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*THE TEACHING OF CHRIST CONCERNING THE
USE OF MONEY.*

THE study of the New Testament teachings concerning the responsibility attached to the ownership of property is important at the present time for a number of reasons. Not the least of these is, that the disturbing social questions of the day are mainly questions concerning money. To the three corner-stones of the social order found in the family, the State, and the Church, must be added a fourth, the ownership of property. Socialism and anarchism have made assaults, now on one, sometimes on all these elements of social security. The breadth and catholicity of the Christian faith is illustrated not only by its adaptation to national peculiarities and eras of history and forms of government, but in the wonderful way in which it connects itself with every human interest and applies its remedies to every social order. It has a general principle for every particular case, as when the two brothers came to Christ with the request that He should be judge in their quarrel concerning a legacy. His answer was not a definite rule but a principle: "Beware of covetousness."

The modern movements of socialism are doubtlessly unwise in their methods, but the Christian Church in its study of social questions may ask itself whether in the means used to accumulate wealth, and in the uses that are made of it by nominally Christian men, there is not some ground for the mutterings of discontent heard on every hand. To the duties and responsibilities that go with the ownership of property, religion assuredly directs our attention. As the essence of evil is selfishness and the essence of Christianity is self-sacrifice, and as selfishness is most easily fostered by our material possessions, we find Christ applying the precepts of the new life directly to the duties involved

in the ownership of property. The Master had behind Him the teaching of the Mosaic law, not only in the tithe, and the sacrifice, and the temple gifts, but in the fundamental moral law itself, for it contained three laws out of ten aimed at evils growing out of the love of money;—theft, coveting, and labour on the Sabbath for worldly gain.

My task at this time is to point out some of those things which Christ said about the use and the misuse of money.

And in the first place, our attention may be called to the fact, that He had very many things to say concerning it. It is surprising to find how many things, if, with special reference to this theme, we study carefully His teachings. From the opening of the first general discourse reported in the gospels, to the end of His last general discourse to the people, His teachings abound in comments, injunctions, and commands, relating to property, and to that intimate relation which our ways of regarding it and gaining it, of holding it and using it, bear to the moral character and the spiritual life.

The general principle is laid down in the Sermon on the Mount. The breadth and depth of the Master's wisdom concerning property, and the large place He gave to this theme in His instruction, are accounted for in the keynote of this sublime discourse. Covetousness is here treated as a general principle of selfishness, and money, when supremely loved, is personified as a being worshipped in the place of God. The whole passage in the sixth of Matthew from the 19th verse, beginning with the words, "Lay not up for yourselves treasures on the earth," down to the close of the chapter, turns on one idea, that the love and the service of God stand for all that is right and good in human conduct, while the inordinate love of possessions stands as a kind of evil representing the whole spirit of selfishness. Riches are personified under the name of Mammon, and we are warned that we cannot serve God and Mammon at the same time.

We may be masters of Mammon, making riches our servant, and remain uncorrupt, but we cannot remain pure and be the servant of Mammon. The point is whether money shall be the servant of man, or man the servant of money. The whole discussion turns on the heart's allegiance and supreme love. To love and worship that which is above ourselves, ennobles; to love and worship that which is beneath us, degrades.

The general principle therefore is here laid down, that one of the first things to be considered by a would-be disciple is a question of relationship between himself and his property. We may be assured that when among all the forms of evil spoken in the Sermon on the Mount, money was the only one personified as a being whose worship was antagonistic to the worship of God, it was no thoughtless choice on the part of Christ. He did not use language carelessly, and He declared that the greed of gain cannot exist in the same mind and heart with the love of God. By no artifice of reconciliation of opposites can a man love property supremely and love God at the same time.

Out of this general principle grew all those striking sayings of His which have embedded themselves in the literature of the world. "Lay not up for yourselves treasures on the earth"; "Give unto him that asketh of thee"; "How hardly shall a rich man enter into the kingdom of heaven!" "Beware of covetousness, for a man's life consisteth not in the abundance of the things which he possesseth";—sentiments which were afterwards woven into all the writings of the apostles with a beautiful simplicity and in most weighty and powerful forms of statement.

Still more striking are the *parables* of Christ. Notice that almost all of these are stories which represent the relations of men to earthly possessions. In all parables we look for two things—the primary statement, and the spiritual interpretation. I am not now referring to the spiritual,

or theological interpretation which may be put upon the parables, but of their framework as primary statements,—that is, the story by itself, and standing on its own merits ; and it is surprising that when thus considered they show in manifold forms how closely the thought of Christ judged the Christian's conduct and the Christian's heart by a criterion based on his relation to property and his relation to money.

Some illustrations may be given. In the parable of "The Sower" peculiar emphasis is laid on the third failure, where the good seed escaping the perils of the birds by the wayside and of the thin soil overlying the granite ledge, grows up, but comes to nothing, the maturity of Christian character being finally prevented by the cares of the world and the deceitfulness of riches. The parable of "The Tares" portrays the sin of injuring another man's property and business ;—there are other ways of doing it than the literal one of sowing tares in his field of wheat. The parable of "The Hid Treasure"—a man finding which goes and buys the field—shows how we may injure another by concealing from him the true value of that which we purchase of him. The parable of "The Unmerciful Servant" turns on the hard-heartedness of a creditor who, having just been forgiven a debt he owed to his lord, went forth and took his debtor by the throat, saying, "Pay me what thou owest me." The parable of "The Labourers in the Vineyard" teaches a merciful discrimination in the payment of wages. The parable of "The Two Sons" intimates how largely children are indebted to their parents in labour and service. "The Wicked Husbandmen," "The Unjust Steward," and the "Talents," teach the great lesson of the accountability of all who hold property in trust, and that needed sense of honour, the lack of which is such a prolific source of crime and disgrace in our day. "The Friend at Midnight,"—the story of the person coming to borrow bread—shows the close

relationship of men to each other as to material things, their dependence on each other for help and kindness, and the obligation to give and lend. The story of the "Good Samaritan" turns on the obligation to give alms to those who are in need, and couples itself with Christ's pathetic words, "the poor ye have always with you." The story of the Rich Fool, who congratulated himself that he had much goods laid up for many years, is an exhibition of the folly of making the whole of life to consist of the abundance of things to eat and drink and wear; and while the parable of "The Rich Man and Lazarus" teaches us how we may sin in the hoarding of money, the parable of "The Prodigal Son" teaches us how we may sin in spending it.

Remarkable, is it not? that in the long list of parables spoken by our Lord, the ownership of property, the use and misuse of money, are never for once lost sight of, and are put before us in every imaginable phase of forcible and beautiful statement.

The power and beauty of conception, the wealth of illustration in these stories, as shedding light on our theme, may be seen when we examine one or two of these parables a little more minutely.

Take the parable of the "Prodigal Son." It illustrates one of the ways in which covetousness operates, or rather it shows how property may become the instrument of evil. Covetousness sometimes wastes money upon ignoble pleasures. A man covets wealth not to hoard it but to spend it upon his lusts. When we are warned against covetousness in Scripture and books and sermons, we usually think of the hoarding miser, but all the covetous people are not misers. The prodigal coveted his patrimony that he might spend it; and he did spend it in riotous excess and with reckless waste.

This was his sin: he wanted property to use in sensual self-indulgence. Every one will recall the fact that the

word *prodigal*, in itself considered, has no reference to sensuality, or a riotous way of life. It is mainly by our familiarity with the Bible and the association of the old English word with this story that we have come to regard it in that way. The word prodigal means *lavish in expenditure of money* for whatever purpose. And it is a striking illustration of the breadth of Christ's teaching, and that no aspects of truth are left untouched in the rounded fulness of His instruction, that the wasting of money is set forth as an evil as well as the hoarding of it. The word prodigal does not of itself indicate how he wasted his money. He is not stigmatized as "The Sensual Son," he is not called "The Intemperate Son," nor "The Riotous Son," nor the "Betrayal of Women," the world has agreed in calling him the Prodigal Son, the man who recklessly flung away his inherited wealth; and it ought not to be forgotten that the parable out of which so much spiritual truth has been drawn, and rightly so, and from which so many religious and even theological doctrines have been deduced, is at bottom the story of a man who squandered his fortune. It is worthy of our notice therefore, that the parable which represents in allegory the greatest spiritual distance to which a man can wander from God, and yet find the door of repentance open, is the story of one who coveted money that he might throw it away.

The applications of this lesson to our own times, as well as to the nations which died of luxury, will occur to every thoughtful mind. In the midst of the luxury, excess, and profusion of material comforts which characterize our modern life, it can do us no harm to remember that Christ taught us that it is no more right to waste money than to be miserly with it. To spend it in ministering to vanity, or in purchasing political favours, or in buying the pleasures that corrupt ourselves or our fellow men, is as bad as to deny ourselves the lawful and needed use of it

for the sake of hoarding it. Lavish generosity for bad purposes is not a praiseworthy liberality. Christ set upon it the inefaceable stigma of His condemnation. He chose the spendthrift as the form of character by which to represent one of the lowest forms of degradation to which human nature can descend, in order that He might paint in unfading colours the corresponding great love and mercy of God. He paints him at the end of his inglorious career as the keeper of swine, a hungry beggar for whom no man cared, forlorn to the last degree in his feelings and in his surroundings—a sinner in spending money as other men are sinners in hoarding it; that we who profess to be His disciples may learn from the prodigal's lavish expenditure upon his animal pleasures, that we are to have a care how we spend as well as how we save.

In the parable of Dives and Lazarus, the thrilling story that the world will never forget, nor can forget if it would, we find outlined in startling incident and colour another phase of the abuse of money. Very little is said about the character of the rich man in other respects: he is not said to be sensual, nor dishonest, nor cruel; he is neither a prodigal, nor a robber of other men's goods. He lived in a respectable manner of life. No overt act of transgression is mentioned against him. His purple and fine linen and daily sumptuous fare marked him as one of those conservative and respectable gentlemen who would be admitted into the most select circles of ancient or modern society. His sins were passive and not active. He took little notice of Lazarus, the beggar who was laid at his gates with no friends save the dogs that licked his sores. That is about all; till, all at once the curtain falls, the scene is shifted, and when we look again the rich man is in Hades, lifting his eyes in the midst of torment to behold the beggar in that state of joy and felicity which the Rabbins described as being in Abraham's bosom. The parable is a magnificent

work of literary art. We see the truth with the naked eye of the mind. No glass of curious reasoning and analysis, no lens of metaphysical insight is needed to understand the meaning. We forget the language in which the story is told because we do not need to remember it. One *sees* the picture. It is burnt into the brain as with the vivid colours of the painter's art. Here is the table of the rich man sumptuously spread; there the beggar at the gate full of sores. Here is Dives in the place of misery; there the beggar resting amid the peace and splendour of Paradise. All is remembered, not as you remember reflections and reasonings, but as you remember a great painting. But underlying it all and running through it all, this is to be remembered;—that a parable which has been unfolded and interpreted with scholarly ingenuity and gorgeous phrase by Chrysostom, and Augustine, and Massillon, and by every eloquent orator of the pulpit from the earliest days of the Church until now, turns on the relation of a man to his money. For while we are not to infer that this reversal of fortune beyond the grave was on account of the possession or the lack of wealth in this world, while we are not to infer that Dives lost his soul because he was rich and that Lazarus entered into heavenly felicity because he was poor, while we may not infer that all rich people are bad and all poor people good, we may infer that this reversal and change after death was on account of some subtle relation which in this particular instance did exist between these men and their outward fortune; we must infer that the rich man while not necessarily guilty for being rich became guilty through that supreme regard for money and the things that money can purchase which made him heartless and indifferent towards his neighbour's need, and that having made such a choice, carried his choice with him over into the next world, and found that such a choice there could yield him nothing. The moral responsibility of riches was

a matter to which he had given little attention. He spent his money carefully and respectably upon his own pleasures. We are not told that the poor man received even the crumbs that fell from the table. I need not moralize upon it. It is sufficient to point out that this parable is one of the many ways in which our Saviour turns and turns again this great theme of the uses of money, with what patience He does it, with what endless forms of memorable and thrilling speech, and in its every imaginable phase.

To show in another way how thorough and complete was our Lord's treatment of this theme, how He dwelt on the bearing which our use of money and all our relations to it have upon the spiritual life, we may quote His instruction concerning a traditional custom of His time among the Jews, wherein a man by devoting certain property to the uses of religion could absolve himself from natural moral obligations. "Ye reject the commandment of God," He says, "that ye may keep your own tradition. For whereas Moses said, 'Honour thy father and mother,' ye say that if a son shall say, '*It is corban,*' that is, devoted to the altar, concerning any piece of property which might be a help to his parents, he shall be free from obligation to them, thus making the word of God of none effect." We sometimes see the same principle encouraged and practised in our day. We sometimes see religious objects of benevolence supported with extravagant outlay at the expense of humane and natural charities. We see men negligent of the needs of their neighbours while they give willingly to sectarian enterprises. Christ teaches that we have no more right to spend unlawful money for good objects, than we have to spend good money for bad purposes.

And then right over against this, as if to show how many-sided is truth, and as if to warn us against the mistake of over-emphasizing the letter of a single instruction, there is a beautiful incident related in the gospels, wherein

Christ improved the occasion for showing that there *may* be times when the religious zeal of a generous heart may be forgiven for passing by ordinary philanthropic claims to pour out its all upon the altar of a loving Christian devotion. A woman who had been a sinner, her heart all warm with gratitude to Him who had renewed her life and character, comes and pours out upon His feet the contents of a box of costly nard, and on another occasion, Mary offers the same gift in the anointing of His head; and when the disciples complain of the extravagance, and declare that this expensive offering,—worth a year's wages of a labouring man in the East,—might have been given to the poor, Christ said: "Why trouble ye the woman? she hath wrought a good work upon Me. The poor ye have always with you; but Me ye have not always. This anointing is for My burial. Verily I say unto you, Wherever this gospel shall be preached in the whole world, there shall also this, which this woman hath done, be told as a memorial of her."

And lest any person should assume that this theme does not apply to them on the score that they are not rich, we may cite Christ's words concerning the gift of the widow who in her two mites gave, as He declared, more than all rich men and princes. Riches are relative, not absolute. There is no standard or fixed figure which when a man reaches he may be called a rich man. He is rich who has aught that he can impart to his fellow men. It is required of a man according to what he hath and not according to what he hath not. He may have no money, but he may have learning, talent, and wisdom which he may use for others; nay, he may have no learning, no talent, no wisdom, but he may have a heart, he may have Christian sympathy, he may have a hand of help and an eye of kindness, and whoever giveth but a cup of cold water only in the name of a disciple, shall not lose his reward. And if any man,

whether he have what men call riches or not, seeth his brother in any need of that which he can supply, if it be no more than a kind word, but still shutteth up his heart of compassion against his brother, how dwelleth the love of God in him?

One more specimen of the many forms of our Saviour's teaching on this theme. It occurs in the last discourse of Christ to the people. The general theme is the judgment of the nations. Even here He does not forget that selfishness is the essence of evil, and that it takes strongest root in our love for material possessions. The panorama is unrolled. Men are separated before the Judge as sheep from goats in the herdsman's pastures. And what is the point on which the decision turns? What is the index of moral distinctions and of the estimates to be put upon character? Not professed belief in God, though Christ laid strong emphasis upon that; not ecclesiastical connexions, though they are important; not acceptance of a formulated creed, though that is desirable: but this was it;—ye did not feed the hungry, nor give drink to the thirsty, nor visit those who were sick and in prison. And in not doing these things to them ye did not do them to Christ Himself. For every one in need, He says, is My representative on earth, and wherever the sons and daughters of want are found, there I am, and if ye had possessed a gentle heart, and had exercised kindness towards them, ye would have done a service unto Me.

Thus the Founder of Christianity has kept before us through all His teachings down to the very close of His ministry, the spiritual perils that are involved in our relations to the property which we possess, and has enforced the importance of our ways of using it as a criterion for the judgment of character. It is safe to say that there is no other application of religion to practical life in His teachings that occupies anything like so large a place.

The very facts of His life are in this direction significant. It was in a journey made to be enrolled for the Roman taxation that His mother found the stable of the inn, far from the Nazarene home ; it was in His forerunner's preaching that we find the message to the citizens, "He that hath two coats, let him give to him that hath none," and to the publicans, "Exact no more than that which was appointed you," and to the soldiers, "Be content with your wages" ; it was one of His converts who exclaimed as the first evidence of conversion, "One half my goods I give to the poor, and if I have defrauded any I will restore unto him fourfold" ; it was to pay a just tax as a citizen of the Jewish State that He displayed His miraculous power in finding a coin ; it was in His disavowal of the ownership of property, declaring that He had not where to lay His head, that we discern His low estimate of riches ; it was His warnings against covetousness that were so strangely confirmed in the ignoble bargain that delivered Him to death for thirty pieces of silver ; while the only saying of Jesus quoted in the epistles which is not found in the gospels is the sentence preserved by St. Paul : "It is more blessed to give than to receive."

The discovery of the emphasis Christ laid upon this theme strikes one with something like surprise. "We might have thought," says John Ruskin, "if we had been asked what a Divine teacher would be most likely to teach, that He would have left to inferior persons to give directions about money, and Himself only spoken concerning faith and love and the discipline of the passions and the guilt of crimes of soul against soul. But not so. He speaks in general terms of these. But He does not speak parables about them for all men's memory, nor permit Himself fierce indignation against them in all men's sight. The Pharisees bring Him an adulteress. He writes her forgiveness on the dust of which He had formed her. Another, de-

spised of all for known sin, He recognised as the giver of unknown love. But with a whip of small cords He drives out of the temple traffickers and thieves; while the practical command to the only seeker of advice of whom it is recorded that Jesus loved him, is, briefly, about his property: "Sell all that thou hast, and give to the poor, and thou shalt have treasure in heaven.'"

And it may not be amiss to observe here, that the importance of what Christ taught is to be taken into the account, apart from any and all theories that men may hold as to the nature of His person and the rightfulness of His claims. Whatever a man's theory may be concerning Christ and Christianity, he cannot refuse to give sober attention to the fact that one whose life has been written and spoken into the hearts of so many men, whose personality, teachings, and moral power have been, as some one has said, "ploughed into the very history of the world," and whose influence has had such a prodigious effect upon mankind, should have said so many things concerning the one item of money and its spiritual perils, and that those sayings were among the most emphatic and memorable of His instructions.

F. F. EMERSON.
