

# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## Money in Christian History (II): From the Publisher

This is our second issue of Christian History devoted to money. In "Money I" (Issue 14), we asked for your responses so that we could incorporate your ideas into this issue. This is the result. Reader input is reflected in the reader response section beginning on page 4; also, our feature articles deal with areas you requested. It's our intention to give more space in all future issues to your responses, so send in your letters; though we can't print or answer every one, we will at least read them all and consider your suggestions. We like to hear from you.

Korean Presbyterian leader Kyung Chik Han has observed that "Jesus spoke more about money than he did any other subject." Whether you agree with this observation or not, that Jesus should devote so much attention to worldly goods and money may at first seem surprising when we consider how unattracted he was by their lure. However, it's not surprising when we reflect that after the two millennia of its existence, the Church still struggles to find its way through the money maze.

We are sure of some things: the Bible makes it clear that we should love God above everything (Mark 12:30); we should not love money nor desire to be rich (Matt 6:24, 1 Tim 6:9); we should be responsible providers (1 Tim 5:8); we should be generous givers (2 Cor 9:6, 7); we should sacrifice for the Kingdom of God (Luke 18:29, 30).

But ... how do we sacrifice? Over the centuries Christians have been persuaded in the name of Christ to sacrificially finance massive construction projects (e.g., St. Peter's Cathedral), armed military invasions (the Crusades), enormous ecclesiastical bureaucracies (the Medieval Church), and all manner of missionary outreaches. The appeals can vary: A great cause. A great personality. The Spiritual benefits—maybe divine forgiveness. Recognition received. Gratitude to, and love of God.

In every age the predisposition of Christians to give has made opportunity for both God-honoring service, and exploitation. Our day has witnessed a development of a sophisticated fund-raising industry capable of generating huge sums through mass marketing. The potential for abuse is great; no need to recount the more recent scandals that emphasize this so painfully.

Expect the fund-raising frenzy to intensify. Consultants are warning non-profit organizations of the leaner days ahead, pointing out that 50% of givers are between 60 and 80 years old, and one-fourth of today's givers will not be replaced because of depressed birth rates in the Great Depression. In the financial offices of some religious organizations, plans are being made for your money.

The battle for our bucks will become more emotional, more frequent, more crisis-oriented. How will we decide which ministries deserve our support? After recent events, should we give **anything** to the huge media megaministries? How best can we use our money?

For many, the solution of how to deal with money has been simple: avoid it, hands off. It's all filthy lucre, mammon, and handling it will bring contamination. The history of asceticism is surveyed here in Stephen Lang's **The Urge for Poverty**; you must decide whether sacrifice will mean drastic measures for you. You probably won't sit atop a pillar to escape the corruption of the world, but how far should you go in denying the things of this world?

The remarkable John Wesley may seem a bit heavy-handed to you at times, but try to read his

uncompromising teachings in Charles White's **Four Lessons on Money** article without being challenged—or convicted.

How many silver spoons should **you** have?

What an example women have traditionally set by their organized works of mercy. Could Karen Halvorsen's article, **The Benevolent Tradition**, suggest that these women may offer us some of the best examples of leadership through service and faith proven by works? It does seem strange that women were edged out of leadership and control in mission organizations early in this century, when they were the most active in service and most successful in raising money for the Great Commission.

Consider the marriage of religiously-inspired works of charity with the pursuit of great wealth. As you read Paul Heidebrecht's article **Businessman's Religion**, ask yourself: Is the goal of getting rich okay if we "promise to do great things for God with the money"? This is a notion we're all probably familiar with; is it an attempt to buy good deeds, or force God's hand? But who else will fund our great enterprises, if not those who possess great wealth? Is it "spiritual" to claim, "God will provide," without investing the sweat and toil that produce wealth? How do you draw the line between growing wealthy **while seeking to serve God**, and **seeking to grow wealthy** so you can serve God? Just how hard is it for a camel to squeeze through the eye of a needle?

Last of all, observe the well-thought-out and practical advice (i.e., wisdom) of the Puritans on the subject of money. After reading Leland Ryken's article, **That Which God Hath Lent Thee**, you may wonder why the Puritans historically have been misrepresented, and why they have been neglected by much of the church. Overall, the Puritans seem to have seen money as something to be used properly, not as something to be shunned. For them, those who would consider it spiritually superior to withdraw from the world and material things are really neglecting to take care of the things God has entrusted to them. Their critiques of our commonly held attitudes today and their relevant insight into these things should be sobering to us all. After 300 years, we still haven't gotten hold of the balanced view they put forth. Can you find serious fault with their intentions or advice?

It's not our intention to enter the debate about what is the "correct" Christian economic model. We simply hope that these articles help you as you think through how you should use your money in the best possible God-honoring way. We also hope you are encouraged and challenged. With all the pressures of our materialistic culture, all the temptations to spend and accumulate, all the options to consider for giving, and all the well-groomed folks out there pleading with us to make a "faith pledge" to their most urgent of important causes, we all need all the help and wisdom we can get. Our prayer is that this issue of Christian History will help you along the way.

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## The Tribute Money by Masaccio

The magnificent painting on these pages, known as the Tribute Money, is a fresco from the Brancacci Chapel in Florence, Italy, and is the work of the first great master of the Italian Renaissance, Masaccio (1401–1428). Masaccio's work represents the shift from the highly stylized and decorative painting we associate with Medieval times to painting emphasizing three-dimensional space and solid, realistic human forms—the kind of painting we associate with the Italian Renaissance. Masaccio was one of the great heroes of Michaelangelo, Leonardo DaVinci, and Raphael. In this painting, the story of Jesus, Peter, and the tribute money (see Matt 17:24ff) is told in three stages: the center of the painting is part 1, the left, part 2, and the right, part 3. In the center, the temple tax is required of Jesus by the tax collector. The tax collector addresses Peter, his left hand reaches toward Jesus in a gesture of asking, his right hand points down and in the direction of the temple building at the right, to show that the tax is for the earthly temple. Christ, pointing towards the lake, gives the instructions to Peter about how he will go about getting the money; Peter's hand obediently follows his master's gesture. Later, at the left, Peter retrieves the coin from the fish's mouth—the amazing foretold miracle. Finally, at the right, Peter delivers the four-drachma coin to the tax collector.

***After Jesus and his disciples arrived in Capernaum, the collectors of the drachma tax came to Peter and asked, "Doesn't your teacher pay the temple tax?" "Yes, he does," he replied. Jesus said to him, "...so that we may not offend them, go to the lake and throw out your line. Take the first fish you catch, open its mouth, and you will find a four-drachma coin." "Take it and give it to them for my tax and yours."***

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## Famous Quotes from Famous People

The world asks, "What does a man own?"; Christ asks, "How does he use it?"

Andrew Murray

(1828–1917) S. African minister, church leader, writer

"The fellow that has no money is poor.  
The fellow that has nothing but money is poorer still."

Billy Sunday

(1862–1935) American Revivalist

***The cartoons in this section and on our cover are the work of the Christian cartoonist E. J. Pace (1880–1946). A graduate of Princeton Theological Seminary, Pace became the cartoonist for The Sunday School Times in 1916 and contributed more than 1,500 cartoons to that publication. He was also a popular Bible teacher and, for several years, directed the missions course at Chicago's Moody Bible Institute under Dr. James M. Gray (referred to in the article *Businessman's Religion*). Pace's cartoons were reproduced in numerous publications and, translated into various languages, were popular teaching vehicles for missionaries.***

"If anyone does not refrain from the love of money, he will be defiled by idolatry and so be judged as if he were one of the heathen.

Polycarp

(70?–156?) Bishop of Smyrna

"If a thief helps a poor man out of the spoils of his thieving, we must not call that charity."

Dante Alighieri

(1265–1321) Italian Poet

"No stigma attaches to the love of money in America, and provided it does not exceed the bounds imposed by public order, it is held in honor. The American will describe as noble and estimable ambition that our medieval ancestors would have called base cupidity."

Alexis de Tocqueville

(1805–1859) French politician, writer

“Do not give, as many rich men do, like a hen that lays her eggs ...and then cackles.”

Henry Ward Beecher

(1813–1887) 19th-century American preacher

“Where money is an idol, to be poor is a sin.”

William Stringfellow

Episcopal layman, writer

“As a rule, prayer is answered and funds come in, but if we are kept waiting, the spiritual blessing that is the outcome is far more precious than exemption from the trial.”

J. Hudson Taylor

(1832–1905) English Missionary to China

Founder, China Inland Mission

“My life could be over in March...because we’re not into agreement to bind Satan’s power and loose the money that God says belongs to us for our needs to be met.”

Oral Roberts

contemporary American evangelist

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## The Urge for Poverty

Christian Asceticism from the Early Church Through the Reformation

Stephen Lang is an editor at Tyndale House Publishers.

**Most Christians today rarely question the notion that material wellbeing is a goal worth pursuing. Particularly to those of us in the affluent West it appears peculiar that people would voluntarily choose poverty as a way of life. Here at the end of the twentieth century we find the ancient practice of asceticism a strange phenomenon; to us it often looks as much like self-torture as self-discipline.**

Who were these Christians who shunned the world's comforts in order to pursue holiness? Did they not believe—as we do—that the Christian life can be pursued while still living a reasonably conventional life? Their answer was a definite “no,” and they found their reasons why in what they considered the mandate of Jesus in the New Testament.

### Biblical Roots

The early Church took root within Judaism, which is not an ascetic religion. The Jews believed that creation was a good gift of God, given to man to enjoy. To deliberately deny oneself the pleasures that come from prosperity was to appear ungrateful. King Solomon was remembered as much for his wealth as for his wisdom, and Abraham and Job were archetypes of the wealthy man who is a friend of God.

Jesus was not an ascetic. His critics contrasted his lifestyle with John the Baptist's, who lived on wilderness food and wore crude clothing. They accused Jesus, by contrast, of being a glutton and a “wine-bibber.” Not that he was such, but his behavior was conventional enough to contrast with John's. Still, Jesus had harsh words for the rich who worshiped their possessions. He claimed it was “easier for a camel to pass through the eye of a needle than for a rich man to enter the Kingdom of Heaven.” On at least one occasion he told a rich man to sell all he had and give the money to the poor. Yet Jesus called people to a God-centered life of self-denial and self-control, not a thoroughgoing asceticism. However some later Christians believed this was what he taught.

### Change with Constantine

Persecution of Christians began fairly early, as we see in the New Testament. Official persecutions carried out by Rome were sporadic, but they were widespread enough that many believers became martyrs. Early on, Christians developed a reverent tradition surrounding those who died for their faith. It was considered the greatest honor to give up one's life and thus to die for, and with, Christ. Martyrdom was the ultimate sharing in the sufferings of the Savior.

Not everyone, of course, was called to martyrdom, but sufferings of other sorts were inevitable. Christians were regarded with suspicion, and as scorers of imperial religion they had no social prestige and little chance for social advancement. They were often sneered at by their pagan neighbors, so suffering for Christ was a common occurrence. In such a context there was little call for voluntarily taking new burdens on oneself.

With the conversion of the Roman emperor Constantine (ruled 312–337), the Church's situation changed

drastically. Martyrdom was no longer a threat, and Christianity gradually changed from a persecuted minority cult to a respectable religion with state toleration and favor (whether by official proclamation is unknown and debated). When the masses started to pour into the Church in the fourth century, it became harder and harder to distinguish the Christians from everyone else. What had been a religion of the dispossessed became the religion of the many. Faith became "easy," and sincerity became less common. For the zealous, the answer was to withdraw from a Church that had compromised with the worldly empire. This was how monasticism began.

Before discussing monastic asceticism, we should briefly consider the role of wealth in the pre-Constantine Church. While it's true that the Church appealed more to the dispossessed than to the wealthy, there were wealthy believers. Some abused their position by expecting favoritism, but some were genuinely eager to help their less-fortunate brethren. In the ancient world, with no systematic welfare provisions, the Church was unique in offering both spiritual and material solace to the deprived.

Because the churches came to fill this need, the budget of the ancient bishop was large. Assisted by his deacons, the bishop administered widespread relief work, caring for the sick, prisoners, travelers, captives who needed redeeming, and the unemployed. When Constantine moved his capital from Rome to Constantinople in 330, the bishops of Rome became the most important figures in the "eternal city." Along with the bishops in other large cities, they became, in effect, regional governors, responsible for both the spiritual and material well-being of those under their charge.

Sadly, though many bishops were models of Christian character, the position of bishop became a tempting prize for the greedy and power-hungry. Bishops were exempt from taxes, and in the larger cities they had much wealth at their disposal. As Christianity became the favored religion, the hierarchy became increasingly prestigious and wealthy. No wonder the spiritually sensitive were often appalled at how far the Church had moved from the New Testament model.

## Early Monasticism

Probably the first Christian monk of renown was Anthony of Egypt (c. 250–356), who, believing that Jesus' words to the rich young ruler also applied to himself, sold his inheritance, gave the money to the poor, and withdrew into the desert to live as a hermit. His admirers were many (including Athanasius, who wrote his biography), and some followed him into the desert to find solitude and to draw closer to God.

Anthony's monasticism was strictly for rugged individualists. Another Egyptian, Pachomius (c. 290–346), started cenobitic (communal) monasticism. Here persons subjected themselves to discipline in community, renouncing money and property, doing hard labor, and taking sparse meals together.

Some of the feats of the hermits and community monks are amazing, even bizarre. Simon Stylites chose to live for years atop a pillar among ruins and have supplies passed up by rope; others lived in trees. Some had themselves walled up in narrow enclosures and fed through small openings. Some wore only garments of thorns. Strange as some of their practices seem to us, these monks were trying hard to express something valid: total devotion to God and imitation of Christ. Money was seen as a hindrance, an entanglement with the world that the truly spiritual person would avoid.

Some scholars claim that Christian monasticism was much affected by various world disparaging Greek and Oriental philosophies. Christian leaders fought against these movements for years, but their influence was probably important in the perpetuation of asceticism. Yet as G. K. Chesterton pointed out, Christian asceticism was still **Christian**, and world-denying though it may have been, it was ultimately rooted not in sheer hatred for the world, but in the desire to be a true follower of Christ.

In order to remind the monks and nuns that they were indeed striving to follow Christ, the authority of

orthodox teaching was needed. This came in the East from Basil, and in the West from Benedict. Basil (330–379), bishop of Caesarea, in what is now Turkey, laid down some common sense rules for the monastics. While in no way trying to soften the monastic life, Basil's rules forbade unnecessary and eccentric behavior. He also prescribed helping the poor and orphans, thus ensuring that even while detached from the world, the monks would be of benefit to it. Sadly, Basil's teaching was too often neglected in the monastic life.

In Italy, Benedict of Nursia (480–547) founded a monastic order with rules about manual labor, directed reading, and regular worship throughout the day. Monks were to own nothing (see the sidebar), and were to keep constantly busy to avoid succumbing to temptation.

As previously mentioned, after Constantine the title of bishop was eagerly sought by the avaricious and power-hungry. Wisely, the Church often found its best bishops from among the monks. While greedy clerics continued to vie for bishoprics, monks seldom did, and the more saintly among them often found themselves—sometimes unwillingly—in control of a diocese. (One retiring monk who was persuaded to leave the cloister became Pope Gregory I, "the Great," in 590).

Often the best bishops were men who early in life had decided to renounce property and retreat from the world. Even today in the Eastern Orthodox Churches most bishops are former monks.

Of course, not all monks were saintly. The abuses of monasticism are too numerous and well-known to examine here in detail. Of interest to us here, however, is the fact that, ironically, the same monks who had dedicated themselves to poverty often became very prosperous. The industrious monks were highly productive farmers, and this productivity inevitably brought wealth. Certain monks were pioneers in agricultural methods, especially those who settled in and developed more remote and untamed areas of Europe.

While in principle they still continued the practice of not owning property individually (the monastic orders owned vast areas of land), wealth naturally emerged from their industry. Some was given to the poor, but not all or most. And as the monastic wealth increased, so did moral laxity. Too many forgot about sharing the wealth with those outside the abbey walls. Personal behavior was often scandalous; the ascetic ideal was distorted.

Immorality was not merely the result of hard work producing wealth. Many monasteries and convents served as refuges for wayward children of the wealthy. These people, having no desire for the spiritual life, often tried to maintain their affluent lifestyles within the abbey walls. Records tell of masses being interrupted by the baying of hounds belonging to certain nuns who had recently come from the ranks of the wealthy. Such situations convinced some of the more devout monks and nuns of the superiority of their vows of poverty.

### **Francis of Assisi (1182–1226)** **Medieval Monks and Friars**

It's a mistake to think that Medieval monasticism was totally corrupt. Reformers always appeared to return others to the ideals of the ascetic life, especially poverty and chastity.

Giovanni Bernadone, better known as Francis of Assisi (1182–1226), abandoned his frivolous youth and family riches, and taking Jesus' advice to his disciples as given in Matt. 10:7–19 as a personal call, left his possessions. He ate the plainest food, wore simple gray garments, and owned practically nothing. He refused to accept money, only food. His followers, the Franciscans, took vows of poverty, and went two by two on preaching missions, begging for their food. A similar order, the Poor Clares, was formed for women.



Most significantly, a third order was formed, called the Tertiaries, for laypeople who could not commit themselves totally but wanted more intense spiritual lives. The Franciscans were extremely attractive to the common folk, and the third order for laymen proved that vital Christianity was for all, not just full-time monks. Unlike the friars, the laymen could own money and property.

Dominic (1170–1221), a contemporary of Francis', founded the Dominican order. The Dominicans were dedicated to preaching and teaching. (Their emphasis on teaching was a result of the need to counter various heretical teachings of their day.) Like the Franciscans, they were friars, who worked or begged for food, dressed plainly, practiced celibacy, and were forbidden to own property.

In time, as with other ascetic groups, the Dominicans and Franciscans were compromised by the society around them and fell away from their original ideals. However, the monastic life was still seen as the best way to God, and people often spent their last days in monasteries, hoping to increase their chances of divine forgiveness.

The great Dominican theologian, Thomas Aquinas (1225–1274), helped solidify the Church's position on property. For Thomas, the best way to be spiritual in this area was to renounce material goods. However, a famous story about a meeting of Thomas with Louis IX, king of France from 1226–1270, tells us how much admiration and respect Thomas had for the pious crusader king, who represented great wealth. Both men were canonized by the Roman Church, showing that the Church recognized that both those with wealth and those without could enter the Kingdom of God.

But for the most part a double standard prevailed: salvation was possible for the layman, but a sure thing for the monk or nun. Total devotion to the true spiritual life was the exclusive domain of the monastics; the Christ-like life was not something those outside of the monasteries were expected to pursue. Because this special class of religiosi ("the religious") existed who were supposed to renounce all worldly pleasures, laypeople were not expected to renounce anything. In fact, not only the laypeople, but also the clergy themselves were exempt from otherworldly constraints, though clergy were expected to be celibate. [It is important to keep in mind that the monastic orders were not within the hierarchical structure of the Catholic Church; they were not clerical. They were unique organizations often accountable only to the pope, or to themselves.] Geoffrey Chaucer's *Canterbury Tales* paints a picture of the friars as corrupt and lecherous hypocrites. As the Middle Ages progressed, many thoughtful Christians came to believe that the ideal that called for renunciation of money and property had done more harm than good.

Important lay movements did spring up, notably, as mentioned, the lay monastic orders. Also, groups such as the Waldensians in southern France, the Humiliati in Lombardy, and the Brethren of the Common Life in Holland and Germany provided the laity opportunity for a devout life: to study the Bible, pray, and help the poor. Various other movements arose as people became concerned that parishoners needed a more vital spirituality. Most of these movements emphasized discipline and moderation, not abstinence. The notion that one could be spiritual while living in the world and owning money and property was gaining more and more acceptance.

## The Reformation

By the time of the Reformation, monasticism was held in disrepute by so many believers that the Reformers had no qualms about dismissing it completely. Martin Luther (1483–1546) had been an Augustinian monk, and as a youth he held the common view that monasticism was the true Christian life. He had delighted that the ascetic life of the monastery offered freedom from the distractions of the world. However, shortly after his *Ninety-five Theses* were written in Wittenberg and shook the Church, Luther published *On Monastic Vows*, in which he stated that monks' vows conflicted with Scripture, and with charity and freedom. Railing against the Church's system of good works, Luther rejected the whole monastic system. He not only claimed that all believers were priests, but that no occupation, whether professionally "religious" or not, was any better in God's sight than any other. All

people can honor God, he claimed, with honest labor in their "divine calling," no matter how menial.

John Calvin (1509–1564) had never been a monk, though he had always lived a relatively austere life. Educated as a Christian humanist, Calvin had a lifelong suspicion of any form of excess, including religious excess. He was hostile toward asceticism and called on Christians to rejoice in the good things God had given them. Though he was a creation-affirming man, like Luther, Calvin attacked greed and ostentation and upheld the virtues of humility and moderation. He did not see evil in Christians accumulating money, so long as it did not distract them from God.

The Anabaptists, in agreement with the other wings of the Reformation, frequently condemned monasticism. But, unlike the more socially established Lutherans and Calvinists, Anabaptists were often the objects of persecution by the state. Persecuted wherever they lived, Anabaptists wrote much about sharing in Christ's sufferings. They also shared materially with each other, and placed much emphasis on helping the needy. For the most part they did not practice a strict communism, but community for them was very important. Like Calvin (who was no friend of Anabaptism), they taught restraint more than deprivation. Like the New Testament Church, they emphasized alleviating the poverty of others, not striving for it.

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## The Monastic Life: Benedict of Nursia

*Born into a wealthy family in Nursia, Italy, Benedict (c. 480–543) left school as a teenager, renounced the world and around 500 retreated to a cave at Subiaco. After some years as a hermit, he formed a cloister with other monks. In 529, he founded a new order of monks at Monte Cassino, between Rome and Naples, drawing up a detailed set of rules for monastic life. Here, in part 33, is the Benedictine Rule's teaching on personal possessions.*

**XXXIII. Whether the monks should have anything of their own.** More than anything else is this vice of property to be cut off root and branch from the monastery. Let no one presume to give or receive anything without the leave of the abbot, or to retain anything as his own. He should have nothing at all; neither a book, nor tablets, nor a pen—nothing at all. For indeed it is not allowed to the monks to have bodies or wills in their own power. But for all things necessary they must look to the Father of the monastery; nor is it allowable to have anything which the abbot has not given or permitted. All things shall be common to all, as it is written: "Let not any man presume or call anything his own" [Acts 4:32]. But if anyone is found delighting in this most evil vice: being warned once and again, if he do not amend, let him be subjected to punishment.

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## That Which God Hath Lent Thee

### The Puritans and Money

Leland Ryken is professor of English at Wheaton College. This article and sidebar are taken from chapter 4, Money, in his book *Worldly Saints: The Puritans As They Really Were*, Academie/Zondervan, 1986.

One of the most influential and controversial books of our century was Max Weber's *The Protestant Ethic and the Spirit of Capitalism* (1930). Beginning with the observation that the rise of middleclass trade occurred chiefly among Protestants, Weber set out to explore the connections between the "the Protestant ethic" and "the spirit of modern capitalism." He found many connections: a belief that one can serve God in one's worldly calling, a tendency to live disciplined and even ascetic lives, a spirit of individualism, emphasis on working hard, and a good conscience about making money. Although Weber was highly selective in the data he chose to consider, his analysis uncovered much that is important about the Protestant movement.

The so-called Weber thesis produced some unfortunate results, however. Protestants have been pictured as elevating money-making to the highest goal in life, as viewing the amassing of wealth as a moral obligation, and as approving virtually every kind of business competition. A look at Puritan attitudes and practices toward money will show that the Weber thesis was a good idea that ended up seriously perverting the truth.

### Is Money Good or Bad?

When Martin Luther became a monk, he took a vow of poverty. This reflected a long-standing Catholic view that poverty is inherently virtuous for a person. But the Reformers—including Luther himself—did not see it that way. The starting point in their thinking about money and possessions was that these things are good in principle.

The Puritans agreed with Calvin that "money in itself is good." When Samuel Willard eulogized John Hull at his funeral, he saw no contradiction between the merchant's having been "a saint upon earth" who lived "above the world" and his having been industrious in his business, so that it could be said of him that "Providence had given him a prosperous portion of this world's goods." According to Richard Baxter, "All love of the creature, the world, or riches is not sin. For the works of God are all good, as such."

Samuel Willard theorized that "riches are consistent with godliness, and the more a man hath, the more advantage he hath to do good with it, if God give him an heart to it." William Adams regarded economic endeavor as worthy of a Christian's affection; he wrote that the Christian "hath much business to do in and about the world, which he is vigorously to attend, and he hath ... that in the world upon which he is to bestow his affection."

In affirming the goodness of money, the Puritans found it necessary to defend the legitimate aspects of money against its detractors. William Perkins did so in a sermon on Matthew 6:19–20, in which he listed what Christ did not forbid:

***Diligent labour in a main vocation, whereby [a person] provides things needful for himself, and those that depend on him.... The fruition and possession of goods and riches: for they are the good blessing of God being well used.... The gathering and laying up of treasure is not simply forbidden, for the word of God alloweth here for in some respect. 2 Corinthians 12:14***

The Puritans had no guilt about making money; to make money was a form of stewardship. The Weber thesis made mileage out of Baxter's statement:

***If God shows you a way in which you lawfully get more than in another way (without wrong to your soul, or to any other), if you refuse this, and choose the less gainful way, you cross one of the ends of your calling, and you refuse to be God's steward.***

In the broader context of Baxter's writing on economics, this call for efficiency and productiveness is simply an evidence of common sense and a strong sense of wishing to be a good steward of God's gifts.

### **William Perkins (1558–1602)**

Why were the Puritans so sure that money was a good thing? Chiefly because they believed that money and wealth were gifts from God. "If we happen to have inherited much property," wrote William Perkins, "we are to enjoy those in good conscience as blessings and gifts of God." John Robinson commented, "The blessing of the Lord maketh rich .... And as riches are in themselves God's blessings, so are we to desire them for the comfortable course of our natural and civil states." If money and property are gifts from God, Richard Sibbes could affirm, "worldly things are good in themselves and given to sweeten our passage to heaven."

Because the Puritans viewed prosperity as a gift from God, they decisively dissociated it from the idea of human merit. If it is a gift, how can it be earned? Not only does human effort not guarantee success; even if God blesses work with prosperity, it is God's grace and not human merit that produces the blessing. Cotton Mather asserted, "in our occupation we spread our nets; but it is God that brings unto our nets all that comes to them." "If goods be gotten by industry, providence, and skill," wrote John Robinson, "it is God's blessing that both gives the faculty, and the use of it, and the success unto it." The Puritan ethic is an ethic of grace, not of human merit.

The Puritans' defense of private property was an extension of their belief in the legitimacy of money. William Ames wrote that private property is founded "not only on human but also on natural and divine right." Elsewhere Ames wrote that there is justice "in the lawful keeping of the things we have." When John Hull, one of the first merchant princes of Massachusetts, lost his ships to the Dutch, he took consolation in God's providence: "The loss of my estate will be nothing, if the Lord please to join my soul nearer to himself, and loose it more from creature comforts." But when his foreman stole his horses, Hull took the view that "I would have you know that they are, by God's good providence, mine."

Puritan endorsement of money and property should not be construed as meaning that the Puritans elevated material goods above spiritual values. John Winthrop disparaged those who mistake "outward prosperity for true felicity." Peter Bulkeley wrote that a Christian "may do many things for himself," yet only so long as "this is not in opposition, but in subordination, to God and his glory."

### **What About Poverty?**

If riches are a blessing from God, then poverty must be a curse and a sign of God's disfavor—right? Wrong, said the Puritans, who disagreed with a whole tissue of assumptions often attributed to them in the twentieth century.

In the first place, the Puritans disagreed that godliness is a guarantee of success. Thomas Watson went so far as to say that "true godliness is usually attended with persecution .... The saints have no charter of

exemption from trials.... Their piety will not shield them from sufferings."

If godliness is not a guarantee of success, then the converse is also true: success is not a sign of godliness. This is how the Puritans understood the matter. John Cotton stated that a Christian "equally bears good and evil successes as God shall dispense them to him." Samuel Willard wrote, "As riches are not evidences of God's love, so neither is poverty of his anger or hatred."

With the causal link between success and godliness thus severed, the Puritans concluded several things about poverty. One was that poverty is not necessarily a bad or shameful thing. "Poverty in itself," wrote Ames, "hath no crime in it, or fault to be ashamed of: but is oftentimes sent from God to the godly, either as a correction, or trial or searching, or both." Richard Baxter concluded:

***None are shut out of the church for want of money, nor is poverty any eyesore to Christ. An empty heart may bar them out, but an empty purse cannot. His kingdom of grace hath ever been more consistent with despised poverty than wealth and honor.***

In fact, the Puritans claimed that poverty may well be God's way of spiritually blessing or teaching a person. In dealing with biblical passages that promise God's blessing to believers, Samuel Bolton wrote:

***But shall we judge nothing to have the nature of blessing but the enjoyment of temporal and outward good things? May not losses be blessings as well as enjoyments?***

And Thomas Watson, in a list of "things that work for good to God's children," included poverty in the list, with this comment:

***Poverty works for good to God's children. It starves their lusts. It increases their graces. "Poor in the world, rich in faith" (James 2:5). Poverly tends to prayer. When God has clipped his children's wings by poverty, they fly swiftest to the throne of grace.***

In thus vindicating poverty, the Puritans were careful to distinguish themselves from Catholic teaching about poverty as meritorious in itself. William Ames made this clear when he denounced the monk's vows of poverty as "madness, a superstitious and wicked presumption, being that they sell this poverty for a work of perfection ... which will much prevail for satisfaction and merit before God. "

The Puritans used the phrase "evangelical poverty" to describe their ideal of learning spiritual lessons from such poverty as God might send them in their ordinary callings in this world.

The Puritans did not idealize poverty as something to be sought. Contrary to Catholic monastic theory, the Puritans theorized that poverty is no sure way to avoid temptation. Richard Baxter commented:

***Poverty also hath its temptations .... For even the poor may be undone by the love of that wealth and plenty which they never get: and they may perish for over-loving the world, that never yet prospered in the world.***

The Puritans also rejected the ethic of unconcern that is content to let the poor remain poor. In their view, poverty is not an unmitigated misfortune, but it is certainly not the goal that we should have for people. "The rich man by liberality must dispose and comfort the poor," said Thomas Lever in a sermon. "God never gave a gift," preached Hugh Latimer, "but that he sent occasion at one time or another to show it to God's glory. As if he sent riches, he sendeth poor men to be helped with it." Latimer even went so far as to

say that "the poor man hath title to the rich man's goods; so that the rich man ought to let the poor man have part of his riches to help and to comfort him withal."

On the subject of poverty, then, the Puritans taught that it is sometimes the lot of the godly and that it can be a spiritual blessing. It is not, however, meritorious in itself, and poor people require the generosity of people who have the resources to help them.

### **Richard Baxter (1615–1691) The Dangers of Wealth**

Instead of regarding success as a sign of God's approval or of their own virtue, the Puritans were much more likely to look upon prosperity as a temptation. A marginal note to Genesis 13:1 in the Geneva Bible speaks volumes: "Abraham's great riches gotten in Egypt hindered him not to follow his vocation," implying that his riches could easily have become a temptation to him. "Both poverty and riches," wrote John Robinson, "have their temptations .... And of the two states, ... the temptations of riches are the more dangerous." Thomas Lever claimed, "He that seeks to be rich ... will fall into diverse temptations and snares of the devil." Richard Rogers woke up a little after midnight and was convicted of the fact that the blessings of God "waxed too sweet to me, and ... dangerous."

Much to our surprise, the Puritans saw an inverse relationship between wealth and godliness. It did not have to turn out this way, but in their view it usually did. "Remember that riches do make it harder for a man to be saved," warned Richard Baxter. Samuel Willard believed that "it is a rare thing to see men that have the greatest visible advantages...to be very zealous for God." Richard Sibbes noted that "where the world hath got possession 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."

In elaborating this theme of the dangers of wealth, the Puritans gave an anatomy of the reasons why money is dangerous. Foremost is the tendency of money to replace God as the object of ultimate devotion. Worldly goods "are veils set betwixt God and us, they stay our sight in them that it cannot pierce to God." "How ready is [man] to terminate his happiness in externals," noted Thomas Watson. John Robinson said the same: "If a man be rich, and full, he is in danger to deny God, and to say in pride, and contempt of him ..., who is the Lord?" Richard Rogers noted regarding the wealthy bishops and clerics of the Anglican church that they "did never seem grossly to have departed from God till they grew in wealth and promotion."

A second reason why riches are dangerous is that they instill reliance on self instead of on God. Richard Baxter was of the opinion that "when men prosper in the world, their minds are lifted up with their estates, and they can hardly believe that they are so ill, while they feel themselves so well."

The acquisition of wealth, said the Puritans, also has a way of absorbing so much of a person's time and energy that it draws him or her away from religion and moral concern for others. Richard Mather, in his farewell sermon, said:

***Experience shows that it is an easy thing in the midst of a worldly business to lose the life and power of religion that nothing thereof should be left but only the external form, as it were the carcass or shell, worldliness having eaten out the kernel and having consumed the very soul and life of godliness.***

Cotton Mather was equally alarmed by the trend toward materialism in New England Society: "Religion begat prosperity and the daughter devoured the mother."

The Puritans also realized that money is dangerous because it generates an appetite that it can never

satisfy. Money never keeps its promises, they observed. "Riches are like painted grapes," wrote Henry Smith, "which look as though they would satisfy a man, but do not slake his hunger or quench his thirst. Riches indeed do make a man covet more, and get envy, and keep the mind in care."

If money is as dangerous as all this, shouldn't a person simply avoid it? Not according to the Puritans. William Ames claimed that "riches... are morally neither good or bad, but things indifferent which men may use either well or ill." Thomas Adams told his city congregation, "We teach you not to cast away the bag, but covetousness."

### **Cotton Mather (1663–1727)** **How Much Is Enough?** **The Puritan Ideal of Moderation**

For the Puritans, the crucial issue was not how large a person's income was, but how much money was spent on oneself. The Puritan ideal was moderation. Such an ideal has, of course, appealed to many people besides the Puritans, but the concept of "temperance" was associated with the Puritans in their time.

The Puritans conceived of moderation or temperance as a golden mean between extremes. John Downname wrote that "the mean [median] estate is much to be preferred before the greatest prosperity .... The mean estate... preserveth us from forgetfulness of God, irreligion, and profaneness."

If moderation is the goal, it needs to be protected against its opposites. One of these is greed for wealth, which is often intertwined with covetousness. In a sermon on Matthew 6:19–20, Perkins listed the following as the thing that Christ forbids: "sundry practices of covetousness, whereof the first is excessive seeking of worldly wealth, when men keep no measure or moderation."

Another thing that moderation stands opposed to is luxury. The Puritans looked askance at a luxurious lifestyle, no matter what form it took one's house, clothing, recreation, or eating habits. When Richard Baxter denounced the "wealthy vices," he included a discussion of sensuality, overeating, and overindulgence in sports and recreation. His "directions against prodigality and sinful wastefulness" included comments against "pampering the belly in excess ... or costliness of meat or drink," "needless costly visits and entertainments," and "unnecessary sumptuous buildings."

Such warnings against luxury were common among the Puritans. Having defined the essence of luxury with the formula "wealth more than necessary for nature and person," William Perkins proceeded to show his negative assessment of it: it is "as a knife in the hands of a child, likely to hurt, if not taken away." Samuel Ward, in his college diary, listed as one of the "sins of the university" that of "excess in apparel."

It would be wrong to conclude that because the Puritans were opposed to luxury they were ascetic. They did not think that denying oneself legitimate indulgences was inherently virtuous. In fact, they were as clear-sighted about the temptations of poverty as they were about the temptations of luxury. Baxter's list of temptations ran like this: "overmuch care about their wants and worldly matters," discontent, covetousness, envy of the rich, neglect of spiritual duties, and neglect of "the holy education of their children."

***Richard Rogers, in the privacy of his diary, summarized the perspective in which the Puritans affirmed wealth: "So it may be said of our outward prosperity that for as much as God giveth us such great encouragement, we can willingly delight with others in things which are good. But we must find that our hearty embracing of the doctrine of God and love of it and labouring after a good conscience to find joy in Christ's redeeming us is that which maketh our lives joyful, for this cannot by any malice of man nor devil be taken from us."***



## What Is Money For?

The more we explore Puritan attitudes, the more apparent it becomes that the key to everything they said on the topic was their conviction that **money is a social good, not a private possession**. Its main purpose is the welfare of everyone in society, not the personal pleasure of the person who happens to have control over it.

The genius of Puritanism was its clear-sightedness about what things are for, and that genius did not desert them in money matters. Everything depends on how a person uses his or her money. Baxter stated, "The question is how they use that which they labour so hard for, and save so sparingly. If they use it for God, and for charitable uses, there is no man taketh a righter course."

What are the ends or uses of money? The Puritans can speak for themselves on this topic. "Riches may enable us to relieve our needy brethren, and to promote good works for church and state." Money exists "for the glory of God and the good of others." "The more diligently we pursue our several callings, the more we are capacitated to extend our charity to such as are in poverty and distress." "God's children look to the spiritual use of those things which the worldlings use carnally." In none of these comments about the purpose of earning money does one get the impression that income is something people have a right to spend on themselves simply because they have earned it.

William Perkins provides an adequate summary on using money:

***We must so use and possess the goods we have, that the use and possession of them may tend to God's glory, and the salvation of our souls .... Our riches must be employed to necessary uses. These are first, the maintenance of our own good estate and condition. Secondly, the good of others, specially those that are of our family or kindred .... Thirdly, the relief of the poor.... Fourthly, the maintenance of the church of God, and true religion .... Fifth, the maintenance of the Commonwealth.***

The belief that money is a social good is also the key to Puritan views on the taking of interest. In the sixteenth century the Puritans were overwhelmingly opposed to the practice of taking interest on money that had been lent. They were opposed to it because of Old Testament prohibitions against it and because of what they felt to be the spirit behind the practice, namely, covetousness and greed. As society changed, becoming less agrarian and more industrial, Puritans increasingly made a distinction between interest and usury (exploitive interest).

At first glance, the two attitudes seem contradictory, but in fact they are not. Look at what the anti-interest and pro-interest Puritans had in common: they both agreed that money is a social good and that therefore hoarding and exploitation are not permissible. In an increasingly commercial society, the most compassionate act became the willingness to lend money at a modest rate of interest. In Baxter's words, "There is an usury which is against neither justice nor charity," and he went on to describe conditions under which it is charitable.

Why did the Puritans view money as a social good when, as our modern view shows, it is so much more natural to view it as a person's own possession? The Puritan outlook stemmed from a firm belief that people are stewards of what God has entrusted to them. Money is ultimately God's, not ours. In the words of the influential Puritan book, ***A Godly Form of Household Government***, money is "that which God hath lent thee."

# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## **The Puritan Critique of Modern Attitudes Toward Money**

Puritans are often charged with having been the origin of modern attitudes toward money. Upon scrutiny, the things ascribed to Puritans turn out to be secularized versions of something that the Puritans only accepted in a context of supreme allegiance to God and obedience to Christian moral standards.

To show the cleavage between Puritan and modern attitudes, I have arranged Puritan views as a series of critiques of modern outlooks.

### **The Puritan Critique of THE SUCCESS ETHIC**

Modern Western culture is based overwhelmingly on the success ethic—the belief that material prosperity is the ultimate value in life and that a person’s worth can be measured by material or social standards. By contrast, the Puritan Thomas Watson asserted that “blessedness... does not lie in the acquisition of worldly things. Happiness cannot by any art of chemistry be extracted here.” Samuel Hieron was far from the success ethic when he prayed:

*"Oh, let not mine eyes be dazzled, nor my heart bewitched with the glory and sweetness of these worldly pleasures .... Draw my affection to the love of that durable riches, and to that fruit of heavenly wisdom which is better than gold, and the revenues thereof do surpass the silver, that my chief care may be to have a soul enriched and furnished with Thy grace."*

### **The Puritan Critique of THE SELF-MADE PERSON**

American culture has been strangely enamored of the image of “the self-made person”—the person who becomes rich and famous through his or her own efforts. The idea of having status handed over as a gift does not appeal to such an outlook. Yet the Puritans denied that there can even be such a thing as a self-made person. Based on an ethic of grace, Puritanism viewed prosperity solely as God’s gift. John Preston wrote regarding riches that “it is God that gives them, it is he that dispenseth them, it is he that gives the reward.... The care of the work only belongs to us.”

### **The Puritan Critique of MODERN BUSINESS ETHICS**

It has become an axiom of modern business that the goal of business is to make as much profit as possible and that any type of competition or selling practice is acceptable as long as it is legal. The Puritans would not agree. For one thing, they looked upon business as a service to society. “We must therefore think,” wrote John Knewstub, “that when we come to buying and selling, we come to witness our love towards our neighbor by our well dealing with him in his goods.” William Perkins said, “The end of a man’s calling is not to gather riches for himself... but to serve God in the serving of man, and in the seeking the good of all men.”

Nor would the Puritans agree with modern methods of competition or profiteering. When citizens in Boston complained that Robert Keyne charged excessive prices, the magistrates fined him two hundred pounds, and he very nearly found himself excommunicated from the church. John Cotton used the trial

to lay down some business principles in a public lecture on economics. Cotton denounced as false the following premises:

***That a man might sell as dear [expensively] as he can, and buy as cheap as he can.... That he may sell as he bought, though he paid too dear, etc., and though the commodity be fallen, etc. That as a man may take advantage of his own skill or ability, so he may of another's ignorance or necessity.***

In England John Knewstubb showed what a gulf lies between the Puritans and modern commercial practices when he wrote disparagingly of businessmen who:

***come to buying and selling as it were to the razing and spoiling of some enemy's city ..., where every man catcheth, snatcheth and carrieth away whatsoever he can come by. And he is thought the best who carrieth away the most.... But the Holy Ghost will bring us to another trial of our love.***

### **The Puritan Critique of The "SIMPLE LIFE" PHILOSOPHY**

Modern materialism has produced its own antithesis in the form of people who view affluence and possessions as inherently tainted. The Puritans were closer to such an outlook than to one supporting an affluent lifestyle, but they cannot be fitted comfortably here either. William Perkins wrote, "These earthly things are the good gifts of God, which no man can simply condemn, without injury to God's disposing hand and providence, who hath ordained them for natural life." The Puritans were also wary of a blanket condemnation of people who have a higher standard of living than some other people. In Perkin's words:

***We must not make one measure of sufficiency of goods necessary for all persons, for it varies according to the diverse conditions of persons, and according to the time and place. More things are necessary to a public person than to a private; and more to him that has a charge than to a single man.***

### **The Puritan Critique of SOCIALISM**

A final force in modern life of which the Puritans would not approve is socialism, whether in its overt form of governmental ownership or in its subtle form of the welfare state. William Ames wrote, "Ownership and differences in the amount of possessions are ordinances of God and approved by him, Prov. 22:2; II Thess. 3:12." John Robinson commented:

***God could ... either have made men's states more equal, or have given everyone sufficient of his own. But he hath rather chosen to make some rich, and some poor, that one might stand in need of another, and help another, that so he might try the goodness and mercy of them that are able, in supplying the wants of the rest.***

As I have suggested, the Puritans would have shared some of the assumptions of many different groups on the economic scene today. But they would stand aghast at what secularism and self-interest have made of principles that they placed in a Christian context.

### **Summary**

One of the ironies in the history of the Puritans is that their very industriousness and plain living tended

to make them relatively affluent. Their virtues produced corresponding temptations. On the one hand, the Puritans held attitudes conducive to the amassing of wealth and property: the view that money and property are good in principle, disbelief that poverty is meritorious in itself, and a conviction that the disciplined and hardworking lifestyle is virtuous.

On the other hand, to curb the potential for self-indulgence that followed in the wake of their lifestyle, the Puritans had an even longer list of cautions: an awareness that God sends poverty as well as riches, an obsession with the dangers of wealth, the ideal of moderation, a doctrine of stewardship in which God is viewed as the ultimate owner of goods, and a view of money as a social good.

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# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## Money in Christian History (II): A Gallery of Good Examples Not to Follow

This issue's Gallery could more aptly be called the Christian History Rogues Gallery. These unhappy tales from the past present good examples not to follow.

DAN RUNYON AND THE EDITORS

### Simon Magus First Century A.D.

Simon Magus set the precedent for the misuse of money that has plagued the Church for two millennia. His practice of sorcery in Samaria was upstaged by the miracles accompanying the preaching and baptisms of Philip the Evangelist. When Peter and John arrived, they placed their hands on the new converts, and Simon witnessed the power of the Holy Spirit.

"Give me this ability!" Simon pleaded, offering the apostles money.

"To hell with you and your money!" is a literal rendering of Peter's reply. The biblical account breaks off with Simon's plea that the curse not be fulfilled; one early Church tradition claims that the unrepentant Simon traveled to Rome and founded Gnosticism. Today we call the purchase of Church offices "simony," in memory of this greedy magician.

### The Passing of Peregrinus Second Century A.D.

Secular Journalists exposing Christian charlatans: A modern phenomenon? Not really. Lucian wrote satire in the mid-second century, and he loved to pick on Christians—especially when he smelled a fraud. In one of his works, he reports on a huckster named Peregrinus, a murderer and child molester who fled to Palestine and got involved with the Christians.

"In a trice he made them all look like children; for he was prophet, cult leader, head of the synagogue, and everything, all by himself. He interpreted and explained some of their books and even composed many, and they revered him as a god, made use of him as a lawgiver, and set him down as a protector, next after that other, to be sure, whom they still worship, the man who was crucified in Palestine because he introduced this new cult into the world."

Peregrinus was imprisoned for his involvement with the Christians. This, Lucian says, was an "asset to his future career" as a charlatan. Christians traveled from all around to visit him; some tried to rescue him.

"Much money came to him from them by reason of his imprisonment, and he procured not a little revenue from it." Lucian comments on the strange beliefs of "these poor wretches," the Christians, who "despise all things indiscriminately and consider them common property, receiving such doctrines traditionally without any definite evidence. So if any charlatan or trickster, able to profit by occasions, comes among them, he quickly acquires sudden wealth by imposing upon simple folk."

Released from prison, Peregrinus wandered for a while, "possessing an ample source of funds in the Christians, through whose ministrations he lived in unalloyed prosperity." But his defrauding of the

Christians would not last forever. Lucian says he “transgressed in some way even against them (he was seen, I think, eating some of the food that is forbidden them) they no longer accepted him.”

Lucian’s tale continues, culminating in Peregrinus’s spectacular suicide. Before a crowd of Greeks at the Olympic festival, he jumped into a burning pyre. “So ended that poor wretch [Peregrinus], a man who (to put it briefly) never fixed his gaze on the verities, but always did and said everything with a view to glory and the praise of the multitude.”

Of course Lucian treated this story in his classic satirical fashion; he may have overstated the facts. A fraud like Peregrinus could never dupe Christians so thoroughly... could he?

### **(900s)**

#### **The Tigress of Rome**

Marrying for money was a way of life for Marozia, the woman who dominated the papacy during the 10th century. When barely beyond puberty, she was already the mistress of Pope Sergius, bearing him a son. When Sergius died, Marozia embarked upon a series of marriages to successively wealthier husbands, enriching herself with their estates upon their untimely deaths. Using her beauty and promiscuity, she continued to control the papacy, eventually winning that office for the illegitimate son she had born to Sergius.

Ultimately, Marozia married one rich man too many. Her final husband Hugh of Provence, tried to kill Alberic, her son from a previous marriage. Alberic retaliated and not only drove Hugh from the city but also imprisoned his mother—still young, beautiful and very rich—in the lowest dungeon of her own castle, where she died.

### **(1400s)**

#### **The Poison Pope**

When the incredibly wealthy Rodrigo Borgia was named Pope Alexander VI in 1492, some accused him of buying the office. But direct bribery was hardly necessary, since his vast fortune already wielded great power throughout Europe.

Rodrigo started out as a law student in Bologna. He was made a cardinal and sent on a highly successful mission to pacify the province of Ancona. The grateful Pope had then made him Vice-Chancellor of the Church and Commander-in-Chief of the papal armies. Rodrigo used this position to amass his fortune, and the influence that went with it. (It was Rodrigo Borgia who masterminded the marriage between Ferdinand and Isabella of Spain.)

As Pope Alexander, he continued to peddle his influence. He dished out favors especially to his own family (he had ten illegitimate children by four mistresses): His son Cesare became a cardinal at age 18; daughter Lucrezia married Giovanni Sforza, Lord of Pesaro, in an elaborate Vatican ceremony; son Juan inherited the Duchy of Gandia.

Utterly unscrupulous, Alexander used every device imaginable to wield his power, including the “white powder” of the Borgia, a crude preparation of arsenic used to poison enemies. Yet he has been called the “luckiest of popes,” for he died a natural death—most unexpected for one of his moral character.

### **(1500s)**

#### **The Indulgence Huckster**

Johann Tetzel was a monk with a mission. He was to oversee the sale of indulgences—promises of divine

forgiveness for the living and deceased loved ones—in the German regions of Magdeburg and Halberstadt. The revenue from the sales would finance a new holy war against the Turks in Germany, solve the personal financial problems of young Albert of Brandenburg, and provide Pope Leo X with cash to build the new basilica of St. Peter's in Rome. Leo also wanted money to fight the Urbino war, transform the Vatican into a work of art, and meet the incidental expenses of a court four times as big as the emperor's.

Tetzel met these needs using the marvelous new printing press, whereby indulgence slips could be mass-produced and delivered door to door. This efficiency eliminated the need for long and costly journeys to sacred shrines. Success was further assured by Tetzel's skill at reducing the highly complex doctrine on indulgences to a simple formula:

***As soon as the coin in the coffer rings,  
The soul from purgatory springs.***

The money poured in, but a few believers gave their little slips of paper to the 34-year-old doctor of theology at Wittenberg University, Martin Luther, seeking his comment on the validity of this way of salvation. His response: The 95 Theses.

Tetzel counter-attacked with his own theses. However, even Pope Leo had to agree that the doctrine of indulgences had been grossly oversimplified. Tetzel was castigated and sidelined as a force in the recruitment of ecclesiastical venture capital.

## **(1800s)**

### **The Shady Benefactor**

A major Philanthropist of the 19th century, Daniel Drew founded Drew Seminary and headed several religious committees in New York.

Yet these public acts of charity thinly veiled Drew's lifelong pursuit of ill-gotten gain. In 1815 Drew, then chief drover of Ohio cattle herds, mixed salt with the feed and did not allow the cattle to drink water for three days. Upon arrival at Henry Astor's station the cows drank their fill, and then were weighed. "That's the finest-looking herd of cattle I've seen," remarked Mr. Astor. Drew collected and departed.

Years of shady dealings made Drew a tycoon. In 1867 he, with Jay Gould and James Fiske, bilked Cornelius Vanderbilt out of \$7 million. Drew controlled the Erie Railroad, which Vanderbilt craved to add to his New York Central line. As Vanderbilt snapped up huge chunks of Erie stock, Drew again "watered stock" by printing thousands of extra shares on a small press. The value of Erie stock had reached \$57 million when a broker noticed that the certificates smeared easily—Drew was printing stock so fast the ink was still wet! The market crashed, Vanderbilt lost millions.

Drew went on to net about \$20 million in an 1869 attempt to corner the gold market. However, former "partners" Fiske and Gould tricked him out of part of his fortune; soon after, in 1873, a selling panic ruined his empire. By 1876 Daniel Drew was bankrupt.

## **(1900s)**

### **The Revivalist's Husband**

Bebe Harrison Patten preached a great revival service, much like her mentor, Aimee Semple McPherson. Bebe's husband, Carl Thomas Patten, took up the collections, his money-raising talks often lasting longer than Bebe's sermons.

After ten years on the revivalist circuit, the Pattens moved to a rundown district of Oakland, California. With the help of heavy advertising, the small church overflowed until only the 8,000-seat Oakland Arena could hold the crowds.

Collections became profitable and the Pattens purchased the City Club for more than \$250,000. They then opened a religious school, falsely claiming that it was accredited by the University of California. Carl Patten also announced bogus projects and is said to have raised \$10,000 in 30 minutes to build a ten-story tabernacle. Heavy donations were also accepted for a theological seminary, a hospital, a refuge for retired evangelists, and an orphanage. The programs never materialized, yet payments poured in.

The Pattens lived in luxury with donations approaching a million dollars by 1947, but that summer they made the mistake of selling the church, school, and grounds to the Loyal Order of the Moose for \$450,000. Members grumbled, support vanished, and the district attorney investigated. After a four-and-a-half-month trial, the jury found Patten guilty of five counts of grand theft. He received a sentence of five to fifty years in prison. Paroled after three years under the condition that he never again take up a collection, Carl Patten returned to Bebe's small evangelistic operation until his death in 1959.

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# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## Money in Christian History (II): Christian History Timeline - Dates and Events Regarding Money

**197–198** Tertullian explains Christian finances in his *Apology*: “Even if there is a chest of a sort, it is not made up of money paid in entrance-fees, as if religion were a matter of contract. Every man once a month brings some modest coin—or whenever he wishes, and only if he does wish, and if he can; for nobody is compelled; it is a voluntary offering. You might call them the trust funds of piety. For they are not spent upon banquets nor drinking-parties nor thankless eating-houses; but to feed the poor and to bury them, for boys and girls who lack property and parents, and then for slaves grown old and shipwrecked mariners; and any who may be in mines, islands, or prisons ....”

**c. 400** John Chrysostom says Christians should not “reproach priests for their plenty,” but give to the church anyway.

**731** St. Boniface complains of clergy “who receive the milk and fleece of the sheep of Christ in the daily offerings and tithes of the faithful, [yet] lay aside the care of the Lord’s flock.”

**1199** Pope Innocent III taxes the clergy of Europe to fund the Crusades.

**1209** Pope Innocent III taxes the clergy of Europe to fund the fight against the Albigensian heresy.

**1215** Pope Innocent III orders that the princes of Europe must consult him before taxing the clergy.

**1296** Pope Boniface VIII issues a papal bull (*Clericis Laicos*), exempting the clergy from paying taxes to any secular ruler—especially in France, where Philip IV has been milking the churches to wage war with England. Philip responds by forbidding the sending of gold or silver out of France without his permission; thus French churches can’t send money to Rome.

**Late 1300s** In *Canterbury Tales*, Geoffrey Chaucer has the priest (pardoner) say:

By such hornswoggling  
I’ve won year by year,  
A hundred marks since being a pardoner.  
...Avarice is the theme that I employ  
In all my sermons, to make the people free  
In giving pennies—especially to me.  
My mind is fixed on what I stand to win,  
And not at all upon correcting sin.

**1662** Episcopalian ministers in America receive 16,000 pounds of tobacco for salary. In some areas the grade of tobacco is higher than in others, and the price in general is going down.

**1799** Methodist preachers in the U.S. earn an average \$64 per year. It is rumored that Bishop Asbury favors keeping salaries low to keep the traveling ministers from marrying and settling down.

**1812** Congregationalists and first American foreign missionaries Adoniram and Ann Judson, en route to Asia, become Baptists, forfeiting their Congregational support; Luther Rice, similarly converted, returns to the U.S. to drum up financial support among Baptists.

**1895** Wesley Chapel in Cincinnati has financial trouble. In desperation, it tries "suppers, festivals, lectures, stereopticon shows, subscriptions, and the whole round of man-made schemes and devices," according to layman William G. Roberts. Finally, Roberts and others introduce the concept of "storehouse tithing," which turns the church around. Tithing is revived as a popular practice in U.S. churches.

**1906–7** The Laymen's Missionary Movement is formed, not to send missionaries, but merely to promote missions giving. In three years giving to U.S. and Canadian mission boards rises 25%, to \$33.2 million.

**1987** Christian TV ministries in the U.S. receive \$2 billion in gross income, mostly from private donors. The Vatican releases a financial statement for the first time. The previous year, the Roman See grossed \$57.3 million, but spent \$114 million, resulting in a deficit of over \$56 million.

**1988** Bill Bright of Campus Crusade for Christ offers a California film company \$10 million for an unreleased film feared degrading and blasphemous of Jesus Christ, so it can be destroyed. His offer is turned down.

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# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## Four Lessons on Money

From One of the World's Richest Preachers

Dr. White, assistant professor of Christian Thought and History at Spring Arbor College in Michigan, is the Author of *The Beauty of Holiness* (Zondervan, 1986), a biography of revivalist Phoebe Palmer.

***John Wesley not only turned 18th century England around with his preaching, but he made lots of money in the process. Here is a story about, and advice from, a man who knew how to make money... and how to spend it.***

Most of us know that John Wesley was used by God to revive 18th-century England and to start the Methodist Church. We know him as a great preacher, and a greater organizer. We remember him for his contribution to the Church's thinking on sanctification. But few of us realize that Wesley made enormous sums from preaching; the sale of his writings made him one of England's wealthiest men. In an age when a single man could live comfortably on £30 a year, his annual income reached £1,400. No wonder Wesley had strong opinions about the place of financial matters in the Christian life. This "rich" preacher has much to say to us about money.

### Why Revival Tarries

In later life, Wesley grew discouraged with Methodism. Although he had seen the movement grow from two brothers to a society of almost a million people, he felt that it had lost much of its spiritual power. He believed the Methodists no longer hungered and thirsted for righteousness as they once had. He observed that they were not as eager to attend the 5 a.m. preaching services as in the past. He feared his followers had lost much of their love for their neighbors for he saw that they were not as ready as they had been to visit the sick and needy. He was convinced that this decline in the way they loved the Lord and their neighbors had grieved God's Holy Spirit, and had driven him from their midst. He feared his lifetime of labor had been in vain.

Besides thinking that God had abandoned the Methodists, Wesley thought he knew the cause of this desertion: A particular sin had caused them to lose their first love and had separated them from God. Wesley said that not one Methodist in 100 obeyed the Lord in this regard. He complained that others never preached against this sin, and in later life he spoke against it frequently. In his last three years of life he published as many sermons against this sin as he had published against it in the previous fifty. In what he thought might be his final sermon, he rebuked his followers for their disobedience to the Lord in this area. He even told the Methodists in Dublin that they were personally responsible for the decline of Methodism. "Ye are the men, some of the chief men, who continually grieve the Holy Spirit of God, and in a great measure stop his gracious influence from descending on our assemblies."

What had these men in Dublin done to merit this rebuke? What was the crime of the Methodists in London, Manchester, and Bristol whom Wesley found lacking? What was the sin that convinced him that God had abandoned them, and which he thought was hindering revival?

### The Love of Money

Wesley noted that in the old days of Methodism, the people were poor. But, he observed, in the 20, 30, or 40 years since they joined the society, many Methodists had become 20, 30, or even 100 times richer than they were at first. With this increase in wealth had come a decrease in godliness. It seemed to him

the more money the Methodists had, the less they loved the Lord.

Wesley noted several instances of the decline of godliness among the Methodists. The first was a lessening of their love for God, shown by a lack of interest in sanctification. He told them they no longer had "the same vehement desire as you formerly had of 'going on to perfection.'" A second instance was pride. Wesley warned his followers that increasing wealth had made them arrogant. They had become more confident of their own opinions and less willing to hear reproof: "You are not so teachable as you were, ...; you have a much better opinion of your own judgment and are more attached to your own will." (from the sermon ***Causes of the Inefficacy of Christianity***)

Another sign of their backsliding was that the Methodists were less meek than they had been. In the past, Wesley said, "your love was not provoked, but enabled you on all occasions to overcome evil with good." But now, "How quickly you are ruffled!" The next indication of their spiritual deadness was an unwillingness to help the poor. Wesley reminds his hearers, "You once pushed on through—cold or rain, or whatever cross lay in your way, to see the poor, the sick, the distressed." Now, however, he asks, "Do you fear spoiling your silken coat? ... Are you afraid of catching vermin?"

The final mark of how far the Methodists had fallen was their neglect of personal evangelism. Whereas his followers once readily spoke to people about their souls, Wesley is now forced to inquire, "But which of you now has that compassion for the ignorant, and for them that are out of the way? They may wander on, for [all] you [care], and plunge into the lake of fire without let or hindrance. God hath your hearts." (from the sermon ***The Danger of Riches***. See also ***On Riches*** and ***Upon Our Lord's Sermon on the Mount, Discourse 8***, and ***The Use of Money***, for similar comments.)

## One Word Wesley Hated

We don't usually think of John Wesley hating anything. He was the one who always preached about love: love for God and for neighbor. He even taught that God's love could so fill our hearts that we would be able to love God and each other perfectly. But there was one word that Wesley hated. He described this word as "idle," "nonsensical," "stupid," "miserable," "vile," and "diabolical." He said it was "the very cant of hell." Obviously no Christian should ever utter it. This exceedingly evil word was ... "afford."

"But I can **afford** it," replied the Methodists when Wesley preached against extravagance in food, dress, or lifestyle. Wesley argued that no Christian could afford anything beyond the bare necessities required for life and work. He based his reasoning on five main points:

**1. God is the source of the Christian's money.** None of us really earns money by our own cleverness or hard work. For God is the one who gives us the energy and intelligence. He is the true source of all our wealth. Wesley inquired of some Methodists who felt they were entitled to a higher standard of living now that they could afford it, "Who gave you this addition to your fortune; or (to speak properly) **lent** it to you?" (from ***On the Danger of Increasing Riches***)

**2. Christians must account to the Lord for how they have used money.** Wesley urged people always to use money wisely, because at any time they may have to give an account to the Lord for the way in which they have used the wealth he gave them. Because no one knows when that might be, no one should ever waste money now, planning to make it up to the Lord later. "How long are you to stay here?" Wesley asked those who felt free to spend extra money on themselves. "May you tomorrow, perhaps tonight, be summoned to arise and go hence, in order to give an account of this and all your talents to the Judge of quick and dead?" (from ***On Dress***)

**3. Christians are trustees of the Lord's money.** The money God has put into our hands is not our own, but His. We do not own it, rather we are His agents in distributing it. Thus we must use it not as

we wish, but as He directs. Wesley reminded his hearers of this truth by asking, "Can any steward **afford** to be an errant knave? to waste his Lord's goods? Can any servant **afford** to lay out his Master's money any otherwise than his Master appoints him?" (from *Causes of the Inefficacy of Christianity*)

**4. God gives Christians money for them to pass along to those who need it.** God's purpose in giving us money is for us to help the poor and needy. To use it on ourselves is to steal from God. Wesley demanded of some comfortable Methodists:

Do not you know that God entrusted you with that money (all above what buys necessities for your families) to feed the hungry, to clothe the naked, to help the stranger, the widow, the fatherless; and, indeed, as far as it will go, to relieve the wants of all mankind? How can you, how dare you, defraud your Lord, by applying it to any other purpose? (from *On the Danger of Increasing Riches*)

**5. Christians may no more buy luxuries for themselves than they may throw their money away.** God made us trustees of His resources so we may feed the hungry and clothe the naked in His name. We should turn our extra money into food and clothing for the poor. Just as it would be wrong to destroy other peoples' food and clothes, so it is also wrong to spend money needlessly on ourselves. Wesley said, "None can **afford** to throw any part of that food and raiment into the sea, which was lodged with him on purpose to feed the hungry and clothe the naked." But if we are determined to waste God's money, Wesley argued that it would be better actually to throw it into the sea than to spend it extravagantly. At least throwing money into the sea hurts no one, while spending it needlessly on ourselves poisons all who see it with "pride, vanity, anger, lust, love of the world, and a thousand 'foolish and hurtful desires.'" (from *On Dress,*)

### **Wesleys Advice**

Wesley felt that Methodism had lost its spiritual power because the Methodists had become rich. He often preached against the sins of the well off, such as desiring riches and misusing money. He specifically rebuked extravagance in food, dress, and lifestyle. Wesley, however, did not just condemn the wrong use of money, he also gave his hearers clear biblical guidelines for the right use of money.

And how has God directed Christians to use their incomes? Wesley lists the following four scriptural priorities:

**I. Provide things needful for yourself and your family (1 Tim. 5:8).** The believer should make sure that the family has the necessities and conveniences of life, that is, "a sufficiency of plain, wholesome food to eat, and clean raiment to put on," as well as a place to live. The believer must also ensure that the family has enough to live on if something were to happen to the breadwinner.

**II. "Having food and raiment, let us therewith be content." (1 Tim 6:8).** How should Christians decide how much to spend on themselves and their families? Where should they draw the line? Wesley answers by quoting Paul's words to Timothy. He adds that the word translated "raiment" is literally "coverings," and thus includes lodging as well as clothes, and continues, "It plainly follows, whatever is more than these is, in the sense of the Apostle, **riches**; whatever is above the plain necessities, or at most convenience of life. Whoever has sufficient food to eat, and raiment to put on, with a place to lay his head, and something over, is **rich**." (from *The Danger of Riches*)

**III. "Provide things honest in the sight of all men " (Rom. 12:17) and "Owe no man anything" (Rom. 13:8).** Wesley says that the next claim on a Christian's money belongs to the creditors, and adds that those who are in business for themselves need to have adequate tools, stock, or capital for the carrying on of that business.

**IV. "Do good to them that are of the household of faith" and "As you have opportunity, do good unto all men" (Gal. 6:10).** After the Christian has provided for the family, the creditors, and the business, the next obligation is to use any money that is left to meet the needs of others. Wesley says that God gives his children money so that their reasonable needs will be met, and then He expects them to return the rest to him by giving it to the poor. God wants all Christians to regard themselves as "only one of that number of the poor, whose wants were to be supplied out of that part of [the Lord's] substance which He had placed in their hands for this purpose." The Lord will then inquire:

Wast thou accordingly a general benefactor to mankind? feeding the hungry, clothing the naked, comforting the sick, assisting the stranger, relieving the afflicted, according to their various necessities? Was thou eyes to the blind, and feet to the lame? a father to the fatherless, and a husband to the widow? (from ***The Good Steward***)

Besides giving these four biblical principles, Wesley also recognizes that some situations are not clear-cut. It is not always obvious how the Christian should use the Lord's money. Wesley accordingly offers four questions to help his hearers decide how to spend money:

- In spending this money, am I acting as if I owned it, or am I acting as the Lord's trustee?
- What Scripture requires me to spend this money in this way?
- Can I offer up this purchase as a sacrifice to the Lord?
- Will God reward me for this expenditure at the resurrection of the just? Finally, for the believer who is perplexed, Wesley suggests this prayer before making a purchase:

Lord, Thou seest I am going to expend this sum on that food, apparel, or furniture. And Thou knowest I act therein with a single eye, as a steward of thy goods, expending this portion of them thus, in persuance of the design thou hadst in entrusting me with them. Thou knowest I do this in obedience to Thy Word, as Thou commandest, and because Thou commandest it. Let this, I beseech Thee, be an holy sacrifice, acceptable through Jesus Christ! And give me a witness in myself, that for this labor of love I shall have a recompense when Thou rewardest every man according to his works. (from ***The Use of Money***)

He is confident any believer who has a clear conscience after praying this prayer will be using money wisely.

Wesley especially warns against buying too much for children. People who would never waste money on themselves might be more indulgent with their children. On the principle that gratifying a desire needlessly only tends to increase it, he asks these well-intentioned parents:

Why should you purchase for them more pride or lust, more vanity, or foolish and hurtful desires? ... Why should you be at further expense to increase their temptations and snares, and to pierce them through with more sorrows? (from ***The Use of Money***)

### **Wesley's Example**

Wesley preached a wealth of words about money. He had many ideas about the right and wrong uses of lucre. And as a man with one of the highest earned incomes in England in his time, he had the opportunity to practice what he preached. Many might ignore what he said about money, but none could dismiss the way he used it; what he preached by deed spoke louder than his words.

As a child Wesley had known grinding poverty. Samuel Wesley, his father, was the Anglican priest in one of England's lowest-paying parishes, and he had nine children to feed and clothe. John rarely saw his father out of debt, and he once saw him marched off to debtor's prison. When John followed his father into the ministry he had no illusions about its financial rewards.

However, though John followed his father's vocation, he did not share in his poverty. Instead of being a parish priest, he felt God's direction to teach at Oxford University. He was elected a fellow of Lincoln College, and his financial status changed dramatically. His position usually paid him at least £30 a year—more than enough money for a single man to live on. He seems to have enjoyed his relative prosperity while teaching, spending his money on playing cards, tobacco, and brandy. One incident that happened to him at Oxford changed his perspective on money. He had just finished buying some pictures for his room when one of the chambermaids came to his door. It was a Winter day and he noticed that she had only a thin linen gown to wear for protection against the cold. He reached into his pocket to give her some money for a coat, and found he had little left. It struck him that the Lord was not pleased with how he had spent his money. He asked himself:

Will Thy Master say "Well done, good and faithful stewards?" Thou hast adorned thy walls with the money that might have screened this poor creature from the cold! O justice! O mercy! Are not these pictures the blood of this poor maid? (from *On Dress* )

Perhaps as a result of this incident, in 1731 Wesley began to limit his expenses so he would have more money to give to the poor. He records that one year his income was £30, and his living expenses £28, so he had £2 to give away. The next year his income doubled, but he still lived on £28 and gave £32 away. In the third year his income jumped to £90, again he lived on £28, giving £62 away. The fourth year he made £120, lived again on £28 and gave £92 to the poor.

Wesley preached that Christians should not merely tithe, but give away all extra income once the family and creditors were taken care of. He believed that with increasing income, the Christian's standard of *giving* should increase, not his standard of living. He began this practice at Oxford and he continued it throughout his life. Even when his income rose into the thousands of pounds, he lived simply and quickly gave his surplus money away. One year his income was slightly over £1,400; he gave all away save £30. He was afraid of laying up treasures on earth, so the money went out in charity as quickly as it came in in income. He reports that he never had as much as £100 at one time.

Among the ways Wesley limited expenses were by doing without luxuries and by identifying with the needy. He had preached that Christians should consider themselves members of the poor, whom God had given them money to aid. He put his words into practice by living and eating with the poor. Under Wesley's leadership the London Methodists had established two homes for widows in the city. They were supported by offerings taken at the band meetings and at the Lord's Supper. In 1748 Wesley lived in the same accommodations, along with any other Methodist ministers who happened to be in town. Wesley rejoiced to eat the same food at the same table, looking forward to the heavenly banquet that all Christians would share.

Not only did John Wesley identify with the poor by sharing their food and lodgings, and by foregoing luxuries, but he sometimes went without his own necessities in order to have more money to give away. For almost four years he lived on mostly potatoes. This was not only to improve his health, but also to save money, "What I save from my own meat will feed another that else would have none."

In 1744 Wesley wrote, "[When I die] if I leave behind me ten pounds... you and all mankind [can] bear witness against me, that I have lived and died an thief and a robber." When he died in 1791, the only money mentioned in his will was the miscellaneous coins to be found in his pockets and dresser drawers.

Most of the £30,000 he had earned in his lifetime he had given away. As Wesley said, "I cannot help leaving my books behind me whenever God calls me hence; but, in every other respect, my own hands will be my executors."

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# CHRISTIAN HISTORY

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Issue 19: Money in Christian History, Part II

## **Bread and Silver**

Wesley limited his expenditures by not buying the kinds of things generally considered essential for a man in his station of life. In 1776 the English tax commissioners inspected his return and wrote back, "[We] cannot doubt but you have plate for which you have hitherto neglected to make entry." They assumed that a man of his prominence certainly had silver dinnerware in his house, and they wanted him to pay the proper tax on it. Wesley wrote back, "I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread."

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# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## Old-Fashioned Wisdom from John Ploughman

This eloquent Baptist preacher of Victorian England was also loved for his earthy wisdom. Our text and engraving are taken from his popular writings *John Ploughman's Talk* and *John Ploughman's Pictures*. The homespun sage had much to say that, in his words, "would not suit well the pulpit or the Sabbath."

To earn money is easy compared with spending it well; anybody may dig up potatoes, but it is not one woman in ten that can cook them. Men do not become rich by what they get, but by what they save. Many men who have money are short of wit as a hog is of wool; they are under years of discretion, though they have turned forty.... What their fathers got with rakes, they throw away with shovel. After the miser comes the prodigal.

Often men say of the spendthrift, his own father was no man's friend but his own; and now the son is no man's enemy but his own; the fact is, the old gentleman went to hell by the lean road, and his son has made up his mind to go there by the fat. As soon as the spendthrift gets his estate, it goes like a lump of butter in a greyhound's mouth.

All his days are the first of April; he would buy an elephant at a bargain, or [roof] his house with pancakes, nothing is too foolish to tickle his fancy; his money burns holes in his pocket, and he must squander it, always boasting that his motto is, "Spend, and God will send." ... he forestalls his income, and draws upon his capital, and so kills the goose which lays the golden eggs. He never spares at the brim, but he means, he says, to save at the bottom. Times never were good to lazy prodigals; if they were good to them they would be bad for all the world besides.

If a little gambling is thrown in with the fast living, money melts like a snowball in an oven. A young gambler is sure to be an old beggar if he lives long enough.

The devil leads him by the nose,  
Who the dice so often throws.

There are more asses than those with four legs. I am sorry to say they are found among working men as well as fine gentlemen. Fellows who have no estate but their labor, and no family arms except those they work with, will yet spend their little earnings at the beer-shop or in waste. No sooner are their wages paid than away they go ... to contribute their share of fools' pence towards keeping up the landlord's red face and round corporation. Drinking water neither makes a man sick nor in debt, nor his wife a widow, and yet some men hardly know the flavor of it; but beer, guzzled down as it is by many a working man, is nothing better than brown ruin. Dull droning blockheads sit on the ale bench and wash out what little sense they have ever had.

Some go to shop with as much wit as Samson had in both his shoulders, but no more; they do not buy well; they have not sense to lay out their money to advantage. Buyers ought to have a hundred eyes, but these have not even half a one, and they do not open that; well was it said that if fools did not go to market, bad wares would never be sold. They never get a pennyworth for their penny, and this often because they are on the hunt for cheap things, and forget that generally the cheapest is the dearest, and one cannot buy a good shilling's worth of a bad article. When there's five eggs a penny, four of them are rotten.

I suppose we all find the money goes quite fast enough, but after all it was made to circulate, and there's no use in hoarding it. It is bad to see our money become a runaway servant and leave us, but it would be worse to have it stop with us and become our master. We should try, as our minister says, "to find the golden mean," and neither be lavish nor stingy.

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# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## The Benevolent Tradition: The Charity of Women

**Through sacrifice, mercy, and charity, women down through church history may have given us our greatest examples of love demonstrated and proven through selfless giving and service to others.**

Karen Halvorsen is a visiting professor in the English department at Wheaton College In Wheaton Illinois.

Jesus' portrait of the charitable woman in Mark 12:44 is the emblem of a continuous tradition within the Church: A feminine tradition of benevolence born in spite of cultural restrictions. Consider his description of this poor widow who donated two copper coins to the treasury: "... she gave everything she had, her whole being." In another time this woman might live in a castle or a cloister, a settlement or a city, but, although less likely to receive from her contemporaries the recognition Jesus gave her, her philanthropic spirit would continue to express itself through acts of financial sacrifice.

Like the scribes, Christ often had his material needs met by women. But, unlike the scribes, he did not "devour widow's houses" (Luke 20:47). The group of Galilean women who accompanied Jesus in his travels, and who ministered to him and the disciples, as Luke 8:3 says it, "out of their means," included Mary Magdalene, Joanna, Susanna, and "many others." They were treated as companions, an anomaly in a culture that transferred a woman from the guardianship of her father to that of her husband. These arrangements included financial control as well; a woman rarely took responsibility for her own funds until her husband's death, or until her husband decided to divorce her.

***"I tell you the truth, this poor widow has put more into the treasury than all the others. They gave out of their wealth; but she out of her poverty put in everything—all that she had." Mark 12:43–44***

It is unclear how these women freed themselves from the familial and financial structures of first century Palestine; it is clear that Jesus gratefully accepted their support. The reciprocity of these relationships is clearly seen between Christ and Mary of Bethany. Because of her love and gifts of hospitality, he allowed her to sit at his feet and learn. In response, as recorded in John 12, she took an "alabaster flask of pure nard, very costly," and anointed him. The oil was worth about 300 denarii—almost a whole year's wages for a vineyard worker. Her sense of the greater purpose of Christ's mission inspired her to make this costly temporal sacrifice.

In New Testament times women were restricted from roles of leadership. The apostle Paul, within these limitations, followed Christ's example of acceptance and validation of female support. He cites three women who supported churches within their homes: Priscilla, who was in business with her husband Aquila, Chloe in Corinth, and Nympha of Colosse. These hostesses must have had some wealth to use as a bridge of authority between the domestic and ecclesiastical realms.

Lydia, another businesswoman of the early Church, is described as a "dealer in purple" (Acts 16:14). Though a Gentile, she attended Jewish services and supported the synagogue. She became the first convert from Paul's preaching in Europe, and established and supported a church for the people of Thyatira, as well as a refuge for Paul.

Two of the five basic offices established in Acts and the Epistles were made up of women: "widows and deaconesses." Both were ministries of charitable service. Leadership was maintained through

service. Paul describes Phoebe, a deaconess in the church at Cenchreae, as a *prostatis*. In its technical usage this term referred to a legal representative of strangers who were deprived of civil rights, or to a patron. Phoebe, "a helper of many and of me [Paul] as well," (Rom.16:22) apparently provided financial aid, and possibly legal assistance.

## Early Servants

Widows and deaconesses continued their charitable work throughout the early centuries of the Church. Olympias (368–408), a deaconess in the church at Constantinople, used her inheritance to buy the freedom of hundreds of slaves, give to the poor, relieve suffering, and to build a monastery. She, along with many other Christian women in her time, chose the humility of poverty over the comforts of wealth.

In the late fourth century, the Church Father Jerome was supported by several dynamic and affluent patronesses, including Paula, an aristocratic Roman widow. After her conversion, Paula lived an ascetic lifestyle, protesting against materialism and giving to the poor. She built monasteries, churches, and hospitals, and then followed Jerome to Bethlehem, where, with her money, they founded three nunneries and a monastery that served as sanctuaries for the needy. She helped Jerome in his work of translation, and bought rare books and manuscripts essential to his task. Jerome wrote of her, "What bedridden man was not supported with money from her purse?"

## Medieval Times and Reformation

As the Church approached the Medieval period and continued to define its hierarchy, the offices of deaconess and widow were phased out. At the Synod of Orleans in 533 the office of deaconess was officially nullified "... on account of the weakness of this sex." Women found alternatives for service within monastic communities, ministering to each other and to the needy. Entrance into these communities became contingent on wealth as nunneries demanded that postulants provide dowries. Increasingly, affluent families funded the building of monasteries as a sign of prestige. Yet in spite of this elitism and these less than spiritual motivations, the growing number of convents offered women opportunities for financial administration. At best, a woman might invest in the founding of a monastery, and, securing the position of abbess through her monastery donation, hold authority over the monks.

The cloistered seclusion of Medieval women had its advantages, considering the times, but it also limited their charitable outreach to the culture as a whole. With the Reformation, the young Protestant Church established the domestic world as the realm of women, and financial service was most often a gesture of hospitality. Women opened their homes and cupboards to Protestant travelers and refugees. Public ministry—typified by convent life—was condemned by the Protestants. Again only the wealthy could volunteer funds for benevolent causes: Lady Armyne (1594–1675) gave liberally for the conversion of Indians in New England; Isabella Bresegna (1510–1567) used her wealth to oppose papal authority during the Inquisition; Anne Pembroke (1589–1674) and Marie Miramion (1629–1696) poured their money into charitable concerns, particularly care for the poor and sick.

## Puritans and the Awakening

During the colonization and denominationalism of the seventeenth and eighteenth centuries, women could find outlets for organized charity within dissenting religious movements. But if they were unable, or unwilling, to rebel against the standard of Church authority, they did not exceed their roles as wives and mothers. Puritan society allowed women limited control of financial affairs, but, as congregations became crowded with women, and many men withdrew from Church community, the contributions of women became harder to ignore. In acknowledging that women were "the hidden ones," Cotton Mather challenged the nascent American Church to notice this element in

the shadows. Puritan preachers began to praise women not only for their saintly qualities, but for their pragmatic abilities. Increase Mather wrote that his mother, "a woman of singular prudence for the management of affairs, had taken off from her husband all secular cares, so that he wholly devoted himself to his study, and to sacred employments."

The Great Awakening of the 1730s and '40s not only changed religious life, but initiated an onslaught of social change, affairs that were, without doubt, managed by women. Pragmatic virtues were stressed with a fervor reminiscent of the New Testament church. Although women still had no legal status (common law assured a husband's control over his wife's assets), and no real professional outlets, the Church encouraged women more openly, supporting their financial and moral contributions toward the revivals of the Awakening. Women could work for the salvation of their husbands and sons on the grounds that there was "neither male nor female" in the religious community.

## 19th Century Change

This spiritual rebirth pushed congregations out of their immediate worlds and an evangelical cause took hold. As in the first century, the missionary movement gave women the opportunity to play public roles. In spite of the many obstacles before the American Civil War, women organized themselves into numerous missionary societies, financing their efforts out of their household budgets. Most of their fund raising supported work directed by men. Sally Thomas (1769–1813) gave the first gift to the American Board of Commissioners for Foreign Missions, and although she received little money for her work as a housemaid, in her will she left all she had for missions.

The Civil War monopolized the efforts of the male missions directors and administrators, teachers and theologians, and it became necessary for women to oversee the causes they had thus far only supported. For the first time, the accepted social stigmas were actively questioned, and Christian women redefined their public roles. They supported relief programs, organized fund raising efforts for medical and devotional work among soldiers, and took charge of the transportation of women and children, caring for those left vulnerable because their usual guardians were away at war. Many women supported the Abolition movement and initiated ardent campaigns against slavery. Leaders such as Harriet Beecher Stowe, Julia Ward Howe, and Sarah and Angelica Grimke provided financial support for the organized effort. Emily Tubman (1794–1885) was a precursor of the Emancipation Proclamation; after her husband's death, she freed her slaves and gave them homes and supplies.

With the conclusion of the war, women continued to use the administrative skills they had learned and invested their efforts in corporate work. Benevolent organizations fought the poverty that escalated as immigrants flocked to the cities. Similar organizations had existed in the early years of the 1800s. Isabella Graham (1742–1814) had established the Society for the Relief of Poor Widows With Small Children. Phoebe Palmer founded the Five Point Mission and provided schooling, religious training, and material needs for the poor; Elizabeth Seton founded the American Sisters of Charity in 1808, an organization that would establish the first Catholic hospital in America.

The war's end and the success of the Abolition movement were the catalysts for an irrevocable spirit of change. Women administered and gathered funds for urban organizations like the YWCA. The Salvation Army welcomed the leadership skills of female members. Evangeline Booth (1865–1950), daughter of founders William and Catherine Booth, was the commander of the Salvation Army in America and the first general of the International Salvation Army. She was described as, "able to hold large audiences spellbound for hours," and "adept at drawing large fortunes for the Army out of rich men."

Francis Willard was a supporter and leader of one of the greatest humanitarian efforts of the nineteenth century: the Temperance Movement. She helped found the Women's Christian Temperance Union, possibly the first major women's organization active around the world. These

White Ribbon Missionaries often incorporated evangelism into their work with men from all areas of society, and Willard, with her fellow workers, also funded efforts in Asia, Africa, and South America.

Willard's lectures supported both Prohibition and Suffrage, for she felt that only women would vote for the laws that the White Ribbon Missionaries fought for. After Willard's death, Union members continued to raise the funds for their work, until in 1919 the Eighteenth Amendment established Prohibition as law.

The White Ribbon Missionaries were a component of the larger evangelical work that mushroomed among women near the end of the nineteenth century. Female missionary societies organized "the work of women for women," sending out female missionaries and supporting the schools and hospitals they founded overseas. Churches became amenable to separate boards for women, once it was demonstrated that they could raise money over and above the pledges made by men. The control that women had over the funds they raised, however, varied from denomination to denomination.

When Mehitabel Simpkins formed "mite societies" in New England, female contributors, in the spirit of the Poor Widow, overwhelmed the Massachusetts Missionary Society with pennies. By 1880, 57 percent of the missionaries on the field were women, and the sixteen existing missionary societies had raised almost six million dollars. In 1893, 60 percent of the missionaries were women and good publicity had continued to back massive fundraising efforts for these teachers, doctors, evangelists, and relief workers.

Charlotte (Lottie) Moon (1840–1912), a prototype of the single female missionary of this period, established a special Christmas offering with the women of the Southern Baptist Churches in 1888, raising funds to relieve the starvation that plagued China and supporting three additional woman missionaries. The offering continued to supply support in following years, but Moon, sharing the sufferings of those she served, died of starvation. In the years following her sacrifice, the Lottie Moon Christmas Offering grew to millions of dollars annually.

### **Forward and Back**

By 1900, there were more than forty successful women's mission societies in the United States alone. Yet in spite of their consistently strong administrative and fund-raising efforts, the early decades of the twentieth century saw the reorganization of these societies under male-run boards. With this merger, women lost control over projects and finances, as well as their active sense of unity. At the same time, as social service became professionalized, much of the control of benevolent organizations was relegated to men.

Regardless of these trends, the tremendous impact of the involvement of women in the nineteenth century cannot be denied; some historians have spoken of this time as the "feminization of American religion." This phenomenon has extended into the twentieth century, as women continue what is, at times, the thankless work of fund raising for the greater cause of charity. Though feminine ministry has historically been defined in terms of service, rather than leadership, the statement throughout Christian history that women have made as they have anointed Christ's mission with their gifts can be clearly heard, even in those eras when their voices are silent.

# CHRISTIAN HISTORY

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Issue 19: Money in Christian History, Part II

## **We're Sorry Gladys...But God Can't Use You in China**

After three months of study in the missionary society college, young Gladys Aylward, a poor London parlormaid, was told that she was too deficient in education to become a missionary; she'd never be able to learn Chinese, the committee couldn't accept her. But Gladys was sure God wanted her in China. Unable to find support, she worked as a housemaid and saved enough money for a one-way ticket to Tientsin. She left Liverpool on Oct. 15, 1932 with an old suitcase full of food and clothes; she had about 2 £. Before she reached China, she had to leave the train and trudge through the snow, in bitter cold, among gunfire from the Russo-Chinese War. When Gladys Aylward died in 1970, at 68, she had had a very successful ministry among the Chinese of Yancheng, and had converted, among others, a local Mandarin. She had led 100 children to safety through the mountains during the Japanese invasion and had established an orphanage. She spoke, read, and wrote Chinese fluently.

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# CHRISTIAN HISTORY

Issue 19: Money in Christian History, Part II

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## Businessman's Religion

Philanthropy & Piety in Early 20th Century Chicago

Paul H. Heidebrecht's doctoral dissertation at the University of Illinois focused on the relationship between faith and economic activity among Protestant businessmen in early 20th-century Chicago. This article is taken, with permission, from *Chicago Presbyterians and the Businessman's Religion, 1900–1920*, which appeared in the *Journal of Presbyterian History*, Vol 64, No 1, Spring 1986, a publication of the Presbyterian Historical Society.

**In Chicago, in the early years of this century, great wealth and business know-how were seen by some as the best means of doing great things for God. Evangelism and social reform went hand-in-hand with hard-nosed business practice. Were these rich philanthropist laymen properly promoting the cause of the Gospel, or were they confusing Christianity with the Corporation?**

The early decades of the twentieth century reveal a distinct aggressiveness on the part of leading laymen in urban churches who banded together to accomplish specific religious tasks. In the course of "making religion efficient," these laymen shaped evangelical Protestantism more powerfully than most ministers and theologians of the time realized.

Historical accounts of the collapse of the Protestant consensus in America usually focus upon the theological debates between conservative and liberal ministers and seminary professors (most of which began in the 1890s and continued up through the 1900s). Frequently overlooked are the subtle and not-so-subtle adjustments made by laymen that served to undermine the Protestant ethos of the 19th century. Whether one calls this process the modernization, secularization, accommodation, or domestication of Protestantism, it would appear that the flock was often one step ahead of its shepherds.

### Chicago Presbyterians

The Presbytery of Chicago made gallant efforts to respond to the host of urban ills resulting from the period of tumultuous population growth. Presbyterians were in the forefront of local temperance campaigns, anti-vice crusades, public school battles, and community welfare efforts. The Presbyterian Hospital was a favored charity of the *Social Register*, as was the Chicago YMCA. By the end of World War I, the Presbytery had established its own Social Service Commission to deal with "social questions in the light of Christianity." One of the Commission's first studies was the 1919 race riot that rocked the city and belatedly awoke the white population to the mushrooming black communities on the south and west sides.

Spiritual concerns remained at the top of the Presbytery's agenda, however. The salvation of an individual soul continued to be the only lasting solution to any social problem. Thus, traditional evangelistic approaches were rarely questioned. In fact, Presbyterian ministers were intimately involved with the Gipsy Smith campaign in 1909, the Wilbur Chapman crusade in 1910, and the Billy Sunday crusade in 1918. These urban revivals were in fact sophisticated business operations (Sunday estimated that it cost \$3.95 to save a soul in Chicago) but they still aimed to win allegiance to Christ above all else. Those within the fold required continual spiritual nurture; to this end, the educational agencies of the Presbytery poured their energies into more effective Bible instruction. A Presbyterian Training School was launched in 1908 to prepare church workers. Christian Endeavor societies, Young Men's and Young Women's Bible classes, and Presbyterian Brotherhood chapters all received strong support from ministers.

Neither the clergy nor the church members in the Chicago Presbytery were to any degree isolationists. They carried a sense of responsibility for the larger society in which the Church operated and periodically entered the public arena on behalf of higher values and noble ideals. They consciously applied their faith, however understood, to the exigencies of the world. This can be observed in the examples of several leading Presbyterian laymen.

## **Wealthy Laymen**

Charles Holt, a lawyer and active member at Second Presbyterian Church until his death in 1918, exemplified a loyalty to his denomination. Holt pioneered the Presbyterian Brotherhood, a loose national affiliation of men's societies that had begun to emerge in Presbyterian churches in the 1880s and 1890s. For Holt, "the church is a worthy place for the investment of our life and influence in the service of humanity." The Church was especially a context for men, because it appealed to their "sense of the heroic," and it was "a useful instrument for the adjustment of antagonisms." In the Church, religion could be infused with the ethical and philanthropic spirit. The ideals of righteousness could be put into practice.

In 1911, the Brotherhood under Holt's leadership endorsed and actively supported the Men and Religion Forward Movement, an interdenominational campaign to arouse men in urban churches to engage in evangelism and social service. The campaign lasted for about a year, with speakers like Charles Stelzle and Raymond Robins traveling from city to city conducting rallies and advertising the ideals of Christian service. Holt noted that the dominant theme of the Forward Movement was "More men in the Church, and more efficiency in the men." Not only was the Forward movement a lay phenomenon, it was a public relations campaign conducted by men who attempted to apply the best of sales technology on behalf of the Church.

Another layman of similar dedication was Henry Parsons Crowell, one of the founders, and by 1901, president of Quaker Oats. Though a somewhat nominal Church member in his earlier years, Crowell underwent a personal religious awakening at the age of 43 and became an ardent Church leader. He served as an elder at fourth Presbyterian Church, strongly supported the Presbyterian Church Extension and Missions committees, and added his name to a variety of evangelistic and municipal reform efforts. But he reserved the bulk of his energy and money for the Moody Bible Institute in Chicago, over which he maintained a controlling influence for several decades.

Crowell's involvement with the Institute reveals a man who combined deep piety with tough business acumen. An admirer of D.L. Moody (whom he never met), he joined the Institute board in 1901, two years after Moody died. When Crowell became board chairman in 1904, he engineered a change in the Institute's leadership and restructured the school along corporate lines. This involved a power struggle with some of Moody's handpicked successors; however, Crowell proved more than a match. He had long before learned how to maintain the competitive edge when he outmaneuvered opponents in the milling industry and gained control of the American Cereal Co., the holding company of Quaker Oats. Once in power, the "Godly autocrat," as associates called him, ruled quietly but ruthlessly.

Moody's son-in-law, A.P. Fitt, became the Institute's administrator, as Moody had requested in his will. Fitt's ally was R.A. Torrey, another member of Moody's inner circle, who simultaneously pastored Moody's Chicago Avenue Church, functioned as Institute superintendent, and conducted numerous evangelistic campaigns around the world. Both Fitt and Torrey preferred to rely upon the Moody subculture with its network of evangelists and pastors for support and sustenance. Their goal was quite simple: teach lay people the Bible and equip them to be Church leaders.

Yet the financial pressures upon the Institute allowed Crowell to steer the school's direction. He enlarged the board from seven to fifteen trustees, almost all of them businessmen and professionals. He centralized administrative control in the hands of an executive committee composed of himself, Fitt, and the man whom he wanted to head the Institute, James Gray. Crowell personally hired Gray at the rather astounding salary of \$5,000. Torrey, more interested in evangelistic work, faded from the scene, and

by 1908 was gone as well.

In the following years, Crowell and Gray guided the Institute's development according to a business model. Crowell's financial stewardship program brought long-term stability, though he occasionally had to underwrite losses.

Probably the most prominent name among Chicago Presbyterians was McCormick. Not only was this family responsible for the presence of a major theological seminary in Chicago, but it controlled one of the larger manufacturing interests in the Midwest, International Harvester. When patriarch and reaper inventor Cyrus McCormick died in 1884, his son Cyrus, who was still a student at Princeton at the time, took over the family firm. McCormick's widow, Nettie, 27 years his junior, remained an influential figure in the family business, and personally directed the distribution of \$8 million in philanthropic gifts (about half of it went to educational agencies).

The McCormicks applied their wealth to a number of religious causes. The salaries of world travelers John R. Mott and Sherwood Eddy, both of whom represented the burgeoning American missionary enterprise, were heavily underwritten by the McCormicks. The International YMCA and Princeton University also received large donations, and the personal interest of Cyrus and Nettie.

### **The Gospel of Efficiency**

Isolating a set of religious beliefs peculiar to these men of the business and professional community may not be possible, but one can detect certain tendencies in their religious perspectives. These tendencies prove to be critical in the formation of the self-styled modern Christianity.

One emphasis that has already been illustrated is their preference for the practical in religion rather than the esoteric. Religion of any significance had to relate to the ordinary concerns of these laymen. This usually implied the ethical dimension of Christianity: it also suggested a religion that worked, that produced tangible results.

Woodrow Wilson (U.S. President, former president of Princeton University, Presbyterian layman), who was highly regarded among Chicago Presbyterians, gave frequent expression to a this-worldly faith rooted in the moral actions of individuals. "Our Christian religion is the most independent and robust of all religions," Wilson claimed, "because it puts every man upon his own initiative and responsibility." In Christianity, men discovered the underlying principles of moral action and a vision of a society that could be achieved by selfless Christian leaders. Wilson often depicted himself as orthodox in his faith, but unorthodox in his understanding of the traditional doctrines of the Christian faith. He was able, like many other Presbyterian laymen, to distinguish between two modes of Christian thought, one that operated within the walls of the Church (and seminary), and one that functioned outside the walls. Of course, his sympathies were with the latter.

One obvious product of this pragmatic bias was the keen desire to apply notions of business efficiency to religious activity. Nolan Best, editor of *Interior*, described a "Gospel of Efficiency," which attempted to employ the insights of scientific management to the Church. He warned that running a church on business principles was not as easy as it sounded, but it could be done if a church determined to "increase decidedly the average output from each individual worker." This would require studying each man's individual fitness, deciding what constituted a fair product to expect, and enforcing any rules and policies that would be developed.

Though some churches took up this challenge, the agencies of the churches, influenced as they were by laymen, were more inclined to apply efficiency standards. Local chapters of the Sunday School Association, the Christian Endeavor Society, and the Presbyterian Brotherhood did so with great vigor. Typically, these efficiency campaigns led to detailed statistical analyses of an agency's work, and to

streamlined administrative structures that centralized control in the hands of a few individuals with professional credentials.

## **Masculine Laymen**

If the laymen gravitated toward those aspects that resembled their vocational experience, they also selected elements more suited to their identity as "men on the make" (a phrase popularized by Woodrow Wilson). In other words, they tended to describe modern Christian faith as masculine rather than feminine. Ann Douglas, in her ***The Feminization of American Culture***, argues that through the 19th century, Protestantism became associated with a feminine image, particularly within more liberal churches. Like their women parishoners, liberal clergy became purveyors of a sentimentalized culture. They attempted "to achieve religious ends through literary means." Douglas further suggests that the old virile religion, especially of the frontier variety, gave way to dignified, unassertive sentimentality that rendered ministers, if not the Church, irrelevant to many people.

By the early 20th century, this feminine image of religion was clearly under attack. Active laymen portrayed vital Christian faith as distinctively masculine and inherently appealing to successful men. Such a vision was the foundation of the numerous male-oriented religious movements, such as the Brotherhoods (by 1909, a dozen denominations had such associations), the Layman's Missionary Movement, the Layman's Evangelistic Council, the Men and Religion Forward Movement, and the popular Men's Bible classes (that often doubled as church baseball teams). The concept of masculinity utilized by these groups was rarely defined. Usually, it was linked with modern business practices, with hard work by dedicated men, and with a militant crusade on behalf of a glorious cause.

Evangelistic work, whether overseas or locally, became a domain of male leadership. [see the previous article, by Karen Halvorsen] "There is something heroic about the task of missions," wrote William Ellis, an editor of ***Continent***. "It is a job for strong men. Missions thrill men, not only because of its innate heroism and chivalry, but also because they are a mighty enterprise on a sound reasonable basis." Promoting the Gospel required the same skills as merchandising a product. Argued Ellis, "The essential masculinity of missions propaganda is certain to impress every man who makes a first-hand study of its operation."

The thrust of this emphasis on masculine Christianity tended to diminish the stature of the clergy. Though ministers participated actively in the men's organizations, they did so partly because they were men. Charles Holt viewed the Brotherhood as transcending lay-clergy distinctions. Within the Church itself, ministers maintained a priestly status, but they were less able to transfer its authority into other realms. Woodrow Wilson went even so far as to say that the ministry was "the only profession which consists in being something," as opposed to doing something. Like Levites, the ministers could serve in their tabernacles, but laymen carried the burden of religion into the real world.

## **Religious Reasons**

More recent literature on the Progressive era has shown the prominent role of business and professional leaders in various reform movements. Their interests were not so much to extend democracy and overthrow vested interests, which the rhetoric of the period might suggest, but rather to extend their control over the urban, industrial environment and continue to shape it according to their values. The profiles of the Presbyterian businessmen in this study lends support to this conclusion.

Religion can hardly be discounted as a factor in the business leaders' motivation to engage in civic betterment. In fact, some studies have shown there is a distinctly religious side to the whole Progressive movement; so intertwined was it that David Johnson claims it is "difficult to discern when progressives were using religion or when they were guided by it." For some, the traditional view that until an individual became a professing Christian he or she could not be expected to sacrifice their own interests for the societal good continued to be a strong conviction. Others were content with preserving a

Christian influence and general acceptance of Christian moral standards.

For the most part, the wealthy Presbyterian laymen in this study could be identified as adherents of an evangelical experience-oriented religion. Few could have been labelled confessionalists. The same could be said of their ministers. But there was a noticeable difference. The laymen were setting the terms for the church's dialog with the world. They were determining the aspects of the faith that were to be emphasized. They were in fact leading their ministers in applying an updated religion to a modern society.

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# CHRISTIAN HISTORY

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Issue 19: Money in Christian History, Part II

## From the Archives: Desiderius Erasmus

The Despising of Riches (c 1488) Based on the translation by Thomas Paynells, as it appeared in the Bethel edition of 1533.

**Erasmus (c 1469–1536) was the most celebrated humanist scholar of his time. His renowned Latin New Testament, based upon his critical Greek text, made future biblical scholarship indebted to him; Erasmus, though a dedicated Catholic, attacked the abuses of monasticism with brilliant satire in *In Praise of Folly*, and agreed with Luther in Luther's attack on the abuse of indulgences, though the two later bitterly opposed each other. Here, in the third chapter of an early book, *De Contemptu Mundi*, Erasmus decries the dangers of wealth.**

What thing of so great a value does this world promise you, that for the love thereof you will put your Soul's health in danger...? What, I say, does it promise you? Is it abundance of riches? For that is what mortal folks especially desire. But truly there is nothing more miserable, more vain or deceitful, more noxious or hurtful, than worldly goods. Worldly goods are the very masters or ministers of all misgovernance and mischief. Holy Scripture does not without a cause call covetousness the root of all evil. For from it springs an ungracious affection for goods; and in it injuries and wrongs have their beginning. From it grow sedition and part-taking [dispute],... stealing, pillaging, sacrilege, extortion, and robbing. Riches engender and bring forth incest and adultery. Riches nourish and foster ravishments, mad loves, and superfluity.

... What rich man can you show me who is not infected with one of these two vices: either with covetousness... or else with prodigality and waste.... The covetous man is servant and not master of his riches, and the waster will not long be master thereof. The one is possessed and does not possess: and the other within a short while leaves the possession of riches.

Yet, I ask you, what good are these precious weights—which are gathered and gotten by great grief and kept only with tremendous thought and care? In heaping them together is labor intolerable, and in keeping them is excessive care and dread, and the forgoing or loss of them is a miserable vexation and torment. Therefore a rich man has no sporting time: for either without rest or sleep he watches the goods he has gotten, or else he gapes to get more—or else he sorrows for his losses. And when he is not gaining more, he feels that he is losing and suffering damage. And what if he has mountains of gold? Or what if his riches are greater than mountains of gold? Then so much the more he augments his burden and heaps up his cares, and throws fear upon fear and grief upon grief, and takes on himself the job of a caretaker, full of all misery and labor.

Why do you consider riches and money so valuable? What preciousness is in them? For truly they are only pieces of pure brass engraved with images and inscriptions. These can neither expel nor put away the cares or griefs that gnaw thee about the stomach, nor can they rid you of any sickness of the body, and much less of death. But you will say that riches enable you to withstand need and poverty. You are deceived, I assure you, for they will cause you to be ever needy. For just as drink does not quench the thirst of one who has the dropsy, but makes him more thirsty, so with the abundance of goods or riches, your desire to have more just increases. And whoever seeks after more, shows himself to be needy.

# CHRISTIAN HISTORY

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## From the Archives: Menno Simons

True and False Leaders(1539)

**A Roman Catholic priest until age 40, Menno Simons (1496–1561) became one of the great Anabaptist leaders in the Reformation. His group of Dutch Anabaptist followers adopted his name, becoming the Mennonites. In this excerpt from an early theological work, *Foundation of Christian Doctrine*, Menno rails against the money-loving of the clergy.**

It is manifest, dear reader, that the humble office of a true bishop, preacher, and pastor is an office of Christian service. If rightly served it is full of labor, poverty, trouble, care, reproach, misery, sorrow, cross, and pain. But it has been changed by your preachers into sinful splendor and princely glory so that they are greatly feared and honored by those whose names are not written in heaven. They parade in splendid robes dressed in shining sham, and are called proud names. There is not a word to be found in Scripture concerning their anointing, crosses, caps, togas, unclean purifications, cloisters, chapels, bells, organs, choral music, masses, offerings, ancient usages, etc.; but under these things the lurking wolf, the earthly, sensual mind, the anti-Christian seductions and bloody abominations are readily perceived. For they seek nothing but the favor of men, honor, pomp, splendor, a delicious lazy life, personal advancement, gold, silver, gluttony, etc. Yet they suffer themselves to be called spiritual ones, doctors, masters, lords, abbots, guardians, fathers, and friars.

Alas, how vastly different from the office of the prophets and apostles in service, example, usage, ambition, and procedure. How different they are from the men who without purse enter the Lord's harvest; men without money or much clothing; men who have to be made a spectacle to the whole world, refuse, and rubbish; men who are killed all the day long for the sake of the Lord's truth and accounted as sheep for the slaughter, as seen from the Scriptures.

But the chests and coffers of these folk are full, rich with the abundance of Babylonian commerce and sorcery....

O dear Lord, how precisely the opposite of the upright and true bishops, overseers, and pastors have they become, this haughty tribe that boasts that it can bring Christ down from heaven, atone before God, and forgive sins. They say that they are the true pillars of the church, the eyes and the head. And although I have written this especially of the Roman Catholic priests, the reader must know that I do not consider innocent those who make their boast in the Word. By no means. For if men accept open adultery and fornication, also certain idolatrous practices concerning the bread, they differ precious little as a matter of general practice in the seeking of filthy lucre, idolatrous practice, baptism and Supper, obstructing the pious, besmirching and reviling them.

Therefore I fear that all who preach for money and play the hypocrite with the world are the spiritual sorcerers of Egypt, priests of Asherah, servants of Baal, prophets of Jezebel, destroyers of the Lord's vineyard, defilers of the land, blind watchman and dumb dogs, spoilers of good pastures, polluters of the clear waters, devourers of souls, false prophets and ravening wolves, devourers of widows' houses, thieves and murderers, enemies of the cross of Christ, whose end is destruction, whose God is their belly, and whose glory is in their shame; who mind earthly things (Phil. 3:18, 19)....

## From the Archives: John Woolman

A Plea for the Poor (1793)

**A leader of the Quakers in colonial New Jersey, John Woolman (1720–1772) started as a tailor and ran a small, successful business. Leaving the retail trade, he traveled as a Quaker minister in the colonies (though he continued to practice his craft of tailoring). His experiences in the South convinced him of the utter evil of slavery; through his earnest efforts, the Quaker community first unified in opposition to slaveholding. Although he made part of his living by writing wills, he refused to write up any transactions that included slaves. These excerpts are from his essay A Plea for the Poor, first published as A Word of Caution and Remembrance to the Rich.**

Wealth desired for its own sake obstructs the increase of virtue, and large possessions in the hands of selfish men have a bad tendency, for by their means too small a number of people are employed in useful things, and some of them are necessitated to labor too hard, while others would want business to earn their bread, were not employments invented which, having no real usefulness, serve only to please the vain mind.

The Creator of the earth is the owner of it. He gave us being thereon, and our nature requires nourishment from the produce of it. He is kind and merciful to his creatures; and while they live answerably to the design of their creation, they are so far entitled to convenient subsistence that we may not justly deprive them of it. By the agreements and contracts of our predecessors, and by our own doings, some enjoy a much greater share of this world than others; and while those possessions are faithfully improved for the good of the whole, it agrees with equity; but he who, with a view to self-exaltation, causeth some to labor immoderately, and with the profits arising therefrom employs others in the luxuries of life, acts contrary to the gracious designs of Him who is the owner of the earth; nor can any possessions, either acquired or derived from ancestors, justify such conduct. Goodness remains to be goodness, and the direction of pure wisdom is obligatory on all reasonable creatures.

... if our views are to lay up riches, or to live in conformity to customs which have not their foundation in the truth, and our demands are such as require from [the poor] greater toil or application to business than is consistent with pure love, we invade their rights as inhabitants of a world of which a good and gracious God is the proprietor, and under whom we are tenants.

Let us reflect on the condition of a poor innocent man, on whom the rich man, from a desire after wealth and luxuries, lays heavy burdens; when this laborer looks over the cause of his heavy toil and considers that it is laid on him to support that which hath no foundation in pure wisdom, we may well suppose that an uneasiness ariseth in his mind towards one who might without any inconvenience deal more favorably with him. When he considers that by his industry his fellow-creature is benefited and sees that this wealthy man is not satisfied with being supported in a plain way ... we may reasonably judge that he will think himself unkindly used. When he considers that the proceedings of the wealthy are agreeable to the customs of the times, and sees no means of redress in this world, how will the sighings of this innocent person ascend to the throne of that great and good being who created all, and who hath a constant care over his creatures!

Many at this day ... indulge themselves in ways of life which occasion more labor than Infinite Goodness intends for man, and yet compassionate the distresses of such as come directly under their observation;



were these to change circumstances awhile with their laborers . . . I believe many of them would embrace a less expensive life, and would lighten the heavy burdens of some who now labor out of their sight.... To see their fellow-creatures under difficulties to which they are in no degree accessory tends to awaken tenderness in the minds of all reasonable people; but if we consider the condition of those who are depressed in answering our demands, who labor for us out of our sight while we pass our time in fulness, and consider that much less than we demand would supply us with things really useful, what heart will not relent, or what reasonable man can refrain from mitigating that grief of which he himself is the cause, when he may do so without inconvenience?

If by our wealth we make our children great, without a full persuasion that we could not bestow it better, and thus give them power to deal hardly with others more virtuous than they, it can after death give us no more satisfaction than if by this treasure we had raised others above our own, and had given them power to oppress them.

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## From the Archives: Robert L. Dabney

Principles of Christian Economy

**Robert Lewis Dabney (1829–1898) was one of the greatest Protestant theologians of the 19th century. A Southern Presbyterian, he was a leacher, statesman, writer, and social critic, as well as theologian, and taught at Union Seminary in Richmond, Virginia. In the American Civil War he once served as Chief of Staff to the Confederate general “Stonewall” Jackson. Dabney’s contributions have been dampened partially by his vigorous defense of the pre-Civil War South’s institution of slavery; however, his work, especially his Systematic Theology, has been highly regarded by scholars from Benjamin Warfield to Karl Barth.**

When a Christian man, who has professed to dedicate himself and his all, body, soul and estate, to the highest glory of God and love of his fellow-creatures, passes by the hundreds of starving poor and degraded sinners around him, the thousands of ignorant at home, and the millions of perishing heathen, whom his money might instrumentally rescue from hell-fire, and sells for a song his safe, strong, comfortable family carriage, and expends hundreds in procuring another, because his rich neighbor is about to outstrip him in this article of equipage; or when he sacrifices his plate and china to buy new at great cost, because the style of the old was a little past; or when he pulls down his commodious dwelling to expend thousands in building another, because the first was unfashionable; is not this sinful waste? When hundreds and thousands of God’s money are abstracted from the wants of a perishing world, for which the Son of God died, to purchase the barbaric finery of jewelry, as offensive to good taste as to Christian economy, jewelry which keeps out no cold blast in winter, and no scorching heat in summer, which fastens no needful garment and promotes no bodily comfort, is not this extravagance? When large sums of money are expended on exotics not half so pretty as a clover blossom nor so fragrant as a common apple-tree flower, whose only merit is that no other lady in town has obtained one, what is this but extravagance? We are deeply convinced that if our principle of self-dedication were honestly carried through the usages and indulgences of fashionable society, a multitude of common superfluities would be cut off. Indeed, we doubt not that the depth to which it would cut, and the extent to which it would convict the fashionable Christian world of delinquency, would be the grand argument against it.

In a word, the awakening of the Christian conscience of the church to the truth, and to its duty, would reduce all Christians to a life of comfortable simplicity, embellished, among those who possessed taste, by natural and inexpensive elegance, and all else would be retrenched. The whole of that immense wealth now sacrificed to luxury would be laid on the altar of religious benevolence, or devoted to works of public utility. The real politeness and true refinements of life would be only promoted by the change. Every useful branch of education, all training by which mind and body are endued with a higher efficiency for God’s service, would be secured, cost what it might. Every truly ennobling taste would receive a simple and natural cultivation. But the material luxuries and adornments of life would be sternly retrenched, and Christian society would be marked in dress, in equipage, in buildings, sacred and domestic, in food, and in every other sensuous gratification, by a Spartan simplicity, united with a pure and chaste decency. Wealth would be held as too sacred a trust to expend any part of it in anything which was not truly necessary to the highest glory of God in the rational and spiritual welfare of his creatures, our fellow-men.

... the extent to which the worldly conformity of the church follows on the heels of the advancing luxuries of the world, plainly indicates that something is wrong with us. Every age has added to the wealth of civilized societies, and every generation, nay, every year, the style of expenditures advances. More costly dwellings are built. What were commodious and respectable mansions a few years ago, are now dragged

away as so much rubbish; and if Providence permits our much-abused wealth still to increase, the places we now build will be pulled down to make room for the more luxurious palaces of our children. New and unheard-of indulgences are invented. What our fathers regarded as luxuries almost extravagant, we have accustomed ourselves to look upon as ordinary comforts, almost despised for their cheapness. More capricious wants are indulged; more costly articles of adornment are invented. And, as if to repudiate in the most direct and expressive mode every remnant of the obligations of sobriety, **costliness** has become the very element of fashion. Because the ornament is monstrously expensive, in proportion to its true utility, therefore it is sought.

Now let extravagance of expenditure take as enormous strides as it will, the indulgence of Christians follows close on its heels. No species of adornment, however outrageously wasteful; no imaginary indulgence, however capricious, has become fashionable, but rich Christians have soon proceeded to employ it almost as commonly as the world... And let it be observed, that those who ride on the floodtide of extravagance are not merely those inconsistent persons whose piety is under grievous suspicion on all hands, but often they are those who stand fair and are much esteemed in the church.... They will admit one extravagance after another, on the plea of usage and the customs of society, and the innocence of the particular indulgence in itself, to the utmost extent to which an apostate world may please to run in its waste of God's abused bounties. Hence it is evident that there must be an error in those principles. And let anyone attempt to go back and review them, comparing them with the principles of the Bible in order to eliminate that error, and he will find that there is no rational or scriptural stopping place short of the strict rule we have advocated.

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# CHRISTIAN HISTORY

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Issue 19: Money in Christian History, Part II

## From the Archives: Andrew Carnegie

The Gospel of Wealth (1900)

**When “robber baron” Andrew Carnegie (1835–1919) retired from business life, he donated around \$350 million to philanthropic causes. From his “rather successful” business enterprises he donated huge sums to and towards universities, libraries, institutes, churches, foundations, etc. For Carnegie, “the surplus wealth of the few will become, in the best sense, the property of the many.”**

Rich men should be thankful for one inestimable boon. They have it in their power during their lives to busy themselves in organizing benefactions from which the masses of their fellows will derive lasting advantage, and thus dignify their own lives. The highest life is probably to be reached, not by such imitation of the life of Christ as Count Tolstoi gives us, but while animated by Christ’s spirit by recognizing the changed conditions of this age, and adopting modes of expressing this spirit suitable to the changed conditions under which we live, still laboring for the good of our fellows, which was the essence of his life and teaching, but laboring in a different means.

This, then, is held to be the duty of the man of wealth: To set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and, after doing so, to consider all surplus revenues which come to him simply as trust funds, which he is called upon to administer... to produce the most beneficial results for the community. (Originally entitled, *Wealth*, in North American Review, 1889)

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# CHRISTIAN HISTORY

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Issue 19: Money in Christian History, Part II

## From the Archives: Dietrich Bonhoeffer

**This 20th-century German scholar urged Christians to follow Christ whatever the cost. Returning to his native Germany from Union Seminary in New York, Bonhoeffer (1906–1945) dared to oppose Adolf Hitler. He was arrested, imprisoned, and executed for his association with a plot to murder Hitler. This section a commentary on Matthew 6:19–24, comes from his most famous work, *The Cost of Discipleship*.**

Jesus does not forbid the possession of property in itself. He was man, he ate and drank like his disciples, and thereby sanctified the good things of life. These necessities, which are consumed in use and which meet the legitimate requirements of the body, are to be used by the disciples with thankfulness. Earthly goods are given to be used, not to be collected. In the wilderness God gave Israel the manna every day, and they had no need to worry about food and drink. Indeed, if they kept any of the manna over until the next day, it went bad. In the same way, the disciple must receive his portion from God every day. If he stores it up as a permanent possession, he spoils not only the gift, but himself as well, for he sets his heart on accumulated wealth, and makes it a barrier between himself and God. Where our treasure is, there is our trust, our security, our consolation and our God. Hoarding is idolatry.

But where are we to draw the line between legitimate use and unlawful accumulation? Let us reverse the word of Jesus and our question is answered: "Where thy heart is, there shall thy treasure be also." Our treasure may of course be small and inconspicuous, but its size is immaterial; it all depends on the heart, on ourselves. And if we ask how we are to know where our hearts are, the answer is just as simple—everything which hinders us from loving God above all things and acts as a barrier between ourselves and our obedience to Jesus is our treasure, and the place where our heart is.

If our hearts are entirely given to God, it is clear that we *cannot* serve two masters; it is simply impossible—at any rate all the time we are following Christ. It would of course be tempting to show how far we had advanced in the Christian life by endeavoring to serve two masters and giving each his due, both God and Mammon. Why should we not be happy children of the world just because we are the children of God? After all, do we not rejoice in his good gifts, and do we not receive our treasures as a blessing from him? No, God and the world, God and its goods are incompatible, because the world and its goods make a bid for our hearts, and only when they have won them do they become what they really are. That is how they thrive, and that is why they are incompatible with allegiance to God. Our hearts have room only for one all-embracing devotion, and we can only cleave to one Lord. Every competitor to that devotion must be hated. As Jesus says, there is no alternative either we love God or we hate him.

# CHRISTIAN HISTORY

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Issue 19: Money in Christian History, Part II

## St. Laurence and the Church's Treasures

Laurence was one of seven deacons in Rome in 257–258. Emperor Valerian was carrying on the persecution begun by Decius, his predecessor—the harshest trials the church had yet seen. Yet the church in Rome was still active. One report from the third century said that 1,500 widows and orphans were cared for by the Roman Church.

According to an ancient tradition, the prefect—the official head of the empire's pagan religion—ordered that Laurence hand over all the Church's treasure. As told by Ambrose: "For when the treasures of the church were demanded from him, he promised that he would show them. On the following day he brought the poor together...[and distributed the riches to them.] When asked where the treasures were which he had promised, he pointed to the poor, saying, '**These** are the treasure of the Church.' And truly they were treasures, in whom Christ lives, in whom there is faith in him. ... These treasures Laurence pointed out, and prevailed, for the persecutors could not take them away."

Ambrose relates, "Laurence, who preferred to spend the gold of the Church on the poor, rather than keep it in hand for the persecutor, received the sacred crown of martyrdom for his unique and deep-sighted vigor. ..." Ancient tradition says Laurence was roasted to death; historians believe he was beheaded.

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