "usury." The theological faculties of Wittenberg, Leipzig, and Jena were requested to give their opinions. They concluded against the pastor, who then had to leave town; and they did not recognize Luther as an authority on this issue.

After this, there was never again a serious effort to acknowledge Luther's position on usury.

Luther's followers first ignored and then forgot his position against early capitalism. On the question of money, even Luther's followers thought he was too wild to follow.

## **Conclusion**

Luther's efforts to turn the early capitalist world upside-down by insisting on government regulation of business and the remission of burdensome debts was countered by the powerful of his day. But it was not only Luther who was powerless. When Emperor Charles V made motions in the direction of stricter business controls, the Fugger banking house reminded him of his outstanding debts to them, and the mining monopolies claimed the right to act as they pleased. Luther was not utopian in these matters. He commented that the world cannot be without usury anymore than it can be without sin, but woe to the person by whom it comes.

Nevertheless, throughout his career, Luther fought against what he saw as the two-sided coin of mammonism: ascetic flight from money and the acquisitive drive for it. His foundation for this battle was the great reversal of the gospel that a person's worth is not determined by what he or she does or does not possess, but rather by God's promise in Christ. Thus money is not the lord of life, but the gift of God for serving the neighbor and building up the community.

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## Selling Forgiveness: How Money Sparked the Protestant Reformation

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Nowadays the papers might call it 'Indulgence-gate', but at the time corruption was common in the church's highest offices. **Leo X** was Pope in Rome, a member of the high-living de Medici family. He dished out bishoprics to his favorite relatives and tapped the Vatican treasury to support his extravagant lifestyle. When the money ran out, he made use of a fairly new fundraising scheme—selling forgiveness of sins. For a fee, bereaved relatives could get a deceased loved one out of Purgatory. At the right price, they could also save up for their own future sins—sort of a spiritual IRA. Indulgences, they called them.

Meanwhile, in Germany, **Albert of Brandenburg** was a young professional on the fast track of church success. At age 23, he was archbishop of Magdeburg and administrator of Halberstadt. It was against canon law to hold more than one office, but everyone was doing it. It was a great way to play politics. So when the archbishopric of Mainz became available, Prince Albert sought to add a third office to his resume—this the most politically powerful of all. The problem was, Albert was low on cash. Seems he had spent his liquid assets in getting the posts he already held, and Pope Leo was asking a colossal sum to consider him for the job in Mainz. The normal strategy, passing the cost on to the common folk in the form of taxes or fees, was impractical, since Mainz had gone through four archbishops in ten years and was nearly bankrupt from supporting all those pay-offs. But Albert had a good credit rating, and was able to borrow from the bank of **Jacob Fugger**, an Austrian merchant who was the money mogul of Europe at the time. How to pay back the loan? Indulgences. Pope Leo authorized the sale of indulgences in Germany, with half the proceeds going to pay back Fugger and half going to Rome to fund the building of a new basilica (St. Peter's).

Enter **Johann Tetzel**. A Dominican monk and a popular preacher, Tetzel was named commissioner of indulgences for Germany. He was a regular P.T. Barnum, traveling through the towns and villages with his pitch for forgiveness of sins, cheap at any price. He even had a theme song: "As soon as the coin in the coffer rings/ The soul from Purgatory springs."

Many of the Germans were not amused. In fact, they were downright offended by Tetzel's antics. Among them was a priest named **Martin Luther**. When Tetzel brought his traveling indulgence show through Wittenberg, Luther wrote his 95 theses, detailing his opposition to the sale of indulgences, and tacked them on the church door—the community bulletin board—on Oct. 31, 1517. That act ignited the Lutheran Reformation. The rest, as they say, is history.

Tetzel answered with 106 counter-theses a few months later, but was reprimanded by a papal legate shortly thereafter, charged with avarice, dishonesty, and sexual immorality. He died in 1519, at the time when Luther was debating his new theology in Leipzig with the great Catholic scholar Johannes Eck. Luther by that time was no longer centering on indulgences; there were matters of papal and scriptural authority to discuss. Leo at first laughed off Luther's challenge to the church, then was slow to deal with it. Ironically, it was power politics (which had started the whole indulgence mess) that kept Leo from putting down the Lutheran threat. He favored Frederick of Saxony, for purely political reasons, to take the vacant position of Holy Roman Emperor. Yet Frederick was supporting Luther. Leo died in 1521, leaving his cousin, Clement VII, to worry about the Reformation. He also left the Vatican in poor shape financially. Albert, meanwhile, lived through the Reformation, but lost power. He was advised by his

friend Erasmus to have nothing to do with Luther if he cared at all for tranquility. Indeed, he became a violent opponent of the Reformation. He died in 1545, forsaken and rather poor.

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# CHRISTIAN HISTORY

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## The Protestant Ethic of Prosperity

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Is it a contradiction in terms for a Christian to be rich? If so, it's a common contradiction and has been exhaustively studied ever since the Protestant Reformation. Some of the most informative research on the subject was compiled by the German sociologist, Max Weber, who studied the causal relationship of events in history. In 1904 Weber published *The Protestant Ethic and the Spirit of Capitalism*. This book is his attempt to explain the causes of the seemingly diverse phenomena of capitalism and Protestantism.

Protestantism, of course, refers to those who broke away or were expelled from the Roman Catholic Church following the Protestant Reformation. For a definition of capitalism we must first explain what it is not. In his introduction to *The Protestant Ethic* Max Weber points out that greed and the desire for personal gain, as well as trading and other economic enterprises designed to make a profit, exist everywhere and have been true of people in all walks of life and in all cultures of the earth. This human impulse to acquire wealth does not necessarily have anything to do with capitalism.

Weber defines capitalism as an economic action that expects to make a profit based on peaceful and mutually beneficial exchanges. He suggests that religious piety and capitalistic acquisition are compatible, and that both traits are characteristic of many of the most important Churches and sects in the history of Protestantism. He notes that in French Huguenot Churches monks and business men were particularly numerous. And the Spaniards knew that the Calvinism of the Dutch promoted trade which coincided with the capitalistic development of the Netherlands.

There is an even more striking connection between religious lifestyles and the intensive development of business acumen among Christians such as Quakers and Mennonites, whose otherworldliness is as proverbial as their wealth. For example, in East Prussia Frederick William I tolerated the Mennonites as indispensable to industry, in spite of their absolute refusal to perform military service. The combination of intense piety and business acumen was also characteristic of the Pietists.

The English were also highly developed in piety, in commerce, and in freedom. Weber suggests that their commercial success and free political institutions were in some way connected to their piety. The same might be said of early Americans. The witty dictums of Benjamin Franklin, for instance, are not just wise business suggestions but the essence of the Protestant ethic. Although Franklin was at best a deist, his values were strongly influenced by a strict Calvinistic father. It is therefore no surprise that in his autobiography quotations from the Bible appear, such as: "Seest thou a man diligent in his business? He shall stand before kings" (Prov. 22:29).

In another interesting parallel between pietism and capitalism in North America, Weber observes that capitalism remained far less developed in southern states, even though they were founded by capitalists for business motives. Yet the New England colonies were founded for religious reasons by preachers and seminary graduates with the help of craftsmen, yet this region of North America experienced dramatic capitalistic expansion.

**Called to Wealth?**

To understand how piety and capitalism became compatible it is necessary to recognize the importance of the early Protestant concept of a "calling." The Greek word *ponos* means "toil" but Luther translates it as "calling," which is evidently an interpretation rather than a strict translation. Whether or not this is accurate theology, the practical result was that Protestants felt labor must be seen as an end in itself, or as a calling.

Protestants were known to work hard, merely for the sake of the work itself, instead of endlessly calculating how to earn their wage with as little effort and as much comfort as possible. In the 18th century, Methodist workmen experienced persecution from their co-workers, not so much because of their religious views as because of their willingness and eagerness to put in a full day of hard labor to earn a just wage.

Prior to the Reformation it was widely believed among Christians that the only way to overcome worldliness was through self-denial and monastic asceticism. In contrast to this view, the Protestant idea of having a calling meant more than merely having a job to do. Believing that you had a calling also meant believing that the only way to live acceptably in the sight of God was through fulfilling the obligations imposed on you by your position in the world. Only through your calling could you do the will of God.

One logical consequence of this view was the belief that every legitimate calling has exactly the same value, as far as God is concerned. This belief provided moral justification for active Christian involvement in the world. The economic impact was far reaching, for those with spiritual natures that led to becoming the highest type of monk now pursued those ideals through families and careers. They set out to prove their faith and confirm their calling in worldly activity.

The concept of a calling ultimately brought with it a new view of the church. The Catholic and Lutheran tended to view the church as a medium for bringing the means of salvation to men. The Calvinist looked upon church as a sort of trust foundation for supernatural ends, necessarily including both the just and the unjust, for the purpose of increasing the glory of God. The Baptists, Mennonites, and Quakers represent a new departure, for in their view the visible church should function solely as a community of reborn believers. They felt only adults who have personally gained their own faith should be baptized.

But in spite of the rejection of worldliness in the early Baptist movement, to take just one example, Weber noticed that even first-generation middle-class Baptists defended the system of private property and practical worldly virtues. He suggests that the Baptist doctrine of salvation, with its emphasis on the role of the conscience as the revelation of God to the individual, played a significant role in the development of capitalism.

### **Motives for Wealth**

We must not assume that, because post-Reformation Christians were aggressively involved in worldly activity, they were trying to become wealthy. Their ethical ideals and the practical results of their doctrines were all based on the desire to see souls saved. Ironically, this single-minded devotion to evangelism held some economic surprises for the Reformers, who tended to consider the accumulation of wealth as a great danger. It was assumed that those who pursued riches despised their souls. Striving after wealth was thought to be senseless compared to the value and importance of seeking first the kingdom of God. However, wasting time and enjoying recreation or amusement were also considered sinful. Hence, the obedient and industrious Christian soon found himself accumulating wealth, whether that was his objective or not.

A consistent teaching on wealth was complicated by the Puritan belief that the hand of God could be seen in all things. Therefore, if a conscientious Christian saw an opportunity to make a profit, he should by all means take advantage of the opportunity. Refusing to do so would be to refuse to be God's steward and to rebel against his calling and God's leading in his life.



Both necessity and luxury were considered threats to a life of virtue. As Franklin wrote in *Poor Richard's Almanac*, "It is hard for an empty sack to stand upright." As an alternative to either poverty or luxury, the Protestant ethic set as an ideal the clean, simple comforts of the middle class. The careful stewardship of possessions was seen as a very serious, God-given responsibility. The greater the possessions, the heavier the responsibility for using them for the glory of God and increasing them by restless effort.

Apparently a balanced and well-integrated perspective on finances was seen, not as an impossible ideal, but as realistic and practical, though not likely to be achieved without struggle. While the pursuit of wealth as an end in itself was reprehensible, attaining wealth as a fruit of labor in a calling was a sign of God's blessing.

The remarkable parallels between the Protestant ethic and the rise of capitalism do not necessarily mean that capitalism as an economic system is a result of the Reformation. However, it is apparent that the Reformation, as much as any other factor, influenced capitalistic development. Or, if a casual relationship cannot be proven, we can at least say that the two movements happened at the same time and seemed to feed off each other.

## **Economic Revolution**

To help us imagine the impact capitalism had on the simple lives of those who lived at the beginning of the Industrial Revolution, consider how economic life must have functioned for the typical peasant. He raised both crops and animals for raw materials and to a large extent subsisted on what he could extract from the earth. One product he manufactured at home was cloth, which he took to market to be appraised for quality and sold at the customary price.

With the Industrial Revolution came textile factories which dramatically changed both the way cloth was produced and the lives of those who produced it. But the leisurely way of life was threatened long before the arrival of factories. The real changes no doubt took place when a young cloth buyer hit upon the idea of going out into the country and hiring specific weavers for his cloth. He then began to carefully supervise their work, thereby transforming peasants into laborers. This was soon followed by more vigorous marketing of the product as well as lower prices and rapid turnover of inventory. This competitive approach soon resulted in the making of a fortune for a handful of people while putting less efficient cloth producers out of business.

A similar scenario could be written for virtually every product used in that era, with the result that a long established way of life was forever changed. Some of the changes were for the better, but many were not. The less desirable outcomes of the Industrial Revolution have led many Christians today to the view that, if capitalism begins as the outgrowth of middle-class ideals, it ends as an orgy of materialism.

What should be the proper relationship between a person's moral and religious values and his economic behavior? While some live compartmentalized lives, Christ calls us to the careful integration of every aspect of life. The practical result, stated in terminology of a "calling" is this: If we have a calling at all, we have as much of a calling to serve our fellow man and the community of Christians as we have a calling to capitalism based on individualism. This means using money only in ways that are redemptive.

The Calvinistic economic system that evolved (at least among Christians) following the Reformation put tremendous emphasis on individualism, leaving little room for a sense of responsibility to the church and other less fortunate individuals. This overshadowed any concept of each Christian as a responsible part of a community of believers, and of the importance of membership in the body of Christ.

Here is a danger for Christians today to avoid at all costs. Richard Baxter concisely summarized the appropriate Christian response when he wrote in his *Christian Directory*, "Avoid sin rather than loss."



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## From the Archives: Grace and Blessing

John Chrysostom (347–407)

**“Golden-tongued” John Chrysostom preached often to his church at Constantinople on the duties of rich Christians to care for the poor. He takes up the theme in this homily, excerpted here, on Acts 4:32–37, challenging his listeners to imagine themselves living as the first Christians had lived, just three-and-a-half centuries earlier.**

“And great grace,” it says, “was upon them all; for neither was there any among them that lacked.” Grace was among them, since nobody suffered want, that is, since they gave so willingly that no one remained poor. For they did not give a part, keeping another part for themselves; they gave everything in their possession. They did away with inequality and lived in great abundance; and this they did in the most praiseworthy fashion. They did not dare to put their offering into the hands of the needy, nor give it with lofty condescension. but they laid it at the feet of the apostles and made them the masters and distributors of the gifts. What a man needed was then taken from the treasure of the community, not from the private property of individuals. Thereby the givers did not become arrogant.

Should we do so much today, we should all live much more happily, rich as well as poor; and the poor would not be more the gainers than the rich. And if you please, let us now for a while depict it in words, and derive at least this pleasure from it, since you have no mind for it in your actions. For at any rate this is evident, even from the facts which took place then, that by selling their possessions they did not come to be in need.

Let us imagine things as happening in this way: All give all that they have into a common fund. No one would have to concern himself about it, neither the rich nor the poor. How much money do you think would be collected? I infer—for it cannot be said with certainty—that if every individual contributed all his money, his lands, his estates, his houses (I will not speak of slaves, for the first Christians had none, probably giving them their freedom), then a million pounds of gold would be obtained, and most likely two or three times that amount. Then tell me how many people our city (Constantinople) contains? How many Christians? Will it not come to a hundred thousand? And how many pagans and Jews! How many thousands of pounds of gold would be gathered in! And how many of the poor do we have? I doubt that there are more than 50,000. How much would be required to feed them daily? If they all ate at a common table, the cost could not be very great. What could we not undertake with our huge treasure! Do you believe it could ever be exhausted?

And will not the blessing of God pour down on us a thousand-fold richer? Will we not make a heaven on earth? Would not the grace of God be indeed richly poured out?

If this turned out so brilliantly for three or five thousand (the first Christians) and none of them was in want, how much more would this be so with such a great quantity? Will not each newcomer add something more? The dispersion of property is the cause of greater expenditure and so of poverty. Consider a household with husband and wife and ten children. She does weaving and he goes to the market to make a living; will they need more if they live in a single house or when they live separately? Clearly, when they live separately. If the ten sons each go his own way, they need ten houses, ten tables, ten servants and everything else in proportion. And how of the mass of slaves? Are these not fed at a single table, in order to save money? Dispersion regularly leads to waste, bringing together leads to economy.

This is how people now live in monasteries and how the faithful once lived. Who died of hunger then? Who was not fully satisfied?

And yet people are more afraid of this way of life than of a leap into the endless sea. If only we made the attempt and took bold hold of the situation! How great a blessing there would be as a result! For if at that time, when there were so few faithful, only three to five thousand, if at that time when the whole world was hostile to us and there was no comfort anywhere, our predecessors were so resolute in this, how much more confidence should we have today, when by God's grace the faithful are everywhere! Who would still remain a heathen? Nobody, I believe. Everyone would come to us and be friendly.

But yet if we do but make fair progress, I trust in God that even this shall be realized. Only do as I say, and let us successfully achieve things in their regular order; if God grant life, I trust that we shall soon be progressing to this way of life.

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### **From the Archives: Selling and Lending**

Thomas Aquinas (1227–1274)

**Thomas Aquinas is acclaimed as the father of Roman Catholic theology. A student of Aristotle's philosophy, he applied logic and moral discernment to the complex realities of medieval life. Here we excerpt from his master work, *Summa Theologica*, parts of his treatises on "Cheating" and "The Sin of Usury."**

#### **Whether, in Trading, It Is Lawful to Sell a Thing at a Higher Price Than What Was Paid for It?**

The greedy tradesman blasphemes over his losses; he lies and perjures himself over the price of his wares. But these are vices of the man, not of the craft, which can be exercised without these vices. Therefore trading is not in itself unlawful.

I answer that. A tradesman is one whose business consists in the exchange of things. According to the Philosopher, exchange of things is twofold; one, natural as it were, and necessary, whereby one commodity is exchanged for another, or money taken in exchange for a commodity, in order to satisfy the needs of life. Suchlike trading, properly speaking, does not belong to the tradesmen, but rather to housekeepers or civil servants who have to provide the household or the state with the necessaries of life. The other kind of exchange is either that of money for money, or of any commodity for money, not on account of the necessities of life, but for profit, and this kind of exchange, properly speaking, regards tradesmen, according to the Philosopher. The former kind of exchange is commendable because it supplies a natural need: but the latter is justly deserving of blame, because, considered in itself, it satisfies the greed for gain, which knows no limit and tends to infinity. Hence trading, considered in itself, has a certain debasement attaching thereto, in so far as, by its very nature, it does not imply a virtuous or necessary end. Nevertheless gain which is the end of trading, though not implying, by its nature, anything virtuous or necessary, does not, in itself, connote anything sinful or contrary to virtue: wherefore nothing prevents gain from being directed to some necessary or even virtuous end, and thus trading becomes lawful. Thus, for instance, a man may intend the moderate gain which he seeks to acquire by trading for the upkeep of his household, or for the assistance of the needy: or again, a man may take to trade for some public advantage, for instance, lest his country lack the necessaries of life, and seek gain, not as an end, but as payment for his labour.

#### **Whether It Is a Sin to Take Usury for Money Lent?**

To take usury for money lent is unjust in itself, because this is to sell what does not exist, and this evidently leads to inequality which is contrary to justice.

In order to make this evident, we must observe that there are certain things the use of which consists in their consumption: thus we consume wine when we use it for drink, and we consume wheat when we use it for food. Wherefore in suchlike things the use of the thing must not be reckoned apart from the thing itself, and whoever is granted the use of the thing, is granted the thing itself; and for this reason, to lend things of this kind is to transfer the ownership. Accordingly if a man wanted to sell wine separately from the use of the wine, he would be selling the same thing twice, or he would be selling what does not exist, wherefore he would evidently commit a sin of injustice. In like manner he commits an injustice who lends wine or wheat, and asks for double payment, viz. one, the return of the thing in equal measure, the other, the price of the use, which is called usury.

On the other hand there are things the use of which does not consist in their consumption: thus to use a house is to dwell in it, not to destroy it. Wherefore in such things both may be granted: for instance, one man may hand over to another the ownership of his house while reserving to himself the use of it for a time, or vice versa, he may grant the use of the house, while retaining the ownership. For this reason a man may lawfully make a charge for the use of his house, and, besides this, revendicate the house from the person to whom he has granted its use, as happens in renting and letting a house.

Now money, according to the Philosopher was invented chiefly for the purpose of exchange: and consequently the proper and principal use of money is its consumption or alienation whereby it is sunk in exchange. Hence it is by its very nature unlawful to take payment for the use of money lent, which payment is known as usury: and just as a man is bound to restore other ill-gotten goods, so is he bound to restore the money which he has taken in usury.

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## From the Archives: Using the Present Life

John Calvin (1509–1564)

**The great Reformer warned of both dangers: extravagance and asceticism. Both ignore the fact that it is God who gives the material things of life. This is excerpted from Calvin's Institutes, Book III, chapter 10.**

### 1. Double Danger: Mistaken Strictness and Mistaken Laxity

By such elementary instruction, Scripture at the same time duly informs us what is the right use of earthly benefits—a matter not to be neglected in the ordering of our life. For if we are to live, we have also to use those helps necessary for living. And we also cannot avoid those things which seem to serve delight more than necessity. Therefore we must hold to a measure so as to use them with a clear conscience, whether for necessity or for delight. By his word the Lord lays down this measure when he teaches that the present life is for his people as a pilgrimage on which they are hastening toward the Heavenly Kingdom [Lev. 25:23; 1 Chron. 29:15; Ps. 39:13; 119:19; Heb. 11:8–10, 13–16; 13:14; 1 Peter 2:11]. If we must simply pass through this world, there is no doubt we ought to use its good things in so far as they help rather than hinder our course. Thus Paul rightly persuades us to use this world as if not using it; and to buy goods with the same attitude as one sells them [1 Cor. 7:31].

But because this topic is a slippery one and slopes on both sides into error, let us try to plant our feet where we may safely stand. There were some otherwise good and holy men who when they saw intemperance and wantonness, when not severely restrained, ever raging with unbridled excess, desired to correct this dangerous evil. This one plan occurred to them: they allowed man to use physical goods in so far as necessity required. A godly counsel indeed, but they were far too severe. For they would fetter consciences more tightly than does the Word of the Lord—a very dangerous thing. Now, to them necessity means to abstain from all things that they could do without; thus, according to them, it would scarcely be permitted to add any food at all to plain bread and water. And others are even more severe. We are told of Crates of Theban, that he cast all his goods into the sea; for he thought that unless they were destroyed, they would destroy him.

But many today, while they seek an excuse for the intemperance of the flesh in its use of external things, and while they would meanwhile pave the road to licentious indulgence, take for granted what I do not at all concede to them: that this freedom is not to be restrained by any limitation but to be left to every man's conscience to use as far as seems lawful to him. Certainly I admit that consciences neither ought to nor can be bound here to definite and precise legal formulas; but inasmuch as Scripture gives general rules for lawful use, we ought surely to limit our use in accordance with them.

### 2. The Main Principle

Let this be our principle: that the use of God's gifts is not wrongly directed when it is referred to that end to which the Author himself created and destined them for us, since he created them for our good, not for our ruin. Accordingly, no one will hold to a straighter path than he who diligently looks to this end. Now if we ponder to what end God created food, we shall find that he meant not only to provide for necessity for also for delight and good cheer. Thus the purpose of clothing, apart from necessity, was comeliness and decency. In grasses, trees, and fruits, apart from their various uses, there is beauty of appearance and pleasantness of odor [cf. Gen. 2:9]. For if this were not true, the prophet would not have reckoned them among the benefits of God, "that wine gladdens the heart of man, that oil makes

his face shine" [Ps. 104:15]....

### **3. a Look at the Giver of the Gift Prevents Narrow-Mindedness and Immoderation**

Away, then, with that inhuman philosophy which, while conceding only a necessary use of creatures, not only malignantly deprives us of the lawful fruit of God's beneficence but cannot be practiced unless it robs a man of all his senses and degrades him to a block.

But no less diligently, on the other hand, we must resist the lust of the flesh, which, unless it is kept in order, overflows without measure. And it has, as I have said, its own advocates, who, under the pretext of the freedom conceded, permit everything to it. First, one bridle is put upon it if it be determined that all things were created for us that we might recognize the Author and give thanks for his kindness toward us. Where is your thanksgiving if you so gorge yourself with banqueting or wine that you either become stupid or are rendered useless for the duties of piety and of your calling?...

### **4. Aspiration to Eternal Life Also Determines Aright Our Outward Conduct of Life**

But there is no surer or more direct course than that which we receive from contempt of the present life and meditation upon heavenly immortality. For from this two rules follow: those who use this world should be so affected as if they did not use it; those who marry, as if they did not marry; those who buy, as if they did not buy, just as Paul enjoins [1 Cor. 7:29–31]. The other rule is that they should know how to bear poverty peaceably and patiently, as well as to bear abundance moderately....

Therefore, even though the freedom of believers in external matters is not to be restricted to a fixed formula, yet it is surely subject to this law: to indulge oneself as little as possible; but, on the contrary, with unflagging effort of mind to insist upon cutting off all show of superfluous wealth, not to mention licentiousness, and diligently to guard against turning helps into hindrances.

### **5. Frugality, Earthly Possessions Held in Trust**

The second rule will be: they who have narrow and slender resources should know how to go without things patiently, lest they be troubled by an immoderate desire for them. If they keep this rule of moderation, they will make considerable progress in the Lord's school. So, too, they who have not progressed, in some degree at least, in this respect have scarcely anything to prove them disciples of Christ. For besides the fact that most other vices accompany the desire for earthly things, he who bears poverty impatiently also when in prosperity commonly betrays the contrary disease. This is my point: he who is ashamed of mean clothing will boast of costly clothing; he who, not content with a slender meal, is troubled by the desire for a more elegant one, will also intemperately abuse those elegances if they fall to his lot. He who will bear reluctantly, and with a troubled mind, his deprivation and humble condition if he be advanced to honors will by no means abstain from arrogance. To this end, then, let all those for whom the pursuit of piety is not a pretense strive to learn, by the Apostle's example, how to be filled and to hunger, to abound and to suffer want [Phil. 4:12].



### From the Archives: The Community of Saints

Ulrich Stadler (d. 1540)

**Through the centuries, various Christian groups have sought to follow the example of the first Jerusalem church in holding all their possessions in common. Such groups have often encountered misunderstanding, suspicion, and persecution. Ulrich Stadler belonged to one anabaptist group, the Hutterites, founded in Moravia in 1528. In his *Cherished Instructions* of 1537, he expounds his theory of community.**

In this community everything must proceed equally, all things be one and communal, alike in the bodily gifts of their Father in heaven, which he daily gives to be used by his own according to his will. For how does it make sense that all who have here in this pilgrimage to look forward to an inheritance in the kingdom of their Father should not be satisfied with their bodily goods and gifts? Judge, O ye saints of God, ye who are thus truly grafted into Christ, with him deadened to the world, to sin, and to yourselves, that you never hereafter live for the world or yourselves but rather for him who died for you and arose, namely, Christ. [They] have also yielded themselves and presented themselves to him intimately, patiently, of their own free will, naked and uncovered, to suffer and endure his will and, moreover, to fulfill it and thereafter also to devote themselves in obedience and service to all the children of God. Therefore, they also live with one another where the Lord assigns a place to them, peaceably, united, lovingly, amicably, and fraternally, as children of one Father. In their pilgrimage they should be satisfied with the bodily goods and gifts of their Father, since they should also be altogether as one body and members one toward another.

Now if, then, each member withholds assistance from the other, the whole thing must go to pieces. The eyes won't see, the hands won't take hold. Where, however each member extends assistance equally to the whole body, it is built up and grows and there is peace and unity, yea, each member takes care for the other. In brief, equal care, sadness and joy, peace [are] at hand. It is just the same in the spiritual body of Christ. If the deacon of the community will never serve, the teacher will not teach, the young brother will not be obedient, the strong will not work for the community but for himself and each one wishes to take care of himself and if once in a while someone withdraws without profit to himself, the whole body is divided. In brief, **one, common** builds the Lord's house and is pure: but **mine, thine, his, own** divides the Lord's house and is impure. Therefore, where there is ownership and one has it, and it is his, and one does not wish to be one with Christ and his own in living and dying, he is outside of Christ and his communion and has thus no Father in heaven. If he says so, he lies. That is the life of the pilgrims of the Lord, who has purchased them in Christ, namely, the elect, the called, the holy ones in this life. These are his fighters and heralds, to whom also he will give the crown of life on the day of his righteousness.

Secondly, such a community of the children of God has ordinances here in their pilgrimage. These should constitute the polity for the whole world. But the wickedness of men has spoiled everything. For as the sun with its shining is common to all, so also the use of all creaturely things. Whoever appropriates them for himself and encloses them is a thief and steals what is not his. For everything has been created free in common. Of such thieves the whole world is full. May God guard his own from them. To be sure, according to human law, one says, "That is mine," but not according to divine law. ... Thus only as circumstances dictate will the children of God have either many or few houses, institute faithful house managers and stewards, who will faithfully move among the children of God and conduct themselves in a mild and fatherly manner and pray to God for wisdom therein.

In order to hold in common all the gifts and goods which God gives and dispenses to his own, there must be free, unhampered, patient, and full hearts in Christ, yea, hearts that truly believe and trust and in Christ are utterly devoted. Whoever is thus free, unhampered, and resigned in the Lord from everything, [ready] to give over all his goods and chattels, yea, to lay it up for distribution among the children of God—it is God's grace in Christ which prepares men for it. Being willing and ready—that makes one free and unhampered.

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## From the Archives: The Saint's Everlasting Rest

Richard Baxter (1615–1691)

**In this Puritan classic, written in 1649, Baxter discusses how the “worldly-minded” pursue material possessions rather than God.**

If there be so certain and glorious a rest for the saints, why is there no more industrious seeking after it? One would think if a man did but once hear of such unspeakable glory to be obtained, and believed what he heard to be true, he should be transported with the vehemency of his desire after it, and should almost forget to eat or drink, and should care for nothing else, and speak of and inquire after nothing else, but how to get this treasure. And yet people who hear of it daily, and profess to believe it as a fundamental article of their faith, do as little mind it, or labour for it, as if they had never heard of any such thing, or did not believe one word they hear...

The worldly-minded are so taken up in seeking the things below, that they have neither heart nor time to seek this rest. O foolish sinners, who hath bewitched you? The world bewitches men into brute beasts, and draws them some degrees beyond madness. See what riding and running, what scrambling and catching for a thing of nought, while eternal rest lies neglected! What contriving and caring to get a step higher in the world than their brethren, while they neglect the kingly dignity of the saints! What insatiable pursuit of fleshly pleasures, while they look on the praises of God, the joy of angels, as a tiresome burden! What unwearied diligence in raising their posterity, enlarging their possessions; perhaps for a poor living from hand to mouth; while judgment is drawing near; but how it shall go with them then, never puts them to one hour's consideration! What rising early, and sitting up late, and labouring from year to year, to maintain themselves and children in credit till they die: but what shall follow after, they never think on! Yet these men cry. "May we not be saved without so much ado?" How early do they rouse up their servants to their labour! But how seldom do they call them to prayer, or reading the scriptures! What hath this world done for its lovers and friends, that it is so eagerly followed, and painfully sought after, while Christ and heaven stand by, and few regard them? or what will the world do for them for the time to come? The common entrance into it is through anguish and sorrow. The passage through it, is with continual care and labour. The passage out of it, is the sharpest of all. O unreasonable, bewitched men! will mirth and pleasure stick close to you? Will gold and worldly glory prove fast friends to you in the time of your greatest need? Will they hear your cries in the day of your calamity? At the hour of your death, will they either answer or relieve you? Will they go along with you to the other world, and bribe the Judge, and bring you off clear, or purchase you a place among the blessed? Why then did the rich man want a drop of water to cool his tongue? Or are the sweet morsels of present delight and honour of more worth than eternal rest? and will they recompense the loss of that enduring treasure? Can there be the least hope of any of these? Ah, vile, deceitful world! How oft have we heard thy most faithful servants at last complaining: "Oh, the world hath deceived me, and undone me? It pattered me in my prosperity, but now it turns me off in my necessity. If I had as faithfully served Christ, as I have served it, he would not have left me thus comfortless and hopeless." Thus they complain: and yet succeeding sinners will take no warning.

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## From the Archives: Instructions to Young Converts

Charles Finney (1792-1875)

A pivotal figure in American Christianity, Finney led revivals that deeply affected the country in the hearts of the 19th century. He was quite concerned with the discipling of those who became Christians through his preaching. This is excerpted from his *Lectures on Revivals* (1835).

Young converts should be taught that they have **renounced the ownership of all their possessions and of themselves, or if they have not done this they are not Christians**. They should not be left to think that any thing is their own, their time, property, influence, faculties, bodies or souls. "Ye are not your own;" all belongs to God; and when they submitted to God they made a free surrender of all to him, to be ruled and disposed of at his pleasure. They have no right to spend one hour as if their time was their own. No right to go any where, or do any thing, for themselves, but should hold all at the disposal of God, and employ all for the glory of God. If they do not, they ought not to call themselves Christians, for the very idea of being a Christian is to renounce self and become entirely consecrated to God. A man has no more right to withhold any thing from God, than he has to rob or steal. It is robbery in the highest sense of the term. It is an infinitely higher crime than it would be for a clerk in a store to go and take the money of his employer, and spend it on his own lusts and pleasures. I mean, that for a man to withhold from God, is a higher crime against Him, than a man can commit against his fellow man, inasmuch as God is the owner of all things in an infinitely higher sense than man can be the owner of any thing. If God calls on them to employ any thing they have, their money, or their time, or to give their children, or to dedicate themselves in advancing his kingdom, and they refuse, because they want to use them in their own way, or prefer to do something else, it is vastly more blamable than for a clerk or an agent to go and embezzle the money that is intrusted him by his employer, and spend it for his family, or lay it out in bank stock or in speculation for himself.

God is, in an infinitely higher sense, **the owner** of all, than any employer can be said to be the owner of what he has. And the church of Christ never will take high ground, never will be disentangled from the world, never will be able to go forward without these continual declensions and backslidings, until Christians, and the churches generally, take the ground, and hold to it, that it is just as much a matter of discipline for a church member practically to deny his stewardship as to deny the divinity of Christ, and that covetousness fairly proved shall just as certainly exclude a man from communion as adultery.

The church is mighty orthodox in **notions**, but very heretical in practice, but the time must come when the church will be just as vigilant in guarding orthodoxy in practice as orthodoxy in doctrine, and just as prompt to turn out heretics in practice as heretics that corrupt the doctrines of the gospel. In fact, it is vastly more important. The only design of doctrine is to produce practice, and it does not seem to be understood by the church, that **true faith** "works by love and purifies the heart," that heresy in **practice**, is proof conclusive of heresy in sentiment. The church is very sticklish for correct doctrine and very careless about correct living. This is preposterous. Has it come to this, that the church of Jesus Christ is to be satisfied with correct notions on some abstract points, and never reduce her orthodoxy to practice? Let it be so no longer.

It is high time these matters were set right. And the only way to set them right, is to begin right with those who are just entering upon religion. Young converts must be told that they are just as worthy of damnation, and that the church cannot and will not hold fellowship with them, if they show a covetous spirit, and turn a deaf ear when the whole world is calling for help, as if they were living in adultery, or

in the daily worship of idols.

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## From the Archives: The Life of Trust

George Müller (1805–1898)

**Born in Germany, the son of a tax collector, George Müller lived a wicked life as a youth but was converted at about age 20 at a Moravian mission. He went to England in 1829 to do mission work and eventually became a preacher affiliated with the Plymouth Brethren. He determined to rely totally on the Lord for his financial support. His policy continued even after he started an orphanage in Bristol. Without direct appeals for funds, his orphanage was supported and grew. By the time he died, more than ten thousand orphans had been cared for in his orphanages—his possessions amounted to merely a few hundred dollars' worth.**

**The following is excerpted from his journal, *The Life of Trust: A Narrative of the Lord's Dealings with George Müller*.**

I stated to the brethren, at the end of October, 1830, that I should for the future give up having any regular salary. After I had given my reasons for doing so, I read Philippians iv., and told the saints that if they still had a desire to do something towards my support, by voluntary gifts, I had no objections to receive them, though ever so small, either in money or provisions....

About the same time, also, my wife and I had grace given to us to take the Lord's commandment, "Sell that ye have, and give alms," Luke xii. 33, literally, and to carry it out. Our staff and support in this matter were Matthew vi. 19–34, John xiv. 13, 14. We leaned on the arm of the Lord Jesus. It is now twenty-five years since we set out in this way, and ***we do not in the least regret the step we then took***. As I have written down how the Lord has been pleased to deal with us since, I shall be able to relate some facts concerning this matter, as far as they may tend to edification.

Nov. 18, 1830. Our money was reduced to about eight shillings. When I was praying with my wife in the morning, the Lord brought to my mind the state of our purse, and I was led to ask him for some money. About four hours after, a sister said to me, "Do you want any money?" "I told the brethren," said I, "dear sister, when I gave up my salary, that I would for the future tell the Lord ***only*** about my wants." She replied, "But he has told me to give you some money. About a fortnight ago, I asked him what I should do for him, and he told me to give you some money; and last Saturday it came again powerfully to my mind, and has not left me since, and I felt it so forcibly last night that I could not help speaking of it to brother P." My heart rejoiced, seeing the Lord's faithfulness, but I thought it better not to tell her about our circumstances, lest she should be influenced to give accordingly; and I also was assured that, if it were of the Lord, she could not but give. I therefore turned the conversation to other subjects, but when I left she gave me two guineas. We were full of joy on account of the goodness of the Lord. I would call upon the reader to admire the gentleness of the Lord, that he did not try our faith much at the commencement, but allowed us to see his willingness to help us, before he was pleased to try it more fully....

I would observe here, by the way, that if any of the children of God should think that such a mode of living leads away from the Lord, and from caring about spiritual things, and has the effect of causing the mind to be taken up with the question, What shall I eat?—What shall I drink?— and Wherewithal shall I be clothed?—I would request him prayerfully to consider the following remarks: 1. I have had experience of both ways, and know that my present mode of living, as to temporal things, is connected with less care. 2. Confidence in the Lord, to whom alone I look for the supply of my temporal wants, keeps me,

when a case of distress comes before me, or when the Lord's work calls for my pecuniary aid, from anxious reckoning like this: Will my salary last out? Shall I have enough myself the next month? etc. In this my freedom, I am, by the grace of God, generally, at least, able to say to myself something like this: My Lord is not limited: he can again supply; he knows that this present case has been sent to me: and thus, this way of living so far from **leading to anxiety** is rather the means of **keeping from it**. And truly it was once said to me by an individual,—You can do such and such things and need not to lay by, for the church in the whole of Devonshire cares about your wants. My reply was: The Lord can use not merely any of the saints throughout Devonshire, but those throughout the world, as instruments to supply my temporal wants. 3. This way of living has often been the means of reviving the work of grace in my heart, when I have been getting cold: and it also has been the means of bringing me back again to the Lord, after I have been backsliding. For it will not do,—it is not possible to live in sin, and at the same time, by communion with God, to draw down from heaven everything one needs for the life that now is. 4. Frequently, too, a fresh answer to prayer, obtained in this way, has been the means of quickening my soul, and filling me with much joy.

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## Modern Voices: The Christian and Money

Everybody's talking about money but few agree. What are they saying, and why?

RANDY PETERSEN Randy Petersen is a free-lance writer from Westville, NJ, and a consulting editor for Christian History

We live in a money-crazy age. Activity on Wall Street is more frenzied than ever before, even as some of its kingpins face fraud charges. Books and magazines on money are selling extremely well. Hundreds of experts are ready to tell you—for a fee, of course—how to make money, how to keep it, and how to use it to make even more money.

What should Christians make of all this? We have seen how Christian leaders through the centuries have regarded money. Their lack of unanimity is echoed by voices of today. The various Christian theories about money raise a confusing cacophony, differing on basic biblical interpretation and fundamental views of human society.

Take the Bible passage where Jesus commands the rich young ruler to sell all he has and give to the poor before becoming a disciple. Was this a command for all Christians everywhere or just for him? Or does it apply only to those who let money become their god? But what does it mean for money to become your god? Does that happen to Christians today? If Jesus' command does apply to today's believers, is it something for the church to legislate or merely to urge or encourage? And what do we do about the guilt that results from such urging? And, speaking of results, what would happen if all Christians would sell all and give to the poor? What would that do to the structure of society? Would that serve to make society less Christian, because it would remove believers from the ranks of the rich and influential? Or would it be a powerful testimony of the devotion of Christ's followers?

You get the idea. Add to this confusion the fact that the Bible itself seems to present varying perspectives on wealth. The Old Testament in particular shows it as a sign of God's blessing. Jesus calls it a danger.

Further, consider that the Bible was originally written to people in situations quite unlike modern America. Old Testament Israel was a theocracy. How directly can we apply its economic principles to our current structures? New Testament believers were generally poor and persecuted. Can we learn how to make economic choices within our democratic society from principles written to people who had virtually no political power?

Modern Christian views of money answer these questions differently. Some focus more on Old Testament teaching, others on the New Testament. Some are more individualistic in their approach, others more societal. Some see the church as a transforming agent within society, bringing in the kingdom of God (and there are different ideas of what that means), others see the church as separate from the world, quietly waiting for the Lord's return.

### Simple Living

The **simple-living movement** took root in the late 1960s and became fairly popular—at least in the religious press—during the inflation-wracked 1970s. Ron Sider has always been the major spokesman for the movement; his *Rich Christians in an Age of Hunger* explained its principles well. Magazines such as *The Other Side* and *Sojourners* carried the flag.



But there are two flags, really— personal and social. Regarding personal lifestyle, the movement has had a strong Mennonite influence, withdrawal from the world and its idols. Money and the things it buys can get in the way of one's relationship with God. Therefore, they should be shunned.

Yet this personal discipline has always been married to a social commitment to care for the downtrodden of the world. *Sider et al* forged a new social consciousness among evangelicals. Evangelism and church growth were not enough, they maintained. For us to be faithful disciples of Christ, we must minister to "the least of these his brethren." But there have always been significant disagreements over how that is best accomplished. Do you volunteer to work in an inner-city soup kitchen, or do you vote for legislators who promise more compassionate social systems, or do you set up pickets at companies that oppress the poor? The pragmatic considerations of ministry to the poor inevitably led to politics, and liberal politics at that. The simple-living movement has consistently stood for the rights of individuals and against the structures of society which, in their view, oppress the have-nots while pampering the haves.

The movement seems to have diminished in the 1980s. It w/3 as a helpful way to "sanctify" the financial hardships of the 1970s by making thrift a spiritual endeavor, but the economic revival of the Reagan era made simplicity obsolete. It still has its diehard devotees, but it no longer has the acceptance in the Christian "marketplace" which it once had. Interestingly, the strongest aspect of this movement right now is the work of Richard Foster. His books, *Celebration of Discipline, Freedom of Simplicity*, and most recently *Money, Sex and Power*, have gained a following. Foster emphasizes the personal aspects of simple living and generally steers clear of politics.

For Sider, the shame of rich Christians is that they hoard their resources while a world goes hungry. He would quote I John 3:17, "If anyone has material possessions and sees his brother in need and has no pity on him, how can the love of God be in him?" The answer, Sider says, is redistribution. Christians must give to alleviate hunger. But Foster has grabbed onto another aspect of simplicity. The shame of rich Christians is that they tend to worship and trust their money instead of God. To restore our proper Christian priorities, he would say, we may need to practice more discipline in our handling of money.

## **Missions**

**The missions movement** deserves mention at this point. Missionaries have always been asking for financial support, it seems. Churches and individual believers generally agree that it's a good idea to support missions and that they should try to give as much as they can afford to fulfill the Great Commission. Few, however, have spoken as fervently as Ralph Winter, head of the U.S. Center for World Mission. When he talks about rich Christians in an age of hunger, he's talking about spiritual hunger. He can tell you exactly how many people-groups in the world have yet to hear about Jesus. He has counted the number of languages in which the Scriptures have not yet been translated. He grieves over the amount of cultures in which there is no self-supporting Christian church. He says that Christians need to develop a "war-time" mentality, to make personal economic sacrifices to achieve our God-given goals.

One of his more telling points is that, if his fellow Presbyterians in the U.S. were to live at the standard of living of the average Presbyterian minister, that would free up \$2 billion for missions work, three times the amount currently given for missions by U.S. Christians. When we say we support missions, he asks, how serious are we?

## **Liberation Theology**

**Liberation theology** was developed in Latin America in response to the oppression of the poor by the rich and, in some cases, by the church. Gustavo Gutierrez, Jose Miguez-Bonino, and Leonardo Boff are often considered among its architects. The idea is, simply, that Jesus came to "preach good news to the poor." And what is that good news? That in God's kingdom, they will no longer be poor.

So far, there's not much to disagree with. But their next point is that it is the church's responsibility to bring in the kingdom. If Christ is king in our hearts, that will emerge not merely in good theology, but in good actions, which demonstrate the same passion for the poor shown by our Lord. We will thus endeavor, they say, to tear down the structures that keep the poor chained to their poverty. We will revolt, if necessary, against the government to achieve liberation in the name of Christ.

It's the same sort of passion as that of Ralph Winter, but with a vastly different object. They too are asking the church to go to extremes to bring salvation to the world, but for the liberation theologians, the salvation is primarily economic.

## Theonomy

You might call **theonomy** a "liberation theology of the right." The movement, founded by Rousas J. Rushdoony, is also known as reconstructionism. Gary North and Greg Bahnsen are also leading proponents, though many may have first discovered theonomy through David Chilton's book, ***Productive Christians in an Age of Guilt Manipulators***, a refutation of Ron Sider. Rushdoony heads the Chalcedon Foundation, North has an Institute for Christian Economics. All of the above are prolific authors, and they have done some rather heady thinking.

Their theology is Van Tillian and post-millennialist. That is, they believe thoroughly in the total depravity of human beings (unless they are born again) and they believe that the church will set up the kingdom of God on earth. Money, in their view, is a gift from God which should be used by Christians. Non-Christians don't know how to use money properly, so Christians should get as much as they can, if for no other reason, to keep it out of the hands of unbelievers. Theonomists emphasize the Old Testament law as God's ideal of how society should be run. They even dismiss the distinctions made by most evangelicals between ceremonial, civil, and moral law. Thus the economic systems of the Old Testament law, they say, apply today. Inflation, in their view, is institutionalized stealing—for the government to print more money without the gold to back it up is theft, since it robs value from the money people already have. But that's what you should expect with unbelievers running the government.

The similarities to liberation theology are striking. Both see the church bringing in the kingdom of God—and there's a certain inevitability in that. Both believe in a certain "chosen people" whom God will redeem, and both believe in the basic depravity of everyone else (for the liberationists, the poor are God's people, and the structures that oppress them are unable to be redeemed). You could say they are just a few chapters apart. The liberationists base their theology on the Exodus (Exodus 12), while the theonomists encamp at Mt. Sinai (Exodus 20).

## Health and Wealth

**The health and wealth gospel** is being proclaimed regularly on several nationwide TV and radio broadcasts. Hagin (Kenneth, Sr. and Jr.) and Copeland (Kenneth and Gloria) are the big names in this movement, though Oral Roberts remains something of a founding father. Roberts's principle of "seed faith," where your financial gift to God's work, given in faith, will grow into abundant material blessings for you, has helped to inspire the "wealth" aspect of "health and wealth." These faith teachers quote Mark 10:29–30, that Jesus' followers would be returned a hundredfold **in this life** of whatever they had forsaken to follow him. TV evangelist/politician Pat Robertson has also expounded the "law of reciprocity," based on parables of the talents.

As the Hagins and Copeland's preach it—we could add Jerry Savelle, Charles Capps, and Fred Price—God wants you to be rich and healthy. All you have to do is ask. They base their theology on a collection of Scripture texts, including 3 John 2, where the Apostle writes to his friend Gaius, "I pray that you may prosper in all things." Where Paul promises the Galatians the blessings of Abraham, the health and wealth people say that includes the riches God gave the patriarch. "You are redeemed from the curse of the

law," Paul says, and they read into that not only the curse of sin, but the curse of sickness and of poverty.

Most of the health and wealth preachers stress the importance of good stewardship. You can ask God for all sorts of money, as long as you use it for his glory. The important thing is faith. Do you believe God has the power not only to meet your needs, but also to shower you with material blessings? He has promised to do so, they say; you must only name it and claim it.

While the health-and-wealth preachers could probably teach us all a few things about faith in God's power, their biblical exegesis is the weakest of any of the "modern voices" covered here. One can't help feeling that there is a gaping hole in their selective canon of Scripture. The Bible speaks of suffering, not only as a curse, but as a redemptive act. Paul wrote about Christians "filling up" the sufferings of Christ, and Peter convinced the persecuted believers of the value of suffering for Christ's sake. Paul elsewhere says he has known both plenty and poverty and has learned to be content in either situation. In the Book of Job, it is Job's friends, and not God or Job, who seem to be preaching the health-and-wealth gospel.

### Neo-Conservatives

The **neo-conservative** movement is the strongest among evangelicals right now, and it's growing. Michael Novak (a Catholic) was an early exponent. His *Spirit of Democratic Capitalism* took to task those who applauded socialism for its human virtues and those who decried capitalism as the institutionalizing of greed. George Gilder's *Wealth and Poverty* was the toast of Washington when Reagan took office. Suddenly capitalism was not only effective, not only the best we've got, but downright elegant—perhaps Christian. Why? Because it works. Novak, Gilder, Richard Neuhaus and others maintain that, for all its good intentions, socialism (and certainly communism) just makes things worse for the very people it tries to help most, the poor. Capitalism may seem greedy, but it is merely taking into account the depravity of man and building a system that balances the competing self-interests. Certainly the top dogs of capitalist societies are richer than the lower class, they say, but even the lower class is better off than it would be in a non-capitalist system.

Stewardship is a key concept here. Money isn't bad, the neo-conservatives say, it's a tool that can be used for incredible good, if it's not misused. Jesus told parables praising the enterprise of the servants who invested their trust funds and doubled the amount. Can we use our money to make more money, and thus increase our potential to accomplish good things with it?

### U.S. Bishops

The **National Conference of Catholic Bishops** issued the final draft of a pastoral letter on the U.S. economy in late 1986. This culminated a three-year, several-draft process that kept bringing the nation's attention back to the moral implications of economics. The pastoral letter bears no official moral authority within the church—it is a position paper, really—but it does seek to influence popular opinion and public policy.

The bishops adopted three basic evaluative questions: What does the economy do **for** people? What does it do **to** people? And what does it enable people to do **for themselves**? They affirmed the basics of human dignity (made in God's image) and the responsibility of the community in preserving this dignity. The pastoral letter made recommendations on four issues: (1) **employment**, that government and the private sector should strive for full employment, recognizing every person's basic right to a job; (2) **poverty**, that the government should deal with the "moral scandal" of poverty in the U.S. by establishing a "floor of material well-being" for every American; (3) **food and agriculture**, that the concentration of farming land into the possession of a few companies should be curbed; and (4) **international responsibility**, that the U.S. should do its part in the world economy, particularly in helping third-world nations.

In our continuum of modern voices, the bishops would seem to line up closer to Sider's camp, with some pragmatic nods in the direction of the neo-conservatives. While adopting some Sider-type principles (such as God's "preferential option for the poor," a theme also fundamental to liberation theology), the bishops shrewdly extended their concern to the middle-class as well. Poverty, they say, hurts the whole community. The letter affirms people's right to private property, but also stresses the responsibilities that go along with that.

## Jacques Ellul

One more modern voice worth mentioning is that of **Jacques Ellul**, a French scholar who has written extensively on modern society. He's no household name, but many modern thinkers have been influenced by him and you get the feeling that people will keep rediscovering his work well into the next century. A recent re-release, ***Money and Power***, was written in 1950. Ellul's observations of a generation ago are just as apt today. You may not agree with him; he may make you mad. But he will make you think.

Stop thinking about money merely as an object, under your control, he says. Money is a power, a system, a spirit, a would-be God, a rival master. Do not confuse money with wealth. Wealth consists of those good things of God's creation that are meant for our enjoyment. Money is the world's way of amassing those things, hoarding them, assuring that you can have more tomorrow, dividing people according to its own arbitrary rules. Money does not merely tempt, it engulfs. It spins its web around people, forcing them into its service.

Ellul sees nothing good in money. Scripture, in his view, consistently sets money in opposition to God. You cannot serve two masters: Love God and hate Mammon or love Mammon and hate God. Yet money is necessary in earthly life. Asceticism is not the answer. We live in a world that worships money and we must join in the buying and selling if we are to survive. Yet we must always realize that these coins in our hand belong to Caesar, that we are playing with the sacraments of a false religion.

How do we break the power of money and demonstrate our allegiance to God? Ellul suggests three broad actions: (1) ***Put people ahead of money***. Cancel debts, if need be. People are more important. (2) ***Do not love money***. Ellul draws implications for both the poor and the well-to-do. The poor, following Matthew 6, should not grow anxious about their daily provision, since God has promised to care for them. But others tend to place their trust in insurance policies or savings accounts, rather than in God. (3) ***Make money profane***, that is, deliberately violate its claim to "sacredness." How? By giving it away. In the world where money reigns, giving is a suspicious, even traitorous, act. It introduces an element of grace into a context of merchandising.

## Conclusion

The issue of money is both deeply personal and broadly social. It can topple governments. It can change what I do on Saturday night. The issue is both theoretical and practical. Unfortunately, there is no good lab where the theories can be tested; there are too many variables. Thus, theories of social economics will perpetually be debated, with much evidence being presented, but few facts being adequately proven. The issue of money also puts all of us in the realm of relativity. We are all poorer than some and richer than others. That gives us a dual perspective: We applaud the notion of sacrificial giving if it is the "rich" giving to us, but if we are the rich, that's another story.

So it seems we are doomed to listen to this cacophony until we hear the last trump. The variety of perspectives and vested interests will keep the various contestants at odds. The Bible will be interpreted in many different ways. All of the movements mentioned above run the risk of misusing Scripture to fit their own purposes. All face the danger of pride. And there is always the possibility that the ferocity of debate will lead us away from the purer devotion to our God.



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## Missions Movement: War-Time Lifestyle

RALPH D. WINTER

Obedience to the Great Commission has more consistently been poisoned by affluence than by anything else. The antidote for affluence is reconsecration. Consecration is by definition the "setting apart of things for a holy use." Affluence did not keep Borden of Yale from giving his life in Egypt. Affluence didn't stop Francis of Assisi from moving against the tide of his time....

When will we recognize the fact that the wrath of God spoken of in the Bible is far less directed at those who sit in darkness than it is against those who refuse to share what they have?

***How hard have we tried to save others?*** The \$700 million per year Americans give to mission agencies is no more than they give for chewing gum. Americans pay as much for pet food every 52 days as they spend annually for foreign missions. A person must overeat by at least \$1.50 worth of food per month to maintain one excess pound of flesh. Yet \$1 .50 per month is more than what 90% of all Christians in America give to missions. If the average mission supporter is only five pounds overweight, it means he spends (to his own hurt) at least five times as much as he gives for missions. If he were to choose simple food (as well as not overeat) he could give ten times as much as he does to mission and not modify his standard of living in any other way!

Where does this line of reasoning lead? It means that the overall lifestyle to which Americans have acquiesced has led us to a place where we are hardening our hearts and our arteries simultaneously. Is our nation not described by Isaiah?

My people are like the dead branches of a tree...a foolish nation, a witless, stupid people...The only language they can understand is punishment. So God will send against them foreigners who speak strange gibberish! Only then will they listen to Him! They could have rest in their own land if they would obey Him, if they were kind and good (Isa. 27:11, 28:11, 12).

Or, hear Ezekiel:

They come as though they are sincere and sit before you listening. But they have no intention of doing what I tell them to; they talk very sweetly about loving the Lord, but with their hearts they are loving their money... My sheep wandered through the mountains and hills and over the face of the earth, and there was no one to search for them or care about them...As I live, says the Lord God,...you were no real shepherds at all, for you didn't search for them (my flock). You fed yourselves and let them starve...Therefore, the Lord God says: I will surely judge between these fat shepherds and their scrawny sheep...and I will notice which is plump and which is thin, and why! (Eze. 33:31; 34:6, 20, 22b).

We must learn that Jesus meant it when He said, "Unto whomsoever much is given, of him shall much be required." I believe that God cannot expect less from us as our Christian duty to save other nations than our own nation in wartime conventionally requires of us in order to save our own nation. This means that we must be willing to adopt a wartime lifestyle if we are to play fair with the clear intent

of scripture that the poor of this earth, the people who sit in darkness, shall see a great light. Otherwise, again Isaiah, "I faint when I hear what God is planning" (Isa. 21:3).

The essential tactic to adopt a wartime lifestyle is to build on pioneer mission perspective and to do so by a very simple and dramatic method. Those who are awakened from the grogginess and stupor of our times can, of course, go as missionaries. But they can also stay home and deliberately and decisively adopt a missionary support level as their standard of living and their basis of lifestyle, regardless of their income. This will free up an unbelievable amount of money—so much in fact that if a million average Presbyterian households were to live within the average Presbyterian minister's salary, it would create at least two billion dollars a year. Yet that happens to be only one-seventh of the amount Americans spend on tobacco. But what a mighty gift to the nations if carefully spent on developmental missions!

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## Neo Conservative: The Creation of Wealth

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We have to start at the beginning, and in the context of Genesis the fundamental affirmation which any Christian must make is that the world in which we live is God's world. He created it and he created us. We bear an integral relationship to the material world and it is because of this that the business of creating and using wealth is a natural activity for mankind. Life itself demands that we be continually involved in the process of wealth creation. The basic necessities for living are not provided like manna; the land has to be cultivated, the sea has to be harvested, minerals have to be extracted, the city has to be supplied with services. God created us with the capacity and the desire to do all these things. Life itself, therefore, demands that we use what God has given us to provide the necessities.

But God intended far more than that. We were not created to live our lives in hunger or on the breadline, in a state of poverty using only the barest minimum. God intended us to enjoy his world. The land which he promised Israel was to be flowing with milk and honey. No Christian should feel a sense of guilt from living in a decent house, driving a solid car, wearing a proper suit of clothes or eating a good meal. If we take seriously the fact that this world is God's world, then the business of creating wealth has a Christian foundation.

But to allow wealth creation legitimacy is not to endow it with autonomy. To allow economic life independence and place no bounds on wealth creation would be to justify a philosophy of materialism. For the world which God created is a spiritual world as well as a material world. God is a spirit, and being created in his image we are possessed of spirit as well. Being made, therefore, from the dust of the earth but endowed with spirit, we are to pursue our lives in a material world, yet in the context of a spiritual order....

The call to seek first the Kingdom of God is not a call to the life of the monastery or to a narrow-minded form of personal piety which rejects the material world. We are to seek God and live by the laws of his Kingdom within the material world which he has created and of which we are part. The challenge for the Christian then is not to reject the material world and the creation of wealth in favour of some higher spiritual priority but to serve others through the process of wealth creation in the perspective of serving God.

### The Moral Case for Capitalism

The basic argument for a market economy in moral terms is that with all its weaknesses it is a system which pays respect to human dignity because it allows human freedom. It permits individuals the freedom to buy and sell, save and invest, choose their preferred form of employment, and develop the skills which they feel appropriate. It allows minorities exactly these same rights too. Socialism does not. It pays scant respect to human dignity because it denies human freedom. It forever restricts economic freedoms. Both systems have been put to the test and we can examine the record. It is vital that in this matter fact should be compared with fact, and ideal with ideal, It is wrong to judge the facts of capitalism with the ideals of socialism, much as it is wrong to judge the facts of socialism with the ideals of capitalism. When we look at the facts, what we observe in one country after another is that when politicians believe (with Rousseau) that people are born free but are everywhere in chains because of circumstances— and correct this by creating a socialist utopia—the vesting of property rights in the state



leads to a loss of personal freedoms, the direction of investment, the direction of labour and a totalitarian state.

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## Theonomy on Debt

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Debt is for the Christian a violation of the commandment, "Owe no man anything save to love one another" (Rom. 13:8). Debt rests on covetousness, a desire to possess what our neighbor has, even though we lack his means. As a result of covetousness, the slave desires to possess a home, car, furnishings, and clothing which he sees the wealthy possessing, and his means of securing these things is **debt**. St. Paul declared, "But godliness with contentment is great gain. For we brought nothing into this world, and it is also certain that we can carry nothing out. But having food and clothing, let us therewith be content" (1 Tim. 6:6, 7).

The covetous man or nation goes into debt to gain added power, purchasing power, prestige, resources, and other forms of visible might. The result is indeed an increase of power, but it is short-term power purchased at the price of long-term disaster. The debtor sees perpetually additional goals, new increases of power possible through debt, and as a result plunges ever more deeply into slavery. Debt is a way of life, a covetous way of life and a form of slavery. The eventual outcome of a debt-economy, for men and nations, is bankruptcy.

The short-term power, however, is impressive. The debtors themselves are profoundly impressed by this power, and hence they ascribe to the greatest debtors the greatest power. They believe, moreover, whenever they become aware of the pinch of debt, that the evil is in the moneylender, not in themselves for having lived covetously. As a result, they begin to rant against "the hidden money power," and often amass data concerning it. The grains of truth concerning the money establishment obscures the grim reality that debtors create this money-establishment, and the real evil is covetous living, not banking, erroneous though modern principles of banking are.

The perspective of those who concern themselves about the "money-trust" is thus a very faulty one. They believe in the triumph of evil, and they fail to see the basic evil as debt, as covetousness. Such people would outlaw banking, a legitimate activity, instead of forsaking covetousness. Money-lending is not a sin; slavery is a fact of life, and the debt-slave cannot blame a man who honestly and legitimately lends him money. The Bible recognizes such a transaction as legitimate; the slave is not outlawed by God, but is merely regarded as a person whose way of life is a very limited one. The biblical law makes provision for the slave who wants slavery; it simply insists that he publicly acknowledge what his way of life is, an act of will (Ex. 21:1-6).

The believer who avoids debt declares thereby that he refuses to be a slave, refuses to be covetous, acknowledges that the earth is the Lord's and man also, and, therefore, that life can be lived only in terms of God's law. The Christian cannot mortgage himself or his future: it is God's, not his own. In terms of this faith, and this way of life, power returns to the Christian man, whose loss of freedom and of power began with a loss of faith and that covetous mind which is the mainspring of debt-slavery. ***The beginning of true power is always obedience to God.***

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