

CHRIST AND MONEY

BY THE SAME AUTHOR

ACCORDING TO ST LUKE: STUDIES IN
THE PERSON AND TEACHING OF JESUS
CHRIST. *Third Edition.*

THE KINGDOM WITHOUT FRONTIERS.
THE WITNESS OF THE BIBLE TO THE
MISSIONARY PURPOSE OF GOD. *Third
Edition.*

THE MEANING OF THE OLD TESTA-
MENT; ACCORDING TO MODERN SCHOLAR-
SHIP. *Third Edition.*

CHRIST AND MONEY

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AN ATTEMPT TO DISARM THE CRITICS

IF this book should find readers who will think it worthy of serious attention it is not hard to forecast some of their verdicts. It will probably win assent from few. On such a subject every man has his own ideas which he is apt to maintain with vigour. This book is not written in the interests of any particular theory, unless it be that Christianity is concerned with the making and spending of money. So far as concerns the attempts made at detailed application of this principle, the author has no desire to dogmatise. He has found his own views being modified in the process of writing, and he is prepared, on good cause being shown, to modify them again. But he does covet the privilege of making people think. Far too little is being thought and taught in the Church about these grave issues.

He suspects that he will come under criticism from those who would refuse to recognise the existing order of society at all, except as something to be hastily smashed. But while he desires great and far-reaching changes, as the book makes plain, the author still believes that the Spirit of Christ has already found an entrance into our commercial and industrial life, and that there are

elements to be preserved as well as elements to be destroyed. In any case the changes can come only by transition and not by revolution. (The more rapid the transition the better; it is not a question of time, but of method.) The author has therefore, like Carlyle's simple friend who "accepted the universe," in some senses accepted the existing order. The Irish peasant who was asked the way to Ballymore, after much cogitation replied, "If it's Ballymore you want to get to, it's not from here I would be advising you to start." It is very inconvenient to have to start from A.D. 1926 in an endeavour to reach the Kingdom of God, but that is where we are.

In this book the attempt is made to understand the mind of Christ and then to see something, not only of its distant implications, but also of some of the consequences for life to-day in the world as it is. If the book was written for people living in a perfect world, much of it would be different.

But the author feels tolerably sure that there will be just as much criticism from a diametrically opposite position. He will be told that he is far too Utopian for this wicked world, and almost Bolshevik in his criticisms of the present order. He must certainly plead guilty to the desire to see the most drastic changes. If any man maintains that the world as it is to-day is a proper place for human beings to live in, he can only say, "I have not so learned Christ."

He will be told too of the many things left out of the book, which ought to be in. Ah, the

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critics will say, but what about Credit Control, or Bimetallism, or Profit Sharing? Here the author does feel a little uncomfortable. In some cases at least the omission is not an oversight or a confession of incompetence, but the result of a deliberate decision to limit the scope of the book. It was very hard to know where to draw the line, and others would no doubt have drawn it differently. The book is not intended for the professional sociologist but for the help of "the plain man," the average Christian.

In sober truth the author does not desire to disarm the critics. If he can provoke discussion, his objects will be largely attained. He would only seek to help the critics to understand the aims and limitations of the book they criticise. It is offered under a strong sense of obligation, as an honest attempt to seek the mind of Christ in one of the most urgent of all modern questions.

NOTE

The second chapter appeared in *The Pilgrim*, and is here reprinted by kind permission of the Bishop of Manchester. The poem by Mr John Drinkwater on p. 87 is taken from his *Collected Poems*, and is reprinted by permission of the author and his publishers, Messrs Sidgwick & Jackson, Ltd.

Several friends were good enough to read the manuscript. In particular, I should like to express my thanks for their criticism to Dr H. A. Mess and Mr A. G. Pite, and to Miss Naylor for reading the proofs.

A BRIEF BIBLIOGRAPHY

Technical books on finance are numerous, but there is very little on the particular issue of the Christian use of money that is worth recommending.

Of simple books on the more technical problems the following may be mentioned :—

- The Meaning of Money.* Hartley Withers. Murray. 6s.
- *Money.* Leffeld. Oxford University Press. 2s. 6d.
- Property and Inheritance.* Henry Clay. *Daily News.* 6d.

On the Christian issue :—

Personal Economy and Social Reform. H. G. Wood. S.C.M.
(*Out of print.*)

C.O.P.E.C. Reports on—

- Industry and Property.* Longmans. 3s.
- Historical Illustrations.* Longmans. 2s.
- Leisure.* Longmans. 2s.
- *Property : its Duties and Rights.* With an introduction by Bishop Gore. Macmillan. 7s. 6d.
- The Acquisitive Society.* R. H. Tawney. Bell. 4s. 6d.
- *The Christian Use of Money.* Edited by Dr W. F. Lofthouse Sharp. 2s.
- Church Finance.* Edited by Lord Sands. Jas. Clarke. 3s.
- Life as a Stewardship.* Morrill. Westminster Press. Philadelphia. 25 cents.

CHAPTER I

THE VALUE OF MONEY

“MONEY talks,” they say. It does. It will tell you wellnigh all you need to know about a man if you know how he gets and spends his money, and what he thinks about it. The quantity owned does not affect the question. Alike for the casual labourer or the millionaire, what he does with his money reveals his character. For good and for evil money is all pervasive in modern social life. Without it civilisation would be impossible. With it men serve God and build His Kingdom, or they minister to their own selfish ends and the degradation of themselves and society. Straight thinking and true acting about money is of absolutely fundamental importance. If a man’s religion does not affect his use of money, that man’s religion is vain. True religion is not a separable compartment of life ; it permeates and moulds and directs all living. We may count upon the guidance of God’s Spirit as truly in the use of money as in the saying of our prayers. We shall find later on, and perhaps be surprised to find, how much Jesus has to say about this subject. Meantime let us try and get straight about some preliminary points.

First, then, what is money ? The question is not so simple as it looks, but fortunately we have

no need here to probe into the mysteries of economics and credit and banking and high finance. We can be content with a much more elementary range. In the utopias depicted in *News from Nowhere* and *Looking Backward* there is no money, and perhaps in an ideal society there would be no need of it. In a perfect world there would be a common stock to which each would willingly contribute to the best of his ability and from which each would draw according to his need.¹ Even then some kind of money might be a convenience. In society, as we know it, money is a device for securing that there shall be no consumption without production, as well as a means of exchange. For the first of all lessons to learn about money is that it is not wealth.² It

¹ So More saw it in his *Utopia* :—

“ In the midst of every quarter there is a market place of all manner of things. Thither the works of every family be brought into certain houses. And every kind of thing is laid up several in barns or store-houses. From hence the father of every family, or every householder, fetcheth whatsoever he and his have need of, and carrieth it away with him without money, without exchange, without any gage, pawn, or pledge. For why should anything be denied unto him ? Seeing there is abundance of all things and that it is not to be feared lest any man will ask more than he needeth. For why should it be thought that that man would ask more than enough which is sure never to lack ? Certainly in all kinds of living creatures, either fear of lack doth cause covetousness and raven, or in man only pride, which counteth it a glorious thing to pass and excel others in the superfluous and vain ostentation of things. The which kind of vice among Utopians can have no place.”

² Strictly speaking money may or may not be itself wealth. Gold and silver have intrinsic value, not necessarily the face value of the coin.

is only a symbol of wealth, a medium of exchange. On a desert island all the gold reserve of the Bank of England would be valueless. The economists draw a distinction between "real wages" and the money a man draws on pay day. The value of money is not absolute: it fluctuates in accordance with what it will buy, its exchange value. A man or a group of men may secure an increase of wages without being any better off if the cost of living rises in proportion, or they lose other forms of wealth at the same time, *e.g.* free housing. It is possible to be so hypnotised by calculations in terms of money as to be blinded to real values. If prices are low it is better to have £3 a week than £5 if prices are doubled.

Every financial transaction, whether carried through by payment of a sixpence or a cheque for thousands of pounds, ultimately relates to goods or services. The worker exchanges his services for cash, and again exchanges the cash for goods. He might be paid direct in the goods themselves. The sailor and the domestic servant, for example, receive a large part of their wages in goods—board and lodging. Miners sometimes receive free coal in part payment. Money, whether it be shillings, pound notes or cheques, is only the medium by which the social value of a man's services—often, it may be, wrongly estimated on any true standard of values—is exchanged for goods which he needs or desires. The money is a convenient arrangement by which the holder receives power to buy or use as he will, so far as his money goes, bread

and boots, coal and cabbages, trains or telephones, pianos or papers, music lessons or massage.

Money in short is stored up personality. It is a sacramental thing. Some one has used his physical strength or his intelligence to create, and some one, not necessarily the same person, enjoys the benefits of those goods and services by being thus enabled to draw upon the goods and services provided by others. In a simple society the village cobbler might take a pair of boots in person to the baker and exchange them for so many loaves of bread, or the blacksmith shoe the farmer's horse in return for turnips. The complexity of modern society hides from us the fact that this is really what we are all doing on a world scale. Money is thus the emblem of service; the receipt for services rendered and the claim for service in return.

Mr Tawney has recently reminded us, in his *Religion and the Rise of Capitalism*, that four main attitudes have been adopted by religious opinion towards social institutions. It may stand on one side in ascetic aloofness, and regard the life of the world as essentially evil. It may regard social conditions with indifference, as belonging to a realm with which religion has no concern. It may angrily work for a revolutionary change in the social order. Or it may regard social activities as the material of the Kingdom of God, at once accepting and criticising them, finding in religious beliefs a standard for testing the institutions and a motive for amending them. These views are commonly to be found side by side in

the Christian Church throughout its history, but from time to time one of them is dominant. The last of the four attitudes was perhaps most characteristic of the Middle Ages as a whole, but in the early Middle Ages the ascetic temper predominated. Avarice was one of the deadly sins, scourged alike in literature and art, by Dante and Giotto. Voluntary poverty was one of the tests of sainthood. Monasticism, with its repudiation of the world, was the truly religious life.

“The Middle Ages—unlike the twentieth century—was not afraid of poverty; poverty was not the one evil of life which more than any other must be shunned. So far from looking upon poverty as a crime or stigma, the mediæval Church erred rather in the opposite direction in elevating poverty, provided it was voluntary, into the mark of saintliness. Mediæval practice, we must confess, was not always in accord in this matter with mediæval theory; but the Church of the Middle Ages was at any rate true to its Founder in refusing to recognise the ideal of life in the successful millionaire.”¹

It is common in some quarters to find the dividing line of Christian social theory at the Reformation, and to regard Protestantism as bringing with it the doctrine that religion was merely an individual concern, and that it outstepped its province when it sought to control social relationships. But that is a too facile judgment which does not accord with the facts. Luther and Calvin, John Knox and the Pilgrim

¹ Dr H. B. Workman in *Christ and Civilisation*, p. 301.

Fathers held as stoutly as any Catholic that social morality was the province of the Church. The trouble was rather that with the rise of a new social situation at the end of the sixteenth and the beginning of the seventeenth century, the Church continued to repeat the old mediæval theories and rules without perceiving that they had ceased to apply. With a few exceptions, such as Calvin, the leaders of the Church made no attempt to restate their principles in a form applicable to the new conditions. So gradually it came to be tacitly agreed that trade is one thing and religion another. Puritanism brought great gifts to English life in its struggle for individual liberty in religion and politics. But it carried its individualism by analogy into the realm of industry. Thus when the sweeping changes of the Industrial Revolution took place in the eighteenth and nineteenth centuries the consciences of men were disarmed. Sincerely religious men were found to tolerate the most disgraceful conditions, and to urge upon the poor acquiescence in "the dispensations of Providence"—even if these apparently included such atrocities as children of six working in factories from 5 a.m. to 9 p.m., and young naked girls hauling coal waggons under ground. Christianity became to their minds a reason for accepting society, instead of a standard for judging it.

"The rich man in his castle,
The poor man at his gate,
God made them high or lowly,
And ordered their estate";

four of the most blasphemous lines ever penned,

are representative of the point of view. The duty of getting on and making money was urged. The successful merchant revered by Mr Samuel Smiles was held up before boys as the model to be emulated. The whole sorry story may be read in such books as *The Town Labourer* and *The Village Labourer*, by Mr and Mrs Hammond.

We have not yet fully escaped from the legacy of those years. The Christian social movement which has gradually gathered momentum in the last century, led by such men as Shaftesbury, Charles Kingsley, Dickens, Scott Holland, Dale and Clifford, and culminating for the present in the Copec Movement, has recalled the Church to a truer understanding of the Gospel. But there is still a long way to go. We have not yet thought through as we must the implications of our faith for modern industry and politics. And this failure is very marked in relation to the Christian attitude to money.

It is a characteristic of our times and of our Western civilisation¹ that men are apt to apply to everything "the measuring rod of money," as Professor Pigou has called it. In Lord Beaver-

¹ I write "Western" because it seems on the authority of competent observers that the East, or parts of it, has other standards. For example, the Rev. W. E. S. Holland writes: "Perhaps in nothing do East and West differ more profoundly than in the place assigned to wealth. To us it is almost incomprehensible, but it is none the less plain fact, that the amassing of wealth (as distinct from the pressing problem of getting a livelihood and a comfortable competence) simply does not interest the Indian. What his soul worships instinctively, passionately, is poverty." *The Indian Outlook*, pp. 15-16.

brook's book *Success* he tells us that "the money brain is, in the modern world, the supreme brain": that it is only "money striven for that brings with it the real qualities in life." It is generally agreed amongst us that human welfare may be largely interpreted in terms of money and material possession generally. The motive of financial profit is held to be the indispensable mainspring of industry.

In reaction from this, prophets and teachers have emphasised the dangers and the futility of material possessions. The real wealth is life, they have declared with Ruskin. "As we reach maturity," writes Vernon Lee,¹ "we learn that our assimilation of beauty and that momentary renewal of our soul which it effects, rarely arises from our own ownership, but comes, taking us by surprise, in presence of hills, streams, memories of pictures, poets' words and strains of music, which are not and cannot be our property. . . . Hence material possession has no æsthetic meaning. We possess beautiful objects with our soul; the possession thereof with our hands or our legal rights brings us no nearer the beauty. Ownership in this sense may empower us to destroy or to hide the object and thus cheat others of the possession of its beauty, but does not help us to possess that beauty."

This is true and well said, but it is an incomplete statement. No doubt one may truly possess the beauty of a picture or a pinewood

¹ *Laurus Nobilis*, p. 53, quoted in Robson's *Relation of Wealth to Welfare*.

though it belongs to another. Indeed the actual owner of it may be blind to much that others can see. But this is not to say that poverty is no obstacle to the enjoyment of the world's beauty and culture, or that rich and poor stand on the same footing. Money does in practice, under the conditions of modern life, unlock the door to these enjoyments and poverty shuts and bolts it. The conditions of life of the slum dweller in his mean streets tend to atrophy the æsthetic sense. To dwell in the midst of ugliness renders the soul less appreciative of beauty. And even were this not so, it is not much use to be able to appreciate the beauties of mountain and sea if one cannot afford the railway fare to reach them.

"We have been told often enough," complains a writer in the *Times Literary Supplement*,¹ "of our ugly commercialism, our failure in artistic creation, and the meanness of the world in which we live. It is no doubt wholesome to be reminded of our shortcomings, and yet it is also well to recall once in a while our advantages and merits; and, therefore, if we grant to our prophets of woe the truth of all they say about our hideous factories and mean cities and smoke-darkened skies, if we agree that the external aspects of life have never been so unsightly, we may perhaps find a compensation for this ugliness without in the beauty within us—the richness of our imaginative life, the wealth of knowledge and ordered thought which it is our privilege to enjoy."

¹ 21st November 1918.

Again, these are pleasant reflections and blessedly true for some of us. But they completely ignore the stark fact that it is just those people who suffer most from the "hideous factories and mean cities and smoke-darkened skies" who have least opportunity of enjoying the modern wealth of knowledge and richness of imaginative life.

"The singers have sung and the builders have builded,
The painters have fashioned their tales of delight;
For what and for whom hath the world's book been
gilded
When all is for these but the blackness of night?"¹

There is in fact real danger of unreality or worse in the practice of exhorting the poor to remember that the real blessings and joys of life are not to be bought with money—especially if the preacher is himself comfortably off. The things of the spirit can in truth often be purchased only by money. It would be well for us all to enquire candidly how many of the things which we most value in life we owe to the fact that we or our parents enjoy an income that is above the average. It is futile to pretend to a lofty indifference towards material things. They may easily take an undue or even dangerous place in a man's life, but they cannot and ought not to be ignored. The selfishly acquisitive attitude to life is anti-Christian, but there is a sane and a socially healthy attitude which is not one of contempt or indifference.

As things are in the modern world, mental and

¹ William Morris.

bodily efficiency depend upon the possession of a certain amount of money. Even life itself must be included, in the light of the fact that in 1923 the infant mortality rate per thousand legitimate births in Hampstead was 36, while it was 80 in Shoreditch. Babies die in much greater numbers in poorer districts than in well-to-do districts. Ability to secure an adequate education and to remain at school during those years when the child is best fitted to profit by it and when its discipline and ordered life are most needed, is a question of money. Most parents cannot afford to allow their children to remain at school after the age of fourteen. Healthy homes are too expensive for most people. Fresh air, holidays, recreation, books, music, have all to be paid for. Provision against accident and sickness, the lifting of the burden of anxiety that comes with increasing years through fear of loss of livelihood and a poverty-stricken old age, mean money.

Private property is material for the expression of the spiritual, as the body is its instrument. Abstinence and discomfort beyond a certain point reduce physical efficiency and cramp spiritual growth.

“My personal view is that poverty and destitution are the root of most offences against the law,” writes Dr Devon, the Scottish Prison Commissioner. “Everybody can see that a man may be tempted to steal if he is destitute, but those who have never felt the pinch of poverty, combined with the absence of friendly aid, can hardly imagine how men are embittered and

goaded into acts of brutality: how they are tempted to seize desperately on every chance of even momentary forgetfulness of their fate: how continually they have to dodge rules and laws that never incommode their more fortunate neighbours: how hopeless they become and how broken in spirit: how easy it is for them to drift into courses condemned by those whose life is brighter and whose opportunities are greater.”¹

Mr Malcolm Spencer has usefully reminded us that “when we are inclined to idealise poverty as a school of character, we should remember that many of those who have been most illustrious for their wonderful renunciation were not poor in their upbringing. Francis of Assisi was nurtured in a wealthy merchant’s home. Jesus Himself, poor as He was, grew up under conditions which allowed Him a sound education, a country life in Galilee, a visit to His capital, and a good deal of personal freedom.”²

We have, in fact, to harmonise two facts—that on the one hand the pursuit and the use of money are responsible for many of the worst evils of modern civilisation, and that on the other hand the possession of money is essential for self-development and self-realisation. Wealth is good and essential and wealth is dangerous. Paradoxically, extreme wealth and extreme poverty both produce much the same spiritual evils. They both lead to starvation of the soul.

¹ *New Leader*, 14th August 1925.

² *The Social Function of the Church*, p. 132.

In the luxuriant soil of wealth avarice, snobbishness, boredom, vanity, spring up and choke the good seed. In extreme poverty the soil is trodden hard in the struggle to maintain mere physical existence and the good seed can find no place to grow.

But to maintain that some measure of private property is necessary for healthy life is not to justify the existing order ; it is rather to condemn it. For at present some have much more than they need, while others have not enough to meet the bare necessities of decent living. Large numbers are still living "below the poverty line," that is to say, their total income, even if expended with the utmost wisdom, is insufficient to meet the primary needs of life in food, clothing and shelter. Some poverty is no doubt due to personal faults, though, as we have seen, these themselves are often due to, or at least encouraged by, poverty. But there are whole trades and classes of work where the wages are inadequate to meet the minimum demands of health and decency. Personal faults cannot account for this shocking state of affairs. Only familiarity makes acquiescence possible. Perhaps it would be truer to say that only ignorance makes it possible. For we are divided into two nations, so segregated from one another that the comfortable simply do not know the conditions under which thousands of their fellows are condemned to exist ; "two nations between whom there is no intercourse and no sympathy, who are as ignorant of each other's habits, thoughts

and feelings as if they were dwellers in different zones, inhabitants of different planets." ¹

The evil is not the inequality of conditions in itself—though the extremes make brotherhood impossible and are indefensible on any Christian estimate. It is, we repeat, the denial of the very possibility of decency and health of soul and body to masses of the people. Equality of money income would not, of course, be an equitable arrangement. The needs of men differ. The size of the family is an obvious illustration. Further, a teacher or a writer needs a quiet study and books which are not needed by the manual labourer. But if we are to love our neighbour as ourselves, we shall not decide lightly that he needs less than we do. Certainly the present inequalities are not based upon any rational or Christian standard.

In a civilised community the reward of the worker would be just what William Morris claimed for himself: "Money enough to keep him from fear of want and degradation for him and his: leisure enough from bread-earning work (even though it be pleasant to him) to give him time to read and think and connect his own life with the life of the great world: work enough of the kind aforesaid and praise of it, and encouragement enough to make him feel good friends with his fellows: and lastly (not least, for 'tis verily part of the bargain), his own due share of art, the chief part of which will be a dwelling that does not lack the beauty which

¹ Disraeli, *Sybil*.

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Nature would freely allow it, if our own perversity did not turn Nature out of doors."

Having thus raised some of the issues to be faced we now proceed to the fundamental task of seeking to understand the teaching of our Lord regarding money.

CHAPTER II

THE TEACHING OF JESUS

THE late Principal Denney is reported to have declared that more is said about money in the New Testament than about anything else. The name of the reputed author prevents one from dismissing the startling statement without thought. While, as an arithmetical proposition, its accuracy may be questioned, it goes sufficiently near the truth to be a valuable challenge to the common neglect of the subject in Christian teaching to-day. Problems of property, of getting and spending, absorb a very large proportion of modern life and few of the evils in our social order are not rooted in them. Yet most of us, in pulpit and pew alike, just ignore what our Lord has to say, or explain it away.

Two main tendencies may be found in Christian thought on this matter. St Francis, united in "holy nuptials with Lady Poverty," may be taken as symbolic of one. The keynote of the Franciscan Movement was imitation of the public life of Christ and one of the outstanding features of that, he held, was poverty. Francis and his early followers aimed at possessing absolutely nothing. They were to earn their food from

day to day by their labour. They were to possess no capital in money or land, to lay up no store for the morrow. Clothes, food, dwellings were to be the simplest possible consistent with keeping alive. They were forbidden even to handle money. There have been those in all the Christian centuries who interpreted the call of their Lord in like manner.

The other main tendency is to hold that the teachings of Christ were counsels of perfection. At least they do not mean what they apparently mean. Allowance must be made for Oriental hyperbole, for altered social conditions—and so forth. In short, they are not to be taken seriously.

We must recognise that in most of us, especially if we are never so little removed in circumstances from the average financial standard of our day and nation, there is a subconscious desire for a milder doctrine than that of Jesus appears to us to be. "There is more in the Gospels," said Bishop Gore, "against being rich and in favour of being poor than most of us like to recognise." It is difficult for us to be honest. Yet if it be true that behind the pressing international and industrial issues of our day we find questions of the acquisition and distribution of wealth, as is undoubtedly the case, there can scarcely be, for those who see in Jesus the Lord and Saviour of human life, any more urgent study than that of His teaching upon money and its application to the modern world. It is the purpose of this

chapter to try and discover just what our Lord did teach on this subject.

On approaching the Gospels from this point of view one seems at first to find two currents of doctrine, or at least of emphasis, represented by Matthew and Luke respectively. Luke contains a number of passages, peculiar to his Gospel, hostile to wealth and its possession. The Magnificat sets the tone: "The hungry he hath filled with good things and the rich he hath sent empty away" (i. 53). Luke records the advice of John the Baptist to give away one of two coats and to share food (iii. 11). He alone tells us the content of the sermon of Jesus at Nazareth, in which He applies to Himself the passage from Isaiah lxi.: "The Lord . . . anointed me to preach good tidings to the poor" (iv. 18. But compare Matt. xi. 5). Luke only reports the woes upon the rich: "Woe unto you that are rich, for ye have received your consolation. Woe unto you, ye that are full now, for ye shall hunger" (vi. 24 f.). He alone gives us the rebuke to the man who asked Jesus to act as a "judge and a divider" with the stern story of the foolish rich man who laid up treasure for himself, but was not rich toward God (xii. 13-21). He tells us that Jesus warned men not to invite their rich neighbours to dinner, but rather the poor (xiv. 12-14). Here alone is told the story of the Rich Man and the Beggar (xvi. 19-31). In his Gospel alone is found the unqualified assertion: "So therefore whosoever he be of you that renounceth not

all that he hath, he cannot be my disciple" (xiv. 33).

Even in sayings on this subject common to Matthew and Luke, the latter's version often has an added sting. Matthew tells us that Jesus said: "Blessed are the poor in spirit." Luke renders it: "Blessed are the poor," apparently changing the emphasis from a spiritual condition to a material (Matt. v. 3; Luke vi. 20). When both record the exhortation not to lay up treasures on earth, Luke adds: "Sell that ye have and give alms" (Matt. vi. 19-21; Luke xii. 33). If Matthew says: "Give to him that asketh thee," Luke reads: "Give to *every one* that asketh thee," where the meaning is perhaps the same but the saying is given a more emphatic turn (Matt. v. 42; Luke vi. 30).

On such grounds Luke is often held to teach that wealth in itself is evil and that poverty in itself is a passport to the Kingdom.¹ It is alleged that Dives was tormented because he was rich, and that Lazarus went to Abraham's bosom because he was a beggar. Dr E. F. Scott, for example, in his *Ethical Teaching of Jesus*,² accuses Luke on this basis of giving a wrong emphasis to the teaching of Jesus. Closer study, however, reveals that such an interpretation of Luke's attitude, and indeed of any fundamental divergence between the Gospels, is based

¹ Cf. Nitti, *Catholic Socialism*, p. 58: "Poverty was an indispensable condition for gaining admission to the kingdom of heaven."

² Chapter xiii.

upon superficial exegesis. It is true that Luke dwells more than Matthew upon the perils of riches and the blessings of poverty, but the contrast between the two evangelists is more apparent than real. For example, Jesus' strongest saying against riches, in the incident of the rich young ruler, is found in all three Synoptic Gospels (Matt. xix. 23-26; Mark x. 23-27; Luke xviii. 24-26). So are the stories of the disciples leaving all in order to follow. Matthew and Mark contain the phrase "the deceitfulness of riches," a "characteristic Lucan touch," which is not to be found in Luke (Matt. xiii. 22; Mark iv. 19; *cf.* Luke viii. 14). Similarly Matthew and Mark include lands among the possessions left for Christ's sake, while Luke does not.

There are also incidents in Luke contrary to his alleged attitude of asceticism. In the parable of Dives itself is recorded the presence of wealthy Abraham in paradise along with beggar Lazarus. Luke alone tells us that the work of Jesus was in part at least financed by the wealth of a group of women (viii. 2 f.). He sets down the story of the rich publican of Jericho who was commended by Jesus though he kept half his wealth (xix. 1-10). He joins with the other evangelists in speaking with respect and approval of the wealthy Joseph of Arimathea (xxiii. 50-53). He alone tells how Jesus spoke of the possible profitable use of the mammon of unrighteousness—to make friends (xvi. 9).

In short, the element of antagonism to wealth,

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which is perhaps most obvious in Luke, is not peculiar to him; it is in the Gospel teaching as a whole. Nor is the position of Luke one of undiluted asceticism.

What then are we to make of the undoubted and striking contrast between the two versions of the first Beatitude, between Luke's "Blessed are ye poor" and Matthew's "Blessed are the poor in spirit"? Probably those scholars are right who hold that the version in Luke is the more primitive and represents the words that Jesus actually spoke. But it is also likely that the words in Matthew, even if added to the original saying, represent more accurately the *meaning* of our Lord's teaching. The truth is that the word "poor" in Judaism in the time of Christ was a technical term and not only cannot be transferred to the slum populations of the modern West, but had even a spiritual significance which overshadowed its economic meaning. If the history of the word is followed in the Old Testament one can watch it acquiring its special sense. During the Exile and subsequently it had come to mean the party of "the faithful and God-fearing Israelites . . . as opposed to the worldly and indifferent, often also paganising and persecuting, majority."¹ This meaning would be in the minds of the audience when Jesus spoke.

There is possibly a further shade of significance in the word on the lips of Jesus. The literalistic interpretation of the law had made Judaism in

¹ Driver, *Hastings' Dictionary*, vol. iv. p. 20.

its strictness a rich man's religion. It was beyond the power of a working man to fulfil all its demands. Only the rich had leisure to study the law and order their lives as it required. "As for this mob with its ignorance of the law—it is accursed," said the wealthy Pharisees, conscious of spiritual superiority (John vii. 49). Jesus may be addressing Himself to this attitude of mind. Poverty was commonly supposed by the religious leaders to be a barrier to full communion with God. No, said Jesus: rather if there be a barrier it is riches that make it and not poverty. And, in fact, it was among the poor that He found those who heard Him most gladly (Mark xii. 37). It is to the poor in so far as they were poor in spirit—humble before God, simple, teachable, that the Beatitude is addressed. Jesus could hardly have meant that poverty in itself is a blessing or that only the poor can possess the Kingdom. He knew how poverty may turn life into a mere struggle for existence. "He would have been the last to fling a text to a starving man, and comfort him with the suggestion of spiritual riches."¹ Not outward poverty but the inward spirit is His real demand. He was never one to extol an external circumstance in itself. Whether a condition is blessed or not depends on how we take it. Poverty may harden as well as riches. Yet He asserted that poverty need be no bar to entering the Kingdom. Despised by the religious teachers of the day, the poor might yet have the truest riches.

¹ Reid, *The Key to the Kingdom*, p. 38.

“Blessed are ye poor”; it is one of the characteristic pregnant paradoxes of Jesus.

Of the ascetic philosophy which holds that material things are in themselves evil there is no trace in the teaching of Jesus. Spirituality was not to be gained, as some have held, by the progressive attenuation of the links which bind man to the material world. “Your heavenly Father knoweth that ye have need of all these things”—food, drink, clothing (Matt. vi. 32). But first things must be put first. It is fatally easy for perfectly legitimate interests so to absorb the attention that “no time” is left for God’s work and worship (Luke xiv. 16–24). If they stand in the way of the higher interests of life, material comfort and well-being must be sacrificed. When Jesus asked rich people to give up their wealth He was urging a moral choice, not laying down a universal law. Only in one case is the surrender of everything made a condition of discipleship, and that was probably an exceptional case demanding exceptional treatment (Luke xviii. 18–25). A poor man may be a worshipper of mammon, a rich man may not be. It is the desire of the heart that decides. His approach to the subject is very different from that of those who see in material wealth the chief good of life, and attack the wealthy because they have what others have not—though it can hardly be disputed that in any Christian order of society the distribution of wealth would be more equitable than it is now.

Jesus never regards men as disembodied spirits.

His teaching is equally removed from the doctrine that morality and religion are entirely conditioned by material circumstances, and the false spirituality which regards material conditions as irrelevant. He declared that men's standing with God would be determined by their attitude to the hungry, the naked, the sick and the prisoner (Matt. xxv. 31-46). There is abundant evidence that the hungry awoke His deep sympathy, as did the rich who were enslaved by their wealth. He saw that in wealth and poverty alike the soul might starve. Money in itself was neither bad nor useless: it all depended upon the use made of it. Great possessions are a danger, but not a sin. There is no hint in the parables of the Talents or the Pounds or the Unjust Steward, which deal with the use of money, that He disapproves of its possession, though they stress the fundamental importance of its right employment. Dives is not condemned because he was rich, but because of the use he made of his riches. Jesus praises the centurion who built the synagogue (Luke vii. 1-10). The disciples owned boats and nets, to which they returned after the Crucifixion (John xxi. 3). There is no trace of disapproval of the household of Bethany where indeed Jesus found a true home for Himself, yet it was apparently the home of a wealthy family (John xii. 3).

But when all this is said the sternness of the teaching of Jesus remains. Much of the suspicion of the genuineness of certain sayings appears to spring rather from a dislike for the implications

of the teaching than from any sound critical reasons. "It gives a touch of cheerful enjoyment to exegetical studies to watch the athletic exercises of interpreters when they confront these sayings of Jesus about wealth. They find it almost as hard to get round the needle's eye as the camel would find it to get through. The resources of philology have been ransacked to turn the "camel" into an anchor-rope.¹ Oriental antiquarian lore has been summoned to prove that the "needle's eye" was a little rear-gate of the oriental house through which the camel, by judiciously going down on its knees, could work its way. There is a manifest solicitude to help the rich man through. There has not been a like fraternal anxiety for the Pharisee; he is allowed to swallow his camel whole" (Matt. xxiii. 24).²

Some scholars have sought the explanation of the attitude of Jesus to wealth in the deep vein of apocalyptic teaching which they find in the Gospels. An hour of supreme crisis demanded drastic action. No doubt in many of the sayings addressed to His immediate disciples this element of the special and the temporary is present. The tribulations He foresaw for them in the coming days affected His teaching (e.g. Matt. x. 34-39;

¹ κάμιλος=cable, κάμηλος=camel. The Talmud has the metaphor of an elephant going through a needle's eye to express the impossible. The Koran (Sura 7) says, "Nor shall they enter Paradise until the camel passeth the eye of the needle." (Present writer's note.)

² Rauschenbusch, *Christianity and the Social Crisis*, pp. 77 and 78.

Luke xiv. 26, 27, 33, ix. 57-58; Matt. viii. 18-20). We may not generalise the sayings of Jesus in forgetfulness of their historic setting. But there is surely much that cannot be so explained, and behind even the apocalyptic utterances eternal principles can be discerned. Indeed we may maintain that the vexed question of the temporal implications of Christ's message of the Kingdom is irrelevant to our present discussion. These principles are inherent in the essential relations of men with God and with each other. It is always true that the accumulation of wealth is an unworthy end in life and labour wasted if the soul be impoverished in the process.

The tendency of most of us to soften down the uncompromising words of Jesus to ease their pressure upon our own consciences is just one more illustration of that "deceitfulness of riches" (Matt. xiii. 22) upon which He insisted. There is no "getting rid of the camel." Jesus does not say that it is difficult for a rich man to get into the Kingdom of God. It is impossible without the intervention of God. It is only by a miracle that a rich man can be saved. Like the disciples we may be "exceedingly amazed" at such a reversal of currently accepted standards, and feel that it is easier for the rich than for the poor to be religious, but there is no doubt as to what Jesus said (Matt. xix. 23-26; Mark x. 23-25; Luke xviii. 24-25). And those of us who most need the stern challenge of Jesus are least able to appreciate our position. For money

is a narcotic. It drugs the higher sensibilities of the soul. The heart goes with the treasure (Matt. vi. 19-34). Xavier said that in the confessional men had confessed to him all the sins which he knew and some he had never imagined, but that none had ever of his own accord confessed that he was covetous.

It is noteworthy that Jesus emphasised the perils of the acquisitive instinct more than the evils of drunkenness or sexual vice. Covetousness absorbs and perverts the energies of the spirit more than either of these. It petrifies the heart and darkens the inner eye (Matt. vi. 22). Life is thought of in terms of "my goods"—as with the Rich Fool (Luke xii. 16-21).¹ Wealth gives man an illusory sense of security and satisfaction. The sudden death which comes to the Fool is not recorded as a judgment. The point is that the goods on which he prided himself suddenly became valueless, and he had no riches toward God to take with him. He had been too busy to acquire them. The same truth is to be found in the story of Dives. Dives had had his "good things," according to his valuation, in this life, and so, as a matter of cause and effect, was not fitted to enjoy a quite different order of good things in the next life. How stern was Jesus' warning against covetousness, the desire of having more—not because there is not enough, but merely for the sake of having more. It leads a man to confuse what he has with what he is

¹ Be it noted that there is no suggestion that the goods were wrongly acquired.

(Luke xii. 15 ; *cf.* Rev. iii. 17). A man becomes "worth" what he possesses. Wealth becomes a god to be worshipped, and Mammon occupies the throne.

Surely here is the key to the demand Jesus made of the rich young ruler. The essence of it is not in the order to distribute his goods, but in the call to follow. What the man lacked was the spirit of the law—love ready to give and to do anything for God and his neighbour. A new spirit and not a new doing was what he needed. Jesus went straight to the central point of the man's character, his worldly mindedness. For others the test might be different: for him it was the love of his wealth and position. The door of entrance to the new life for this man was the doing of this thing, not because of the act in itself, but because of the spirit it would manifest.

It is because Jesus was so acutely aware, with an insight that is unique among the world's religious teachers, of the dangers of wealth, that He uses at times language which, interpreted literally and in isolation, would seem to condemn the possession of wealth in itself and make material poverty a requisite of the Christian life. And while such sayings must not be isolated from the tenour of His teaching as a whole, neither may they be lightly explained away. Such, for example, are the "woes" upon the rich, which are rather sighs than curses. "Alas for you who are rich, gay and popular, for it is so easy for you to despise the riches I have to offer you.

Alas for you who are satisfied with the things of this life, and have no hunger for God" (Luke vi. 24-26; cf. Matt. xiii. 22).

Another main ground for the teaching of Jesus about wealth, in addition to its blighting effect upon individual character, is that it tends to break up the family fellowship of the Kingdom of God, and prevents men from living together as brothers. "It is hard to acquire great wealth without injustice to others; it is hard to possess it and yet deal with others on the basis of equal humanity; it is hard to give it away even without doing mischief."¹ Rauschenbusch finds here the explanation of the command to the rich young ruler. It was due not so much to concern for the ruler's own well-being as for the welfare of the apostolic band. If a wealthy man had been allowed to join and had brought his money into the common store, discipleship would have become attractive to those who cared for loaves and fishes. Jesus would have had the same sorrow as Francis of Assisi had, when property was forced upon the order and its spirit was corrupted. The presence of the rich young man would have been fatal to the spirit of the circle. Normal wholesome relations would have been impossible.² This interpretation of the incident is not very convincing, but that such anti-social results do come in the train of wealth is indisputable. Extremes of wealth and poverty erect walls between men and lead to artificial and un-

¹ Rauschenbusch, *Social Principles of Jesus*, p. 125.

² *Christianity and the Social Crisis*, p. 76.

healthy relationships. The separation of men into classes on lines of wealth is as established a feature of our social order as it is demonstrably unchristian.

Here surely is the lesson of the story of Dives and Lazarus. Misuse of wealth perverts human relations. It fixes a "great gulf." In this story is revealed, in Dr Dale's phrase, "the indignation of infinite love at white heat." No particular crimes or vices are alleged against Dives, beyond this, that he did nothing about social need. A life given over to luxurious and selfish living, thoughtless of the misery around, seemed to Jesus a profoundly immoral and sinful life. It is a sin against brotherhood. The sting of the story is in the reference to the five brothers, living as Dives had lived and in the same peril. The family is not extinct yet (Luke xvi. 19-31).

The addition to the story of the rich young ruler which Origen preserves, presses home the moral: "Another rich man said to Him, 'Master, what good thing shall I do to live?' He said to him, 'O man fulfil the law and the prophets.' He answered Him, 'I have fulfilled them.' He said to him, 'Go, sell all that thou possessest and come follow me.' But the rich man began to scratch his head, and it did not please him. And the Lord said to him, 'How sayest thou, I have fulfilled the law and the prophets, since it is written in the law—Thou shalt love thy neighbour as thyself: and lo many of thy brethren, sons of Abraham, are clothed in filth,

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dying of hunger, and thy house is full of many goods and nothing at all goes out of it to them ?' And He turned and said to Simon His disciple, who was sitting by Him, ' Simon, son of John, it is easier for a camel to enter the eye of a needle than for a rich man (to enter) into the Kingdom of Heaven.'"¹

The accumulation of cash for its own sake is never the aim of a sane man. Only misers hoard for the sake of having. Men value wealth because of the things it brings them—power, comfort, social position, security, pleasures and full rich life. It does not, therefore, help very much to say, as is often done, that money is all right as a means and that it becomes sinful when it is regarded as an end in itself. No one thinks of it as an end in itself: it is always a means. The real question is—a means to what? The answer of Jesus is that money should be a means to the seeking of the Kingdom of God and His righteousness. It is in the light of that master principle that all the issues must be considered.

"Lay not up for yourselves treasure upon the earth." Does that mean that the Christian must not save or invest money? Jesus does not give us any pronouncement upon the legitimacy of taking interest. The issue in its modern form had not arisen in His day. The parable of the talents does not necessarily involve approval of interest any more than the parable of the unjust steward commends sharp practice.

¹ Commentary on Matthew, *tom.* xvi. 14.

But in the light of general principle, reasonable life insurance or saving up for old age, for example, can be defended as an aid to the living of an undistracted life. Jesus took family responsibilities very seriously. It was no defence for neglect to provide for one's parents to say that one had contributed largely to religious and philanthropic objects (Mark vii. 9-13). "If our easy living ends in making us a burden upon others, the fact that we have not worried about the future does not make our carelessness Christian."¹

If from one point of view we can say that Jesus made much of money, and spoke much about its perils and possibilities, from another we can say that it seemed to Him a very trivial matter. The real goods of life are spiritual—friendship, love, joy, fellowship with God—such things as money cannot buy; and "What shall it profit a man if he shall gain the whole world and lose his own soul" (Mark viii. 36). Jesus refers once to the administration of money as that which is least (Luke xvi. 10) in comparison with really important questions.

And yet the very saying that contains this phrase contains also the more profound lesson that by the use of money character is tested and trained, and that if it cannot buy "the true riches" it can be a help to their attainment as well as a barrier in the way. Money usually makes enemies: it can be used to make friends. Use the destructible wealth to purchase the

¹ Findlay, *The Realism of Jesus*, p. 152.

eternal wealth of human friendships, urges Jesus. "Use mammon, dishonest as it is, to make friends for yourselves, so that when you die they may welcome you to the eternal abodes" (Luke xvi. 9, Moffatt's Translation). In the getting, possessing and spending of money men may develop qualities that will survive death.

There are limits to what charity can do, but Dives might have done much for Lazarus. His sores might have been attended to: he might have been given a square meal and enabled to face life again. The householder was able to give generous help to men unemployed through no fault of their own (Matt. xx. 1-15). In the hands of the good Samaritan money can rescue the robbers' victim (Luke x. 30-37). It can provide hospitality for the unfortunate (Luke xiv. 12-14). Jesus commends almsgiving, probably in the New Testament times the best available way of helping the poor, though He warns men that even giving may be robbed of any spiritual value, if it be done for motives of ostentation (Matt. vi. 1-4, xix. 21, xxv. 31-46; Mark x. 21; Luke vi. 30, xii. 33; John xiii. 29). The aim of giving must be service, and sympathy must go with it. A service rendered in expectation of a return gift (Luke xiv. 12-14) is no giving. Nor does Jesus sanction only utilitarian expenditure on the necessities of life. Money may legitimately be used in beautiful witness to gratitude and love, and not be wasted (Matt. xxvi. 6-13; Mark

xiv. 3-9; John xii. 2-8; Luke vii. 36-50, xxiii. 50-56; John ii. 1-11).

Christian giving, like the Christian use of money in general, must thus be the expression of an attitude of life. We are to love God and our neighbour with all we have and are (Matt. xxii. 39). We are trustees of time and intelligence no less than of money. Jesus does not ask for a fair share of our profits for the Kingdom, but all our gains and the life behind them. It does not matter whether what we have to give be much or little, so long as we give what we have. The one talented man was not condemned because he had not ten talents, but because he did not use his one. The widow's mites may be worth more than the gold of the rich.

At one of the conferences between the Northern and Southern States during the American Civil War, it is said the representatives of the Southern party stated what cession of territory they were prepared to make, provided that the independence of the portion that was not ceded to the Federal government was secured. More and more attractive offers were made, but every offer was met by a steadfast refusal. At last President Lincoln placed his hand on the map so as to cover all the Southern States and in these emphatic words delivered his ultimatum: "Gentlemen, this Government must have the whole." The constitution of the United States was at an end if any part, however small, was allowed to become independent of the rest. It

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was a vital principle which did not admit of exceptions.

So everything that is incompatible with the service of the Kingdom must be given up—not only money but friendship, eye or hand. Yet money, friendships, eyes and hands may all be used in God's service. If it is better to enter into life maimed than not at all, it is better still to take all one's powers and possessions into the Kingdom.

The demand for all is not unreasonable. Not only is it the way to fulness of life and not impoverishment, but whatever we give we first received. The Old Testament doctrine that all that a man has of material or spiritual wealth is God's property, is assumed and reinforced by Jesus. "The earth is the Lord's and the fulness thereof, the world and they that dwell therein" (Ps. xxiv. 1). It is God that gives us the power to get wealth (Deut. viii. 10). The Talents and the Pounds were gifts to be traded with. The rich man in the parable, though he forgot God's ownership in his goods, got his wealth from the ground, from seed time and harvest, sun and rain and wind. It is from God that our daily bread comes (Matt. vi. 11; Luke xi. 3). "Freely ye have received, freely give" (Matt. x. 8). Whatever comes to us we hold for God's use, that is, for the service of human need. Property has no rights that are not relative to this.

We are all debtors from the first. The existence of the universe is evidence of God's

bounty. A man may develop his innate qualities but all his powers are derived ultimately from his Creator's gifts. When we have done all, we may say we are servants—slaves (Luke xvii. 10). Not only our property is His but ourselves. Our bodies belong to Him, our muscles and our minds. There is a fundamental, inescapable indebtedness. And if we prefer the title of children, yet we are in our Father's house. It is His and all in it. He gave us life. He feeds and clothes us.

When Paul appealed to the Corinthians to give, he urged as the last and strongest motive the example of Christ. "Ye know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that ye through His poverty might be rich" (2 Cor. viii. 9). In the great divine acts of Bethlehem and Calvary, God desires to share His life with us—that we may give of what we have received. This is the life disclosed by Christ, who coined every opportunity into actuality of self-giving, whether the great opportunities of the Incarnation and the Cross or the apparently small ones of the life in which He went about doing good—turning the common material of everyday into the gold of a priceless service.

We shall look in vain in the teaching of Jesus for any economic theory or political programme or even for detailed rules of life. Had He formulated such doctrines or rules to suit His own day, they would necessarily be out of place in a world so different as ours. But He has

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given us guiding principles and motives which remain valid whatever changes. These we must apply to our own world and our own lives as best we can under the guidance of the Holy Spirit.

CHAPTER III

THE RIGHTS OF PROPERTY

“PROPERTY” is a very ambiguous word. It connotes many different kinds of rights of possession. Probably to most people it suggests at first the exclusive right to the use and control of material objects, such as land, houses, clothes, books. But the bulk of property to-day is intangible and consists of rights to certain payments; the only material evidence being a scrap of paper. A man may own a very large quantity of railway stock without being able to point to any particular engines, buildings, or sections of the line and say “that is mine.” Or property may be conditional and terminable like copyright in a book. The growth of large scale industry and joint stock companies has made property more and more take the form of a bare right to money payments. More than half of the property returned for Estate Duty purposes consists of such rights.

Clearly, therefore, one must discriminate in discussing the rights of property, whether from a legal or a social point of view. Some forms of property might be morally and socially desirable while others might not. To attack or to defend private property in general, to say with Proudhon

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that it is theft, or to assert that it is the foundation of civilisation, is too vague a process to have any real meaning.

Professor Hobhouse has drawn a distinction between "property for use" and "property for power" which is socially very important.¹ The ownership of a house or garden in which a man lives is very different from his ownership of shares in an industry. Both are equally property in the eyes of the law, but the one gives control over things while the other involves control over persons also, since it includes the ownership of natural resources and the means of production. "Property for use" is property actually used or occupied by the owner, such as his home or place of work or his tools. "Property for power" is the right to dividends, rent, etc., with the power to convey such rights by sale or bequest or gift. The latter conveys enormous powers over the life and labour of others. They can only live, eat and work by permission of those who own the means of production. The amount of property which a man needs for personal development and the securing of freedom, which he can really use, is very limited. Yet there are multitudes who have not sufficient property for this. In the interests of the community as a whole there is need for some redistribution of property which shall reduce the enormous power of the few rich and give all a sufficiency of "property for use."

The power attaching to the ownership of

¹ *Property*, pp. 9-10.

property was often justified in the past by accepted grades of position and duty. The Feudal system, for example, was fundamentally a network of stewardship. Lands were bestowed by the crown on condition that certain well-defined services were rendered in return, while the noble, the big proprietor, sub-let his land on similar conditions. The principle was that mutual obligations of loyalty, protection, and service bound together all ranks of society from the highest to the lowest. Now, there is no recognised system of social duties associated with the possession of wealth, though many rich men in practice recognise the obligations of their position. There is no *richesse oblige* to take the place of *noblesse oblige*. Nor is there any guarantee that gain bears any relation to service or power to responsibility.¹

Much of the vague talk in abuse or defence of capitalism fails to take account of the progressive changes in the organisation of industry. In the early days of modern industry the capitalist was also the manager. He provided the capital himself. He directed its use. He was personally liable to the last penny for the obligations of his firm. In such circumstances, granted that he paid fair wages, he might not unreasonably claim that all the profits belonged to him. The modifications of liability introduced by the Bankruptcy Acts and the Married Women's Property Acts have done something to reduce the extreme penalties for failure. But, as a

¹ See Tawney, *The Acquisitive Society*, p. 66.

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matter of fact, it is estimated¹ that only about five per cent. of our industry is now carried on under such conditions. Ninety-five per cent. is conducted by limited liability companies and their appearance on the scene has transformed the situation.

The increasing scale of industry made impossible the provision of adequate capital for an undertaking by any one man. The Acts of 1837 and 1862 permitted the formation of companies in which the investor's risk was limited to the actual amount of the shares he subscribed. As a result the capital required for industry is provided by immense numbers of people. In the railways there are more shareholders than employees. A further result is to distinguish those who provide the capital from those who manage and direct the industry. The directors may and usually do provide only a small part of the capital, but they exercise control. The real power of the individual shareholder in a large concern is almost negligible. He is not even in a position in most cases to secure the facts. These two classes must be considered separately. It is useless to talk of the "capitalist" unless it is clear whether we are talking of the working directors on the one hand, or of the "sleeping partners" with limited liability on the other.

From the Christian point of view criticism may be directed against the autocratic exercise of power by the management, and it may be

¹ Ramsay Muir, *The Nation*, 10th September 1921.

maintained that a larger share in the control should be vested in the workers. That is not the immediate point of the present study, though a matter of great importance. We are here concerned with the financial rights of the shareholder. In the limited liability company the shareholder neither performs the work of direction nor undertakes the unlimited risks of the old time capitalist, and therefore should not have the rights which the latter claimed. He has the right to a fair rate of interest in his capital, and the fairness of the rate will be proportional to the amount of risk he runs. But, as things are, while his risks are limited, his rights to profit are not. There is surely an overwhelming case for such amendment of the Companies Act as will secure that limitation of risks will be accompanied by limitation of profit. Where money has been earned, saved or invested, there is a right to its return, plus reasonable compensation for the loan. Under the present organisation of industry the passive lender of capital performs an indispensable service. We say "present organisation" because, while capital will always be needed for industry, there is no eternal necessity for the existence of the private capitalist. The capital might be provided by the community as a whole. Confused thinking often results from assertions as to the indispensability of the capitalist when what is really meant is capital—not necessarily the same thing. But, granted the right of the lender of capital to a return, he cannot claim equitably an unlimited

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and eternal interest after the original capital has been repaid over and over again. Yet at present capital lent to erect a building or a ship nominally survives their decay and endows an idle claimant. Economically capital is soon exhausted, and from a social and moral standpoint some limit should be set to its toll upon the community. The patent and copyright laws allow a man to enjoy the fruit of his work for a definite period, after which it becomes the property of the community. The same principle might be applied more widely.

The practice in a prosperous concern of distributing bonus shares both conceals and aggravates the problem. A man who holds £1000 in a safe company may by successive distributions of bonus shares be credited with a holding of £3000, 10 per cent. interest on which represents 30 per cent. of the money he saved by his own efforts and contributed to the business. There is no moral justification for such a rate of interest when the shareholder has only limited liability and no real share in management. Increasing prosperity might justify increased salaries to the management and higher wages to the workers, but hardly to the mere shareholder, who is adequately rewarded by a fair rate of interest. And the State, as a co-operator in every industry, could also claim a share of such surplus profits, after capital, management and labour had received their fair reward.

There is grave moral and social danger in this anonymity of capital, in the divorce between

the lender of capital and the business in which the money is employed. "What wonder if the owner of capital presents himself to the imagination of the workman merely as an abstract, distant, unknown suction pump that is drawing away such and such a percentage of the fruits of industry without making a motion to help in the work?"¹ To the shareholder and financier, on the other hand, shares and stocks become only the paper certificates entitling him to a return quarterly or half-yearly. "For the paper symbols of industrial power which financiers handle are so abstract in nature and so remote from the human fates which they direct, that the chain of causation linking stocks and shares with human work and human life is seldom realised. How should the temporary holder of a block of shares in Peruvian rubber concern himself with the conditions of forced labour in the Amazon forests, or the group formed to float a foreign government loan consider the human meaning of the naval policy it is intended to finance?"²

The control of finance means the control of the life of the world. The Joint Stock Banks, by deciding the conditions and the recipients of the credit of the community, exercise enormous power. Their directors, in the words of Dr Walter Leaf, are "the universal arbiters of the world's economy." The power of the banks to create and destroy money by book entry credits, for that is what it amounts to, has such far-reaching results, that

¹ L. T. Hobhouse, *Property*, p. 56.

² J. A. Hobson, *Work and Wealth*, p. 23.

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the layman in these matters is sometimes tempted to wonder whether in our modern financial system we have not created a Frankenstein whose nature we only partially understood and whose doings we are unable to control. It is significant, too, that all through the recent years of acute depression the prosperity of the banks has steadily increased.¹ It is perfectly possible that those who possess this autocratic control of our destinies do so consistently with a single eye to the good of the community as they understand it. But it is anomalous, to say the least, that the community should permit such power to be in the hands of private individuals answerable to nobody but the shareholders, to whom they are nominally responsible.

It is much easier to raise such problems than to suggest remedies. Only the experts can move in such rarefied air, and they seem by no means agreed either as to facts or remedies. There seems to be a strong case for the appointment of a Commission of Enquiry as is now being urged. Meanwhile, the suggestions made by the Copec Commission on *Industry and Property* are worth pondering.¹

PROPERTY RIGHTS ARE CONDITIONAL, MORALLY AND LEGALLY

Methods of reform are technical and complicated questions. A preliminary step is to decide the principles which ought to guide us. A great

¹ Pp. 53 ff.

stride forward will have been taken when we can get it universally recognised that rights of property are not absolute and unqualified, but conditional. This is true from the point of view of Christian teaching and of the law of the land.

There are those who seek to maintain that property rights are ultimate and inherent; some in theoretical discussion, and multitudes by their practical behaviour. In *Conservatism*,¹ Lord Hugh Cecil writes: "The simple consideration that it is wrong to inflict an injury on any man suffices to constitute a right of private property where such property already exists. . . . All property appears to have an equal claim on the respect of the State." Similarly the Puritans based the rights of property on the commandment that forbids theft. But what if one man's enjoyment of property is in itself the infliction of injury on others? And the commandment against theft applies all round if it applies at all. If the original right of possession were taken into account as well as the fact of holding, there might be some curious reversals of position among the wealthy. The criterion of property rights must be the discharge of some social function.

This has been the characteristic Christian position. The tradition of the Church from the days of the apostles till now is that all property is held in trust. The owners have to answer to God for its use. There is no moral standing in bare possession. Bishop Gore declares, "Much

¹ Chapter v.

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that we are accustomed to hear called legitimate insistence upon the rights of property the Old Testament would seem to call the robbery of God and grinding the faces of the poor.”¹ In the same spirit many of the Fathers held that charity to the needy was an act of justice and not of mercy; a man in need has a legitimate claim to what is a superfluity to another. When all injustice in the distribution of wealth has been removed, the truth of trusteeship still remains. No Christian can claim an absolute right to property. He holds it from God, and the will of God is the good of mankind. Any right to private wealth must be subordinate to this. If men are to be held to account for every idle word in the Day of Judgment, so will they have to account for every idle penny they spend.

The State equally with the Church insists upon the conditional character of property rights. As J. S. Mill says: “The distribution of wealth is a matter of human institution only. Mankind can place things at the disposal of whom it pleases, and on whatever terms. The distribution of wealth depends on the laws and customs of society.” The State alone enables property to be gathered and held. If at any time it finds that the rights of property as then recognised are inimical to the general welfare, that the good of the many is being sacrificed to the aggrandisement of the few, there is nothing to prevent it from amending the law. The owners of wealth in such a case would have no legitimate right of

¹ *Property*, Introduction, p. xvii.

protest. In fact the rights of property are continually being modified. No man in this country is now allowed to own property in slaves. His rights of bequest are conditioned. The State claims a proportion of private wealth for common purposes, and even the use of the remainder is controlled.

It seems a straightforward principle that every man has a right to do as he will with his own, and to the fruit of his own efforts. But the principle is not so simple as it looks. The creation of wealth is a corporate undertaking in which the whole community takes part; it is not the work of isolated individuals. Each of us inherits knowledge, skill and tools from the labours of past generations. We are all in debt to our teachers, living and dead. There is no such thing as a self-made man. It is quite impossible to disentangle the contribution of any one person to the common stock. And our labour would be valueless except for our place in an ordered community. We are ultimately and in fact administrators and not absolute owners. Private property is recognised by society not in virtue of a right inherent in the individual but because it is an institution which is believed to be for the good of society as a whole.

INEQUALITY OF INCOME

As Christians and citizens we ought therefore to judge the present distribution of property by asking whether it ministers to the good of the

community. Does it hinder or develop growth of personality among the mass of the people? Does it promote fellowship?

The very existence of great fortunes creates difficulties from a Christian standpoint. In the first place, as has already been pointed out, great inequalities of income separate men. With the best will in the world it is hard, if not absolutely impossible, for a wealthy man to be on terms of real friendship with a poor man. And what is true of individuals is true of classes. Gross inequality creates bitterness and misunderstanding. Men are segregated in the great cities according to income. Misrepresentation and lack of understanding on both sides becomes almost inevitable. In the second place, great fortunes involve domination and power over the lives of others. This also we have touched upon (see page 39).

Thirdly, great inequality leads to misdirection of production. We cannot do better here than quote Mr Tawney's picturesque analysis. "Since the demand of one income of £50,000 is as powerful a magnet as the demand of 500 incomes of £100, it diverts energies from the creation of wealth to the multiplication of luxuries, so that, for example, while one-tenth of the people of England are overcrowded, a considerable part of them are engaged, not in supplying that deficiency, but in making rich men's hotels, luxurious yachts, and motor-cars. . . . While the effective demand of the mass of men is only too small, there is a small class which wears

several men's clothes, eats several men's dinners, occupies several families' houses, and lives several men's lives. As long as a minority has so large an income that part of it, if spent at all, must be spent on trivialities, so long will part of the human energy and mechanical equipment of the nation be diverted from serious work, which enriches it, to make trivialities, which impoverishes it, since they can only be made at the cost of not making other things."¹

Professor Clay declares that this inequality of incomes is "the chief cause of social unrest and the chief cause of waste in the modern economic system."² Let us set down some of the facts as discovered by investigators and statisticians.

It is often said that the situation has been profoundly modified in recent years by the great increase of small owners of capital. Mr Runciman, for example, has pointed out that over fifteen million people own property worth £772,000,000 in the aggregate. Each, therefore, owns on the average £50, equal to an income of 1s. per week. But, according to Professor Clay, at the other end of the scale 537 people own £670,000,000, or a weekly income each of well over £1000, twenty thousand times as much as the income of the fifteen million "capitalists."

On the basis of Estate Duty Returns, Professor Clay estimates that five-sixths of the population have less than £100 of property each, while

¹ *The Acquisitive Society*, p. 40.

² *Property and Inheritance*, p. 5.

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about six per cent. of the population own half the income of the country, but three-quarters of the property. Another investigator, Sir Josiah Stamp, in *Wealth and Taxable Capacity*, estimates that in 1919 half the income of the country was received by one-ninth or one-tenth of the people. It is right to point out that he also says that there has actually been a great increase of wealth compared with the increase of population, and that "the evidence goes to show that this increase has been evenly shared by all classes of the population," and "that the ordinary person of to-day is four times as well off in real commodities as the person in the corresponding stage in the scale in the beginning of the nineteenth century."¹ The inequalities are also, of course, modified by taxation. But when all allowance is made, these enormous disparities of income cannot be held to correspond with any difference in ability or worth to the nation.

INHERITANCE AND BEQUEST

These great inequalities are largely due to inheritance. We have already agreed that the man who saves and lends money for useful work is performing a social service and is entitled to be recompensed, though not necessarily on the same terms as now. But can that be said of those who simply inherit a claim? Paul said, "If any man will not work neither shall he eat." The principle is still held to apply to the poor

¹ P. 95.

man, but the accident of birth is allowed to exempt the wealthy. Granted that a man has both the right and the duty of giving his children a proper start in life, the right needs to be carefully controlled in the interests of the community, and indeed, be it added, in the real interests of his children. Mr L. T. Hobhouse¹ declares that "inherited wealth is the main determining factor in the social and economic order of our time." It is hard to find any ethical justification for a system which allows great fortunes to pile up generation after generation.

Questions of inheritance and bequest are increasingly engaging the attention of financial experts, looking for new sources of national income, and of sociologists concerned for the well-being of the community. Three methods of taxation are at present employed:—

(1) The graduation of the income-tax, which tends to tax unearned wealth more heavily, since the larger incomes usually include a greater unearned element.

(2) Actual differentiations in the income-tax against investments, *i.e.* unearned income.

(3) The Death Duties, which fall entirely on unearned income so far as the beneficiary is concerned.

These taxes have done something to modify inequality. Further schemes are, however, being

¹ *Liberalism*, p. 197.

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discussed, particularly, perhaps, the proposals initiated by Professor Rignano of Italy.¹ Professor Rignano contends that, while all the property acquired by an individual during his life and by his own exertions should be virtually free from taxation, that part of the estate which he has inherited from some one else should be subject to a heavy levy. There are various technical difficulties in the application of the scheme, for the discussion of which reference may be made to the book. Many economists approve of it as a method of taxation which would avoid restriction of saving and would make available large sources of revenue to the government without evil results. But it is clearly also of interest to those who hold on other than purely fiscal grounds that a more equitable distribution of wealth is desirable. Granted the principle, the steepness of the tax may be varied according to taste. One proposed scale is a levy of 20 per cent. on inherited wealth at the first transmission, 40 per cent. at the second, 60 per cent. at the third, 80 per cent. at the fourth, and 100 per cent. at the fifth. For purposes of the levy, the amount of the estate left to the owner would be deducted from the total estate left at his death and reckoned as "inherited wealth." In other words, if a man is left £500 during his lifetime, at his death the first £500 of his estate would be reckoned as "inherited wealth." Any surplus produced by his own exertions would be

¹ See *The Social Significance of Death Duties*, with an introduction by Sir Josiah Stamp.

untouched. The advantage of such a reinheritance tax is that it does not affect at all what a man can leave to his son out of his own earnings. There is no reduction of incentive to save, so far as concerns a desire to provide for his wife and family. The fact that it would reduce the amount of inherited wealth to be passed on would probably induce him to work harder.

We cannot assert that this or any particular method is the Christian one. But Christian men are called to work out a way of readjusting the present inequalities of income and if there is one which achieves this end best with fewest disadvantages that is the Christian way. It is perhaps necessary to emphasise that I am not contending that any redistribution of the existing national income would of itself do much to remove the evil of poverty. The amount *per head of the population* available for such distribution would be very small. But I do not therefore believe that the moral issue raised by the present state of affairs is unimportant. And it is certainly arguable that a more equitable distribution would lead to increased production of real wealth.

CHAPTER IV

THE ACQUISITIVE MOTIVE

It is often said that the desire for gain is the real mainspring of business, and that if that stimulus is removed society will collapse. This is an undue simplification of the position. That the acquisitive motive, the mere desire to get more, with the allied motives to stand out from the mass of one's fellows and to acquire power over them, does play a large part in the direction of human conduct in business and industry is not to be disputed. But many other more praiseworthy factors, such as desire to supply the needs of one's family, regard for public opinion, the adventurous and creative spirit, and the motive of human service, are also operative.¹ The desire for a reasonable subsistence, for means to provide home, education, and leisure for oneself and one's family is entirely legitimate. "If any provideth not for his own, and specially his own household, he hath denied the faith" (1 Tim. v. 8). Regard for the opinion of others naturally varies in value with those whose opinion is considered, but it is often a reinforcement

¹ For a careful and interesting analysis of motives in industry see the Copec Commission Report on *Industry and Property*, pp. 119 ff.

in well-doing. The desire for self-expression through creation and enterprise is also fundamentally healthy, though it may be perverted. The motive of service is probably more widespread than is commonly admitted, though it is one which is hampered in expression by the organisation of modern society. It is difficult to regard many occupations as in any sense the service of the community, and even where a man's business is of public value the intricate network of commerce, the subdivision of labour, and the separation of the producer from the consumer of his goods, make it hard to realise.

Men do not work only for selfish ends, and the best work, that which is of greatest value to mankind, is not done for that motive at all. "A great work," writes Ruskin, "is only done when the painter gets into the humour for it, likes his subject and determines to paint it as well as he can, whether he is paid for it or not."¹ "Milton sold *Paradise Lost* for £10. But he did not write it for £10. He wrote it for the easing of his spirit, for the love of poetry, and the delight of excellent craftsmanship. Such men take pay for work; but they do not work for pay. Their life is not a bargain but a vocation; it is not a trade but an art. They would say, with a great teacher: 'Harvard University pays me for doing what I would gladly pay for the privilege of doing if I could only afford it.'²

¹ *Political Economy of Art*, p. 143.

² Fosdick, *The Meaning of Service*, p. 191.

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In the same spirit Huxley wrote: 'What men of science want is only a fair day's wage for more than a fair day's work.'¹ Probably public appreciation counts for more with the artist than desire for gain. Many men would prefer responsible, exacting work if it is congenial, to an easy mechanical occupation even at the same rate of pay. Lord Haldane, before the Sankey Coal Commission,² said: 'Your general in the army, your colonel, your captain, your admiral in the navy, your commander, live on what the rich man often calls very little indeed, but their reward comes to them in another way. They have social advantages which he has not.'

Those who are free to choose their occupation often do so after a consideration of its financial advantages, but once it is chosen the energy and proficiency put into it will usually depend upon quite other considerations, such as those outlined above. The managers upon whose initiative and efficiency modern industry largely depends, mostly work for fixed salaries. Discovery and invention would cease unless men rose above the love of money.

From the Christian point of view, at any rate, the motive of gain must never be allowed to become dominant. While, as we have seen, other motives may legitimately find a place, the motive of service must be supreme and regulative. The lawyer exists to secure justice, not to win

¹ *Critiques and Addresses*, p. 30.

² *The Problem of Nationalisation*, p. 43.

fees. The doctor's main consideration must be health and not gain. The teacher will think of his pupils more than of his salary. The boot manufacturer's business is to make boots and not merely dividends. In all business undertakings the making of profits, as distinct, if you will, from the securing of a reasonable standard of wages for all employed, must take a secondary place to the desire to serve the community. A commission of enquiry on the causes of the great steel strike in America declared as the root of the trouble that "the United States Steel Corporation was out to make money and not steel." It is so generally accepted amongst us that a man is not in business "for his health," nor, presumably, for the health of others, that the searching nature of the judgment is at first lost upon most of us. But is that not where we have gone wrong? We have too often thought of business as primarily a means of making money for individuals. The truth is, that business is primarily the service of the community. In a pamphlet on *Christian Stewardship*, Mr W. H. Somervell quotes a saying of William Pulsford, a famous preacher of last century: "We pray, 'Give us day by day our daily bread,' and the answer comes to us through the baker's boy at the door." Mr Somervell adds: "It is easy to enlarge this saying and to show that before the baker's boy reaches the door, the farmer, miller, engineer, shipbuilder, miner, etc. etc., must all co-operate to bring us the Divine response, the loaf in answer to our prayer. So should com-

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merce bind us all with God in the common service." To pervert commerce from being the service of God and man into an expression of private greed is sacrilege, "the profanation of a sacred thing." Covetousness, said St Paul, is idolatry (Col. iii. 5), the dethroning of God, and he sets it in the midst of fornication, murder, and the hatred of God in his dreadful list of human sins (Rom. i. 28-32). "Those who are eager to be rich get tempted and trapped in many senseless and pernicious propensities that drag men down to ruin and destruction. For love of money is the root of all mischief; it is by aspiring to be rich that certain individuals have gone astray from the faith, and found themselves pierced with many a pang of remorse" (1 Tim. vi. 9-10. Moffatt).

In the professions generally there is a high standard of responsibility and public spirit. The doctor does not raise his fees in an epidemic or make private profit out of a new remedy for disease. But it is not yet considered bad business to profit out of a shortage of food or coal or clothing material. Signs are not few that the professional spirit is spreading in the realms of commerce and industry. But it cannot be denied that profound changes are called for before we can say that business motives and methods are consonant with Christian standards. Christians will differ as to the exact nature of the changes called for, and the measures to be adopted to secure them. But there can be no difference of opinion as to the need, or the obligation upon Christians

to work for a new order. The first step is to get our aims and motives right. But the second is no less necessary, hard thought and sacrificial work in seeking their realisation in practice.

CHAPTER V

PERSONAL EXPENDITURE

IN what remains of this book the attempt is made to apply the general principles discussed in the previous chapters to the details of individual expenditure. No attempt is made to lay down rules. Christianity is not a religion of legalism, and it defies systematisation. It is a matter of the spirit. "Love the Lord Jesus Christ," said Augustine, "and do what you like." Yet it is in the practical issues of expenditure that the problems of the Christian use of money comes home to us. To leave the discussion at the point now reached would lay us open to a charge of vague theorising and of shirking the real difficulties. So with considerable diffidence the attempt is made to illustrate the implications of a Christian view of money in daily life.

But, before proceeding, we must remind ourselves that the spending of money is only a part of life, and that Christianity is concerned with the whole of it. Wilberforce, criticising the average Christian who wishes to fence off the sphere of religion, wrote in his *Practical View of Christianity*:¹ "Religion can claim only a stated proportion of their thoughts, their time, their fortune and their influence: and of these,

¹ Cap. iv. sect. 2.

or perhaps of any of them, if they make her anything of a liberal allowance, she may well be satisfied: the rest is now their own to do what they will with; they have paid their tithes—say rather their composition—the demands of the Church are satisfied, and they may surely be permitted to enjoy what she has left without molestation or interference.” These words were written in 1797, but they express the attitude of many people to-day. As Dr Parker said: “They compound with God for a guinea when they owe Him their lives.”

STEWARDSHIP

It is customary to say that the Christian use of money should be one of stewardship. But this doctrine has often been very inadequately presented. The stress has sometimes been laid so exclusively on spending that wrong methods of acquiring money have apparently been condoned, and the Christian use of money identified with charity rather than with justice. But we cannot assume that because a man has a fortune he got it from God. It may have come to him as a result of an unjust economic system. In the worst cases it may be the fruit of deliberate exploitation of the community by what Mr Keynes picturesquely calls commercial “buccaneering,” for example, by monopolies of an anti-social character like cornering wheat. The first demand of stewardship in that case would be restitution, so far as was possible, and the use of the money so as to right the system.

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Stewardship is of all life, not only of money, and concerns acquisition as well as spending. No amount of charity can justify unjustly acquired money. In expenditure stewardship does not mean only the surrender of a fixed proportion of income to distinctively religious ends, but responsibility to God for every penny spent. It means charity to meet existing needs, but it also calls for such social arrangements as will prevent poverty. It demands the removal of the causes of destitution and not only the mitigation of the results.

William Carey once said : " My business is to preach the Gospel and I cobble shoes to pay expenses." This is a fine saying, but, as Carey would have been the first to acknowledge, it does not adequately represent the New Testament conception of stewardship, which would include the cobbling. It is good to know of men who give of their profits to the work of the Kingdom. It is better still to organise the business so that it is in itself a service of God and a giving to man. God is interested in every activity that makes the world a better place to live in. No Christian has any right to be in a business that is not a human service.

Five principles of Christian stewardship may be laid down. (1) God is the owner of all things. (2) Man holds his possessions only as trustee for God. (3) Stewardship covers not only the use of money but the whole of life. (4) We are called as part of that stewardship to give money to the work of God's Kingdom, but (5) that

giving is only a part of stewardship and should be the token and acknowledgment of the dedication of all possessions and gifts to His service.

If stewardship is to be a reality it involves the introduction of some system into life. Most of us live too much at random. Our strength, time, prayers, and money are distributed too much by chance. Spasmodic and unintelligent giving and service is not satisfactory. Christian giving does not mean giving God a bit of loose change now and again. We ought to know what we are giving. When our Lord told us not to let our left hand know what our right hand was doing, He surely did not mean that our giving was to be haphazard and thoughtless, but rather that we should avoid ostentation and self-advertisement.

Account keeping is a Christian duty. In Morley's *Life* is recorded Gladstone's advice to one of his sons at Oxford to keep accurate accounts. "This done in early life, and carefully done, creates the habit of performing the great duty of keeping our expenditure (and therefore our desires) within our means." "The least troublesome way of keeping an account book," he adds, "is to keep it with care."¹ It would open the eyes of most people if they were to keep a note for a month of every penny they spent, and at the end reckon up how much of their expenditure had been thoughtless and needless. Most people who do not keep accounts exaggerate the amount they are giving away.

¹ Vol. i. p. 205.

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We ought to know where our money goes, how much we spend on clothes and food, on luxuries and amusements, and how much on charitable and religious causes.

THE STANDARD OF LIVING

Before we can usefully consider details of expenditure we are met by the broad problem of our standard of life. Ought we to give up any surplus of income we may have over the average, and live at the level which is possible for the majority? Many who may be only a little better off than the rest of the community cannot help at times feeling uncomfortable in the possession of privileges and extra comforts and opportunities. Some hold that the Christian should renounce his advantages even to the point of accepting a lower standard of life than he desires for others, and lower than would be possible in a well-ordered society. They feel that in this way they can most powerfully influence the community towards the adoption of right standards. Others feel that they are in a better position to work for a more Christian order if they are not themselves under the pre-occupations and strain of poverty, better able to influence public opinion and agitate for legislation, better able to devote their lives to the service of their fellows.

This was a problem that gave acute concern to William Morris when he became a socialist. The choice before a man in his position, as he

saw it, was this: "Shall he ease his conscience by dropping a certain part of the surplus value which reaches him, in order to bestow it in charity on a handful of workers (for it is but charity after all, since their claim is not on him personally but on the class and system of which he is a mere unit)? Or shall he, continuing his life under existing conditions, do his best, by the expenditure of his money and his whole powers, to further a revolution of the basis of society? If he can do both, let him do so, and make his conscience surer. But if, as must generally be the case, he must choose between suffering some pangs of conscience and divesting himself of his power to further a great principle, 'then, I think,' Morris concludes, 'he is right to choose the first.'" ¹ And that was the conclusion to which Morris came—to devote his money and all else he had to the furtherance of his purpose.

A similar discussion has recently arisen in the press ² regarding the case of Mr Oswald Moseley, who was attacked in some quarters for inconsistency in being at once a socialist and a wealthy man. Mr Moseley declared that "the rich men in the Labour Party are striving to end a system which benefits themselves. I stand at the moment pilloried in the press for the great crime of proposing a change which will make me worse off, but will make other people better off."

¹ Mackail, *Life of William Morris*, vol. ii. p. 145.

² See *Manchester Guardian Weekly*, 16th April 1926.

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The problem is one for everybody of more than average income, and it challenges especially those who hold, as Christians should, that the existing inequality is unnecessary and morally unjustifiable. Each man has to make his own decision. For most it is complicated by responsibility for others dependent on him. But we cannot, whatever we do, avoid profiting from institutions which we believe to be wrong. We cannot fully live the kind of life we are seeking to make possible. Even if all idealists were to retire into monastic communities and leave those of tougher conscience in possession, they could not achieve complete separation from the social system. But Christians can only tolerate an improper order while they are seeking to undermine it. The Kingdom of God can only come as the present order is increasingly permeated by those who seek to do His will in the life of the world as it is to-day. It seems on the whole right to decide as William Morris did, and to make use of any exceptional advantages we may possess for mending or ending the institutions we believe to be wrong, however our personal position may be affected by the changes necessary.

Mr Philip Kerr had an interesting letter in the *Times* not long ago¹ which, from a slightly different angle, reinforces the case for a greater sense of responsibility in adopting a standard of living. He urges that in seeking a new spirit in industry a fundamental point is "the personal

¹ 11th December 1925.

responsibility of those who own wealth for limiting their expenditure on themselves. Not the smallest cause of the old and bad spirit in industry has been the perpetual spectacle of profits, made perhaps at the expense of reductions in piece rates or wages, being spent on luxurious living by the fortunate inheritors of capital, while the employees, their wives and children, do not receive a living wage. If there is really to be a new spirit in industry this element must surely also be faced. There is fundamental truth in the idea which has long governed the salaries paid to Ministers of the Crown. They were not fixed at the absurdly low figure which deference to abstract democratic theory and popular prejudice has enforced on the United States, with lamentable results to the public life of the community. They were fixed at £5000 a year, that is, at an amount considered sufficient to enable a man who carries great responsibilities, and therefore has need of special facilities for quiet, for entertaining, for recreation in the country, and so on, to maintain his personal efficiency and the dignity of his office. I do not think that any single step would more contribute towards a new spirit in industry than the acceptance by the owners of capital of what seems to me the manifest truth that the inheritance of wealth is in its ultimate analysis a public trust, and that as good citizens they should not spend more of its proceeds upon themselves than will enable them to discharge their responsibilities properly, and should put the balance into capital improvements or public

service of some kind. It would certainly transform the whole problem if it became an accepted rule that no citizens however wealthy were entitled to spend more on their personal standard of living than is deemed sufficient for the holders of the highest offices in the gift of the State." •

Those who decide as William Morris did, are not taking an easy path. They are committed to judging all their expenditure by a rigorous standard. They cannot justify themselves in extravagance or luxury. The test must be efficiency for service: will this expenditure make me a better servant of the Kingdom? It is a principle that will apply to spending money on a motor-car or on books, on a new hat or on holidays. Much expenditure in all ranks of society is intended chiefly to impress the neighbours. Much clothing derives its value from fashionableness and not from usefulness. There is no merit in being unfashionable for its own sake, but the Christian should have other standards in purchasing clothes than the mere desire to be in the fashion. A false scale of social values has set up class distinctions based upon different styles of living, bringing in their train misunderstanding, snobbery, and denial of brotherhood.

It is very hard to be honest in applying such a standard. One's ideas regarding necessities are apt to become enlarged. The possession of a larger income does not *in itself* justify an increased expenditure on one's self. Just being able to

afford it does not justify a larger house or a motor-car—or an extra drink or visit to the pictures.

Nor is the argument that it is good for trade a defence of expenditure on luxuries—if for no other reason than that the statement is untrue. It is usually worse, and is mere hypocrisy. Most people indulge in luxuries because they like them, not because they really wish to extend employment. Of course the spending of money on luxuries provides employment, but so would its expenditure on other things. “To spend thousands of pounds on hothouses for one’s own pleasure may employ a certain number of workmen in their construction and another set of men for their upkeep, but the same amount spent upon the construction and upkeep of play spaces for growing boys and girls in crowded quarters would give just as much employment and leave a far greater contribution to human life behind it.”¹ Expenditure on alcoholic liquors, to take another example, is wasteful for the reason, among many others, that the capital and labour consumed in their production would be employed in producing a greater quantity of not hurtful but helpful goods. Luxuries may provide employment, but the expenditure of the same means and energies on more ordinary things would give more employment and bring wider benefits. Mr Hartley Withers, in *Poverty and Waste*, says: “Every purchase of an article of luxury stiffens the price of articles of

¹ *Industry and Property*, p. 114.

necessity and makes the struggle of the poor harder."

Indeed, so far from being a defence to say that luxury expenditure provides work, it is really an aggravation of the offence in that it involves a misdirection of human labour to unnecessary or degrading tasks. The Christian must always bear in mind the effect of his purchasing upon the producer. By what we buy and the way in which we buy it we are affecting the lives of our fellows. "Granted that whenever we spend money, for whatever purpose, we set people to work; and passing by for the moment the question whether the work we set them to is all equally healthy and good for them, we will assume that whenever we spend a guinea we provide an equal number of people with healthy maintenance for a given time. But, by the way in which we spend it, we entirely direct the labour of these people during that given time. We become their masters or mistresses, and we compel them to produce, within a certain period, a certain article. Now, that article may be a useful and lasting one, or it may be a useless and perishable one—it may be one useful to the whole community or useful only to ourselves. And our selfishness and folly, or our virtue and prudence, are shown not by our spending money, but by our spending it for the wrong or the right thing; and we are wise and kind, not in maintaining a certain number of people for a given period, but only in requiring them to produce during that period the kind of things which shall be useful to

society instead of those which are only useful to ourselves. . . . The labour which you have paid for does indeed become, by the act of purchase, your own labour; you have bought the hands and the time of those workers; they are, by right and justice, your own hands, your own time. But have you a right to spend your own time, to work with your own hands, only for your own advantage?"¹ "Many of our most deadly sins," writes Mr Malcolm Spencer, "are like long-range guns devastating country that is out of sight. Thus we perpetuate the cruelties of sweating in Great Britain, of child labour in Persia and Japan, of slave labour in the Rand, by thoughtless purchasing, or by investments whose consequences we fail to trace."² Simplicity of life ought not to be sought by the purchase of ugly, shoddy, or sweated goods. Cheapness is not necessarily an index of value even to the purchaser, and it may be attained at the cost of the welfare of the worker. It is natural to feel that our limited purchases can have so little effect that it is not worth while to be concerned about such questions. But trade is made up of countless small purchases. Kant's maxim is worth remembering: If you are in doubt about the desirability of any action ask yourself what the effect would be if everybody did it.

It is necessary again and again in this chapter

¹ Ruskin, *A Joy for Ever*, sect. 49 and 52. His whole discussion of the subject is worth reading, or re-reading.

² *The Social Function of the Church*, p. 105.

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to remind ourselves that no ready-made solutions for our modern problems are to be found in the New Testament. Many of the issues in their present form did not arise in a world that was different from ours. It is doing no reverence to the New Testament and no service to honest thinking to quote texts divorced from their setting. If, however, we seek first to understand the situation confronting, for example, the Apostle Paul, and the solution he offered for its difficulties, we may learn much about the implication of the Christian doctrines of God and man which will help us in facing our own problems. We cannot find legislation for the twentieth century in the New Testament, but we can find eternally valid principles.

RECREATION AND HOLIDAYS

We are now to think in this way of the Christian attitude to beauty and pleasure, especially as related to the spending of money upon them. There have been Christian people who have been suspicious of beauty and pleasure just because they were beautiful and pleasant. This attitude has lent colour to the gibe of Swinburne—

“Thou hast conquered, O pale Galilean,
The world has grown grey with thy breath.”

That is clearly wrong. Asceticism on the ground that the world and the body are in themselves evil or worthless is not Christian. Paul em-

phatically denounces it (Col. ii. 16, 20-23; 1 Tim. iv. 1-5). There is nothing wrong, for example, in taking pleasure in food or drink. Meals which we find enjoyable do us more good, if the food is itself wholesome, than those which we eat from a sense of duty. Even apart from such medical arguments, pleasure is good. But, on the other hand, pleasure in itself is not a sufficient guide for conduct. We ought to abstain from what harms ourselves or others, even if we like it, or from what is good in itself if it is "an occasion of stumbling" to others (Mark ix. 43; Rom. xiv.; 1 Cor. viii.). The intemperance in argument of some temperance advocates is a serious obstacle to the progress of their cause, but a very strong case can be made out for total abstinence from alcoholic liquors. Even waiving the argument that such liquors are in themselves harmful on scientific evidence, the evils admittedly caused by their excessive use are so terrible that the example of those who for the sake of others refuse all complicity in so dreadful a traffic, has been and is of the greatest value. Even if it be true that the Christian is entirely justified in taking alcohol for his own pleasure so long as he does not take it to excess, he may well feel that the assertion of his Christian liberty and his own pleasure are less important than trying to help his fellows to conquer a dangerous vice. Certainly the Christian will assert the mastery of the spirit over the body. It is pathetic, to say the least of it, to find men and women who seem unable to go without a smoke for a few hours

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without becoming a nuisance to themselves and other people. The pleasure and comfort derivable from smoking may be entirely legitimate, and a man may regard his pipe as a real friend. But tobacco is a bad master, though a good servant.

Recreation and holidays are legitimate to the Christian because it is his duty to keep physically and mentally fit, so far as that depends on him. Money spent on oneself is not necessarily spent selfishly if it is spent in order to enlarge one's power to serve. But the maintenance of efficiency is not the only justification of amusements and holidays. Christian stewardship does not forbid the spending of time and money on games, books, travel or other things not absolutely necessary to health and efficiency. Man does not live by bread alone. Fullness of life is God's desire and plan for every man. His world is good and for the enjoyment of His creatures :

“The beauty and the wonder and the power,
The shapes of things, their colours, lights and shades,
Changes, surprises.”¹

But while pleasure is good, and mere enjoyment for its own sake should have a place in every life, we must cultivate a sense of proportion. It can hardly be right for a healthy man or woman to devote all the active years of life to travel. Holidays should be primarily for “re-creation.” Many people devote an altogether unjustifiable proportion of life to theatres, games or dancing,

¹ Browning, *Fra Lippo Lippi*.

which in proper measure are quite legitimate. Amusement becomes indefensible if it is pushed to such extremes as to interfere with health or the proper performance of work. On the other hand, there are some people who ought to be definitely urged in the interests of their physical and spiritual health to give a greater place to recreation. For leisure should not be thought of in a merely utilitarian way, as the re-equipping of body and mind for work. It must give scope for natures starved and cramped in our bustling, driven world, for the enjoyment of the realms of art and literature and the fun of games and good fellowship. Beauty is of God as truth and goodness are. In an age where beauty is crowded out and counted of no importance, there is all the more need to seek in leisure for beauty of sound or sight—in mountain or moor, in picture gallery or theatre, in a primrose copse in spring, in the colour and scent of a summer rose, in the grace of the human form, or the magic of a violin solo. Art is a necessity of the full life, and the recovery of beauty in the common things of every day, furniture, cups and saucers, clothes, buildings, is one of the most urgent tasks of our generation. Every home ought to contain some objects of intrinsic beauty, for example, pictures or vases, chiefly valued just because of their beauty. But public ownership and enjoyment of works of art is even more to be sought. Few artists can desire to paint merely for the adornment of a rich man's drawing-room. Pericles was rightly proud of Athens because its in-

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habitants lived simply in private life and spent their money magnificently on public buildings.

“If all the carts were painted gay
And all the streets swept clean,
And all the children came to play
By hollyhocks, with green
Grasses to grow between ;

“If all the houses looked as though
Some heart were in their stones,
If all the people that we know
Were dressed in scarlet gowns,
With feathers in their crowns ;

“I think this gaiety would make
A spiritual land,
I think that holiness would take
This laughter by the hand,
Till both should understand.”¹

DUTY TO FAMILY

(See also under “Inheritance and Bequest”)

There may come times, as our Lord declared, when allegiance to Christ conflicts with the claim of family. The severest test of loyalty comes when a man has to face the prospect of suffering for those dear to him if he takes some course of action to which he believes he is called. Fortunate is the man in such a case who finds understanding and fellow-feeling in his home. It is doubly hard if those involved in the consequences see no need for the decision. Such a conflict of loyalties may arise in the Christian

¹ John Drinkwater.

stewardship of money. A man may find himself called to poverty or comparative poverty, for the sake of the Kingdom of God. He may have to give up some form of wealth, or deny himself expenditure on some comfort or luxury for which his family may press.

But it must not be too lightly assumed that the claims of family and of the Kingdom are in conflict. Normally, responsibility for one's family is part, and a large part, of Christian stewardship. The education and maintenance of children, care for aged parents, adequate insurance to provide against the premature death of the wage-earner, these are all entirely legitimate demands. It is natural too that a man should desire to leave to his wife and children money that will help to make life smoother for them and give his children a better chance. Under "Inheritance and Bequest" we gave reasons for the belief that limitation should be put upon the leaving of wealth, in the interests of the community. Here we would ask whether it is in the best interests of the children themselves to be left enough to make them "independent." It is not good for the ordinary man or woman to be delivered from the necessity of earning a livelihood. While it is right to remember those who were able to devote themselves to human service through bequests from their parents, we must remember too that such men as Gibbon, Darwin or Ruskin are the exceptions.

Duty to one's family in the matter of money includes the training of children in its right use.

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They should be taught early the value of money and a sense of responsibility for its use. The "Saturday penny" may be a valuable means of education. As a child gets older and his allowance is increased his responsibilities should be increased too. For example, he might be made responsible for keeping himself in handkerchiefs and ties. He should early learn the value of saving. A Post Office Savings Bank account can be opened with a very small sum. He should learn while still at school to keep accounts of personal receipts and expenditure—even if they amount to only a few pence a week. And he should be trained in the joys and obligations of giving as soon as he can understand.

Duty to one's family should also include the making of a will. Much unnecessary trouble and expense is caused by the omission of this very simple task. Forms for filling in, in proper legal shape, which are quite adequate for small estates, can be bought in most stationers. In more complicated cases the solicitor's fee is well worth paying; careless drafting is as fruitful of trouble as complete neglect. It was with a true understanding of Christian duty that the compilers of the *Book of Common Prayer* included among the duties of the minister the exhortation of the sick man not only to seek forgiveness of God and man, but also to make his will. "And if he hath not before disposed of his goods let him then be admonished to make his Will, and to declare his Debts, what he oweth, and what is owing unto him; for the better discharging

of his conscience, and the quietness of his Executors." It would be better still if such advice were part of the regular instruction of Christians in the obligations of their faith. "But," the Prayer Book goes on, "men should often be put in remembrance to take order for the settling of their temporal estates whilst they are in health."¹

RATES AND TAXES

Because the payment of rates and taxes is compulsory, it does not follow that there is not a Christian attitude to the subject. "The Lord loveth a cheerful rate-payer," said Canon Barnett. Those of us who press for social reform, for government or civic action regarding housing or slum clearance, or for better education, must remember that it comes back to rates and taxes in the end, and we must be prepared gladly to meet our share of the cost. The "Message from Copec to the Churches" recognised this. After a survey of the most urgent social needs of to-day, the Message proceeds: "There must be sacrifice of money in the most prosaic and therefore most testing form of increased rates and taxes for such purposes as have been named (*i.e.* Housing, Education, etc.), readily voted and readily paid. Let no one think this unspiritual. It calls for little devotion of spirit to give generously when the imagination is fired or the feelings are touched; it takes a deeper dedication to lead us gladly to vote for an increase of public

¹ *Order for the Visitation of the Sick.*

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expenditure over which our personal control is slight and indirect. It is true that such expenditure is true economy, the money so spent is more than compensated by the human values secured. Where vital human needs are in question we must be ready for financial sacrifice.”

A great deal of the money we pay in rates or taxes goes in socially useful services, and that must be remembered whatever legitimate complaint we may have against other items in the bill, such as excessive expenditure on armaments. For example, I have in front of me the particulars of the half-yearly rates for a certain suburban district from which it appears that every pound payable was expended roughly as follows :—

Sewage Disposal	7d.
Highways, Maintenance and Repairs	14d.
Dust Removal	10d.
Public Lighting	12d.
Hospital and Public Health Services	8d.
Fire Brigade	4d.
Salaries	9d.
Town Hall and Establishment Charges	5d.
Loan Repayment and Interest	20d.
Depot, Recreation Ground, etc.	3d.
Housing	4d.
Relief of the Poor	23d.
County Contributions (including Higher Education)	61d.
Metropolitan Police Rate	29d.
Elementary Education	31d.
	240d.

One might desire to see the proportions slightly adjusted, but to which of these should not the Christian be glad to contribute ?

We must remember also that through taxation a highly desirable redistribution of income is taking place. Professor Clay estimates that in 1914 the social services so financed were equivalent to an addition of 10 per cent. on wages. The present extremes of wealth and poverty are unjustifiable, and, while unjust taxation is to be resisted, taxation that takes most from those who have most is entirely Christian. "Every rich man and woman," writes Professor Urwick, "ought to be grateful for the privilege of contributing to the general good by the payment of their rates and taxes." Wasteful expenditure is always unchristian and we have every right to see that public money is economically expended, but the mere reduction of taxes is not without qualification a defensible policy. "Out with the Reds and down with the rates" is not a Christian slogan. In some districts rates ought to be higher, because public services are being starved for lack of money. No Christian can consider a political proposal simply in the light of its effects upon his pocket. He must vote in accordance with its effect upon the good of the community.

SAVING AND INVESTMENT

Something has already been said regarding investment in discussing "The Rights of Property" (pp. 48 *ff.*), but it may be useful to

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consider the question further from a slightly different angle.

Investment at interest is in itself legitimate for the Christian. In the Old Testament usury was forbidden between two Hebrews because the abuse of it had become almost universal. Money-lender was another word for extortioner. For many centuries the Christian Church also forbade usury and was very severe in its judgment on those who practised it, but, as has been said, regulations which may be necessary to restrain the rapacity of the village pawnbroker do not apply to the lending of money for the financing of trade. While it was made clear in the earlier discussion that there is considerable room for amendment in modern practice, investment is an essential condition for the carrying on of large-scale industry. A loan at interest may be of advantage to lender, borrower, and the community. Where this is so, there is no moral or religious objection to it.

On the other hand, saving is a Christian duty for those whose income is sufficient to permit it. Thoughtless people contrast thrift with generosity. They make thrift equal meanness and confuse generosity with extravagance. Such so-called generosity is often selfish and leads to suffering both for the giver and for his family. Saving is not the mere hoarding of money. It is a mark of foresight, independence and self-denial. To remove anxiety for the future from oneself and one's family and to lay by for a rainy

day, as the saying is, are a proper part of the Christian use of money.

Still more ought the Christian to avoid getting into debt. A temporary borrowing against adequate security may on occasion be legitimate, but it is a duty to live within one's income.¹ If financial difficulties arise the bank manager or a reputable lawyer should be consulted. He can advise as to what can be done to raise a loan on any securities available. Under no circumstances should resort be had to an ordinary money-lender. The rates of interest are ruinous and his promises of secrecy are worthless. Borrowing is usually the first step to calamity and dishonour.

There is another form of debt to which reference should be made. The practice of buying on credit or on the instalment system is uneconomical and should be avoided as far as possible. But there is a more serious consideration for the Christian. Small tradesmen especially often allow credit for fear of losing custom, and not seldom are involved in serious financial difficulties because of their unpaid accounts. Punctual and regular payment of bills is a social duty, and great harm is often done by the thoughtlessness of people with quite good intentions.

Assuming now that one has money saved for in-

¹ Mr Micawber had moments of real wisdom. This remark is worth pondering: "Annual income £20, annual expenditure nineteen, nineteen six, result happiness. Annual income £20, annual expenditure twenty pound, ought and six, result misery."

vestment, what principle should be followed? The Christian investor must ask more about an investment than "Is it safe?" and "What income will it yield?" These questions are perfectly legitimate in themselves, but one must ask further, "Is this undertaking morally sound and socially useful?" It ought to go without saying that the mere promise, or even the assurance, of a good return for one's money is not sufficient. The Christian should not invest in any concern regarding which he cannot obtain adequate information. Blind investment in unknown foreign ventures is morally culpable. To invest money in armament firms which foment international quarrels in order to find a market, or in such a disgraceful business as liquor-running into America, is a crime. The goods produced by your business should be of service to the community, and the conditions of employment at least up to Trade Union standards. If the concern in which the shareholders' money is placed underpays its workers or exploits native labour, he shares the guilt. He must sell out, unless he sees hope of reforming the conditions. The influence of the shareholder is often very slight, but he is responsible to the extent of his power. Something can be done by attending shareholders' meetings and asking questions. Groups of shareholders might be got to act together. Often the management may be anxious to improve conditions if it is assured of the support of the shareholders. It is a counsel of perfection to urge that detailed information should be obtained

before any investment is made, but some reasonable grounds must be available for believing in the trustworthiness of the business. "It is one thing to avoid what we know to be wrong and another to be certain that everything we do not avoid is right." But human service and respect for personality must always come before dividends. A more scrupulous conscience regarding investments in Christian people is very necessary.

BETTING AND GAMBLING

No attempt can be made here to discuss the whole question of the ethics of gambling and the extent of its evil results. Those who have never thought the question through and are unconvinced by the position adopted here, though not fully argued, are referred to such books as *Betting and Gambling*, by Canon Peter Green,¹ and *Betting Facts*, by Benson Perkins.² Competent observers believe that betting is an even more serious social evil than excessive drinking. It is mere quibbling to discuss the question by demanding if we are to regard as morally wicked the man who bets his wife a box of chocolates on the result of the Boat Race, or the clerk who, once a year, enters for the office sweepstake on the Derby. Clearly nobody could get very agitated if that were all, any more than the case against drinking involves very severe condemnation of a man who now and again takes a glass of wine. But in view of the magnitude of the evils

¹ S.C.M., 1s. 6d.

² S.C.M., 2s.

of the practice generally, and the grave risk of placing temptations in the way of the weak, even trivial and occasional bets are foolish and undesirable. The arguments for total abstinence in the case of drinking apply perhaps even more strongly to betting. Especially should the Christian Church cease to give any countenance to the habit by such practices as raffles at bazaars. The widespread "Ballots" for hospitals are also profoundly undesirable, and must tend to the destruction of the true spirit of giving for the sake of the worthiness of the object to be helped.

The essence of the matter can be put in a sentence. In any legitimate transaction there is a benefit to both parties; in betting, one of the parties gains without giving anything in return. It is hardly convincing to argue that the loser has the excitement of the bet. The fact that the loser agrees to pay if he loses, differentiates betting from stealing, but does not affect the main issue. It is right to get money by giving something equivalent, in work or otherwise, or by receiving a gift. But betting means getting something for nothing; it is gain through the loss of another.

The habit may begin in the first instance as an expression of the sporting, adventurous spirit, which in itself is good and capable of healthy expression. But the value of the readiness to take risks depends upon the object for which the risk is taken. Betting is also often due to the legitimate desire for the introduction of the spice of excitement and interest into a drab and

monotonous life. It is hard to blame those whose lives are starved of colour and interest if they seek it in what may be the easiest way open to them. But this is no real defence of the practice, but rather an additional reason for seeking to build a social order which will provide a healthier outlet for the 'spirit of adventure. For most of us such outlets are available in plenty.

Gambling degrades games; it is a denial of the healthy spirit of sport. In business there is an element of risk-taking and speculation which is necessary and legitimate, but many forms of "difference" transactions on the Stock Exchange are attempts to make profit without rendering any equivalent service, and are definitely anti-social in character. The gambling habit persisted in produces a feverish passion as harmful as drug-taking and as destructive of any sense of right or wrong and of ability to play a true part in the world's life. In "The End of the Tether," in *Youth*, Joseph Conrad tells the story of Massy, the chief engineer and owner of a boat, who won a big prize in the Manilla Lottery. Having won once, he was sure he could win again. The passion captured him. "The Manilla Lottery has been eating him up," said the Harbour Master. It is the story of thousands.

Whether for his own sake, or for the sake of others, betting is not one of the ways in which the Christian will spend his money.

GIVING

Christianity is a religion of giving. Its central assertion about God is that He so loved the world as to give His only-begotten Son (John iii. 16). Its ethics, its rule of conduct, might almost be summed up in the words of Jesus which Paul preserves: "It is more blessed to give than to receive" (Acts xx. 35). Giving is a spiritual act, as truly part of the worship of God as praise or prayer. It is sacramental. It is among the inevitable fruits of a true Christian faith. Paul speaks of the goodness of God to the Churches in Macedonia in giving them a spirit of liberality. Giving is so intertwined with the main strands of Christian thought and practice that when Paul follows immediately upon a profound discussion of Christian truth with the words: "Now concerning the collection" (1 Cor. xvi. 1), he is not descending from the sacred to the secular, or guilty of incongruity, but following an entirely natural procedure. So also in another letter a lengthy discussion of giving culminates in a reminder of what God has done: "Thanks be unto God for His unspeakable gift" (2 Cor. viii. 9). There is the inspiration of our giving. "Ye know the grace of our Lord Jesus Christ, that, though He was rich yet for your sakes He became poor, that ye through His poverty might become rich" (2 Cor. viii. 9). The Christian gives not to enlist God's favour or to win reward, but in gratitude for what God has given. He does not give in

order that he may receive, but because he has received.

To the credit of the Christian Church be it said that, in spite of many sins and shortcomings as a community, it has known how to give. A whole book might be written recording the splendid story. Even when blind to the need for the fundamental re-ordering of society, as at times it has been, there has always been preserved the tradition of succouring the distressed. The New Testament is full of records of giving—Dorcas and her garments (Acts ix. 39), the collection for the famine victims (Acts xi. 27-30), the contribution of Macedonia and Achaia for the poor at Jerusalem (Rom. xv. 26), and much else. It was not by chance that the leaders of the Church at Jerusalem exhorted Paul on approving of the Gentile mission to "remember the poor" (Gal. ii. 10). The foreign missionary enterprise is an achievement of sacrificial unselfish giving without a parallel. And to-day it may be claimed that it is from the Churches that humanitarian movements of all kinds largely draw their support. Let the following incident of a few years ago stand as an illustration. "When famine occurred in China, with the prospect of many millions dying from starvation, it was decided to organise a national effort of relief in the United States. When those who had organised the Victory Loan during the war were called into consultation they pointed out that it would take at least three months to get the machinery of a national campaign into working order, and that by that

time the relief would come too late. It was decided accordingly to turn the whole matter over to the Christian Churches, which had the necessary machinery already in existence, since, as one of the leaders of the national committee remarked, 'we all know that the money will come from these sources anyway.'"¹

But while this is true of the Christian community as a whole, there are many individuals in the Churches who have not learned the duty and privilege of giving, whose giving is spasmodic and unworthy. It has been calculated that the foreign missionary enterprise, for example, is sustained by the gifts of only 25 per cent. of the members of the Church. If the needs of to-day are to be met, the number of givers must be co-extensive with the membership, and the standard of giving of the majority must be greatly raised. We need more education in this matter in the Churches and more consecration among its members.

Some giving is unworthy because the motives behind it are shallow or even definitely wrong. Christian giving must be spontaneous, "not of constraint but willingly." To give because it is the fashion, or because one is afraid to be thought mean, is not to give at all. It was not only in Paul's day that people were moved to give only to save their face when the collector came round (2 Cor. ix. 5, Moffatt). Appeals for Christian giving have sometimes been made on the ground that it was a good investment. God would always

¹ Oldham, *Christianity and the Race Problem*, p. 255.

see that those who gave did not suffer—even from a material point of view. Are not congregations sometimes still asked to sing—

“Whatever, Lord, we lend to Thee
Repaid a thousandfold will be;
Then gladly will we give to Thee,
Who givest all”?

It is no true giving, said Jesus, if you give only in expectation of a return (Luke xiv. 13). Men give from their hearts, not their purses.¹

So if men give rightly they always give themselves (2 Cor. viii. 5). “If you give money,” said Thoreau, “be sure that you spend yourself with it.” Giving may be patronising, and therefore degrading. There is pleasure in being a benefactor, in sunning oneself in men’s praises. It is a form of self-advertisement (Matt. vi. 2-4). Sometimes people give to avoid trouble; they give their money instead of themselves. Giving from the heart is the giving that helps.

Such giving does more than relieve material needs. It may be making the love of God credible to His children. Many cannot believe in God because of the hardness of their lot. The gift of the Corinthian Christians would give bread to the hungry folk in Jerusalem; but it would be a gift to their hearts as well as to their stomachs (2 Cor. ix. 12-14). After the war the students of the world banded themselves together

¹ See W. M. Macgregor, *Jesus Christ the Son of God*, p. 215. I am greatly indebted to this sermon on “God’s Unspeakable Gift.”

under the World's Student Christian Federation in the work of European Student Relief.¹ Their gifts saved thousands from literal starvation and many more from extreme suffering and destitution. But it was profoundly moving to hear Dr Schairer, the director of the German students' self-help schemes, which administered the money in Germany, telling an audience of British students that what made most difference was not the clothes, food, medicines or books, but the knowledge that there were men and women who cared, that behind the gifts were friendship and goodwill. It helped to lift the cloud of depression and despair. Sometimes the hunger of the heart is the worst to bear.

Christian giving should, therefore, not be capricious, but thoughtful and systematic, an expression of the deep purpose of the giver. Giving is too often the mere expression of an impulse, "a generous mood." It depends upon evanescent feelings. But our God is a giving God by the very nature of His being. He gives from the heart (James i. 5, 17; 1 Tim. vi. 17-19).

To give in response to a special appeal when one is moved by the case presented is praiseworthy. But Christian giving should not depend upon that. It is significant that the earliest mention of the first day of the week as a consecrated day for the Christian is made when Paul is urging the practice of regular, proportionate giving (1 Cor. xvi. 2). The Christian should regularly set by a propor-

¹ See *Rebuilding Europe*, Ruth Rouse, S.C.M.

tion of his income for giving to the service of God and man. This should be as much a part of his regular expenditure as the money spent on food and clothing and rent.

We have already quoted part of Gladstone's advice to his son about money. It is worth while at this point to quote it further: "In regard to money as well as to time, there is a great advantage in its methodical use. Especially is it wise to dedicate a certain portion of our means to purposes of charity and religion, and this is more easily begun in youth than in after-life. The greatest advantage of having a little fund of this kind is that, when we are asked to give, the competition is not between self on the one hand and charity on the other, but between the different purposes of religion and charity with one another, among which we ought to make the most careful choice. It is desirable that the fund thus devoted should not be less than one-tenth of our means. . . . Besides giving this we should save something . . . to meet the accidents and unforeseen calls of life as well as its general future." His biographer adds that Gladstone himself followed his own advice and that his account books show that he never at any time in his life devoted less than a tenth of his annual incomings to charitable and religious objects.¹

Christian giving is not to be dependent on what is left over after we have bought all we need, or think we need. The giving of many people is

¹ Morley, *Life of Gladstone*, i. p. 206.

reminiscent of the grimly humorous picture in the Book of Isaiah of the religious practices of the heathen. He cuts down a tree in the forest. "He burneth part thereof in the fire; with part thereof he eateth flesh; he roasteth roast and is satisfied; yea, he warmeth himself and saith, 'Aha, I am warm, I have seen the fire.' *And the residue thereof he maketh a god, even a graven image; he falleth down unto it and worshippeth it, and prayeth unto it and saith, 'Deliver me; for thou art my god'*" (Isa. xlv. 16-17). Our Lord tells a different kind of story. He praised the widow's gift not to make us content with giving a penny instead of a pound, but to remind us that the value of a gift must be estimated by what is left after it is given (Mark xii. 41-44).

Our giving should be proportionate to our means. How few of us there are who seek to assess themselves in the presence of God for the needs of His Kingdom. It cannot be maintained that the tithe, the giving of a tenth, is obligatory on all Christians. Christianity is not a religion of legalism. The tithe is certainly not adequate for all; one-tenth of £5 a week is much more than one-tenth of £50 a week. For some the tithe is perhaps too much. As income rises the proportion required for the primary needs of life diminishes. But we are justified in rejecting the tithe only if we substitute some other definite proportion. Paul says nothing about the tithe; men are to give as they have been prospered (1 Cor. xvi. 2). The responsibility of deciding is left to the individual in the light of conscience,

intelligence and the promptings of love. No uniform proportion can be laid down regardless of circumstances. In determining the proportion, account should be taken of the requirements of simple, wholesome living, of the demands of the efficient performance of one's work, of one's family responsibilities, of reasonable saving to meet future obligations. It will also be remembered that if the costs of living have increased, so have the costs of Christian work at home and abroad. But the principle of definite self-assessment should hold for all, and this is only possible when the facts are known. Careful account keeping, as already pointed out, is part of the Christian life.

The growing adoption by the Churches of some form of self-assessment and regular collection through an envelope scheme is a great help to the individual in carrying out his duty, and has led, as was to be expected, to more thoughtful and increased giving. "No system of financing the Church can be regarded as satisfactory which makes it easy for the thank-offering to God to be made without due thought. The bag or plate handed from pew to pew, or, as in some churches in Scotland, the plate placed at the entrance gate, so that no 'sordid' thought of money may defile the sanctuary, are just facilities for the casual coin, dropped without a thought of its relation to the contributor's income or the object for which it is given . . . and no method of giving for religious purposes can be accepted as adequate and efficient which

does not demand preliminary thought upon the obligations of the contributor as steward of his possessions and upon his responsibility for extending the bounds of the Kingdom of God." ¹

Once the proportion of income to be given away is decided upon, further thought is called for as to its expenditure. Such money should be invested as carefully in relation to real needs as money for private purposes. We must seek to decide where our gifts will accomplish most. The Christian ought to be free from dependence upon fashions in giving. Some causes are popular and find their income easily: others at least as worthy find it hard to get a hearing, and knowledge of their needs may be a call to specialise, as it were, in supporting them. It is well to try to keep oneself informed about the work of the societies one supports and to give intelligently and regularly. A dependable subscription which is not dropped or increased according to the mood of the moment is worth much more than the scattering of irregular donations over a multitude of societies.

No attempt can be made here to do this work of selection. Each must do it for himself. But there are two broad claims upon every Christian regarding which a word may be said.

There is giving to those in need through sickness of body or mind or temporal misfortune. No reader of this book can imagine that its author

¹ *Church Finance*, edited by Lord Sands, p. 32. The book is a valuable discussion of principles and methods and is the fruit of considerable experience and enquiry.

believes "charity" to be the sum total of the Christian's obligations. But while we are seeking to remove the causes of distress we must not neglect to care for those who are now suffering. Our Lord was apparently in the habit of giving to the poor (John xiii. 29); and the obligation remains (1 John iii. 17). Much can be done through the support of institutions like hospitals, but all of us come into touch with individual cases or can supply funds to our clergyman or minister who is in personal contact with those who need help. It is seldom right to give to the casual beggar. Such a gift may not help the man himself, and it is often merely prompted by the desire to get rid of him. There are many, with greater real needs than the beggar, who do not seek aid in the streets. The best giving, let it be said again, is that prompted by knowledge and accompanied by friendship.

The work of the Christian Church has also a claim upon all Christians. Let us be broad in our interests and sympathies, but let us see that so far as we are concerned the Church is adequately financed. The Christian Church performs a distinctive function: it is doing work that no other body is doing or can do. Men are apt to give more generously to the appeal of physical need than to the needs of the spirit, yet these are the worst—if we believe in Christ. The most terrible of human hungers is the hunger for the Word of the Lord.

One of the foremost responsibilities of Christian people is to see that full-time Christian workers—

to use a convenient but misleading phrase—are adequately paid. No thoughtful man would desire that the Christian ministry should become an attractive profession because of its financial prospects. But we are far from any danger of that in the Church as a whole. It is nothing short of a disgrace that many clergymen, ministers and lay workers, are condemned to a perpetual struggle with poverty. The comparisons often made with other callings are beside the point. It is irrelevant to ask whether the minister is paid more or less than the skilled artisan or the dustman. The point is that many are not receiving a living wage. They are being asked to do their work without adequate equipment of food, clothing, holidays, books or recreation. Most of them would ask for no more than enough to be able to do their job without financial strain and worry for themselves and their families. When the Church wakes up—and may it be soon—to insist on a living wage for all workers, let it not forget to set its own house in order.

And finally, let something be said of the claims of the foreign missionary enterprise, surely one of the most God-like of all. No Christian who knows the alphabet of his faith can fail to recognise the obligation to carry the good news about God to all men. No man who has seen the glory of God in the face of Jesus Christ could bear to be without the privilege of a share in this work. In the old days a man might hear of cruel need in the other end of the earth and be able to do little or nothing to help. Now “each of us can

take something of his own nerve and sinew, reduced in wages to the form of money, and, through money, which is a naturalised citizen of all lands and which speaks all languages, can be at work wherever the sun shines. It is a privilege which no one knew before our modern age. It is one of the miracles of science, mastered by the spirit of service, that a man busy at his daily task at home can yet be preaching the Gospel in Alaska, healing the sick in Korea, teaching in the schools of Persia, feeding the hungry in India, and building a new civilisation at the head waters of the Nile." ¹

¹ Fosdick, *The Meaning of Service*, p. 172.

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