

CHRIST AND MONEY

By

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The Reverend Gordon Powell, Minister of St. Stephen's Presbyterian Church, Sydney, is one of the best-known churchmen in Australia. In a day when church pews are often half empty the Rev. Powell is drawing crowds of 1,000 to 1,500 to his mid-week lunch-hour services at St. Stephen's.

He was educated at Scotch College and the University of Melbourne and later in 1935 and 1936 did post-graduate work in Glasgow University. He was a chaplain in the R.A.A.F. from 1943-45. For four years he was guest speaker at the Congregational Independent Church, Collins Street, Melbourne.

Since 1952 he has been at St. Stephen's. He is Well-known to radio audiences. Gordon Powell is renowned for his refreshingly outspoken and courageous approach to matters prominent in the public mind.

In this article, written for "Review" at our request, he endeavours to interpret the Christian attitude to the making of money and makes some interesting comments on the application of Christian principles to the conduct of industry.



THERE is a good story told about John Wesley and his famous sermon on wealth. His first point was: "Make all you can". A prosperous businessman in the congregation called out: "Amen". Wesley then turned to his second point: "Save all you can". Once more the businessman shouted: "Amen". Wesley then turned to his third point saying: "And give all you can", to which the businessman replied: "Now why does he want to spoil a good sermon?"

There is no doubt that this policy of Wesley in regard to money played an important part in the industrial revolution which followed his re-

vival in England and Europe. Wesley was a staunch supporter of private enterprise. Over the past decade or so some Christian thinkers have had qualms about this, but the latest General Conference of the Methodist Church in America turned back to the views of Wesley. For several years its official policy had been criticised as being socialistic and even communistic because it favoured "the subordination of the profit motive to the creative, co-operative spirit". The Conference adopted this statement: "We stand for the principle of the acquisition of property by Christian process and the right of private ownership there-

of with full acknowledgment of stewardship under God and accountability to Him for its use. We espouse no particular economic system and refuse to identify Christianity with any economic order. We approach every economic order in the commands of our Christ, and judge its practices by the Christian Gospel". The Methodists are not the only ones who have been troubled by the question of what ought to be the attitude of the Christian towards capitalism, socialism, communism and the rest. Many others have been exercised about it. The whole problem can be simplified very considerably if we get clearly into our minds just what Jesus taught about money.

At first glance it would appear that Jesus regarded money as the root of all evil and was completely against it. Under my first heading I propose to elaborate that viewpoint. In the second place I want to demonstrate that Jesus was very much in favour of private enterprise and the making of money. I will conclude by seeking a balance between these opposing points of view and illustrating what was, in my belief, the real teaching of Jesus about money.

Against:

There are many things which Jesus said against money. Consider three of the more striking statements.

He said to the rich young ruler: "Go thy way, sell whatsoever thou hast and give to the poor, and thou shalt have treasure in heaven and come, take up thy cross, and follow Me". That was too much for the young man. He couldn't "take it" and he went away depressed and miserable. Then Jesus said: "It is easier for a camel to go through

the eye of a needle than for a rich man to enter the kingdom of God".

Some commentators soften that by saying that Jesus really referred to the small pedestrian gate beside the main gate of a city known as "The Eye of the Needle". A camel might just squeeze through if his load were removed. That may be so, but the force of Jesus' statement still remains. A rich man has a chance of entering the kingdom if he gets rid of his load, namely, his riches! C. T. Studd, the famous Test Cricketer of the first Test Matches played between England and Australia in this country, took this text so seriously and so literally after his conversion that he gave away a fortune worth £100,000 today. He sold all he possessed, gave the results to the Salvation Army and, keeping only £1, shouldered his pack and set off as a lone missionary across China living solely on faith and the generosity of the people among whom he worked.

Consider another devastating thing Jesus said about wealth. I refer to his picture of the wealthy farmer in Luke XII who had such a good season that he decided to build immense barns to hold all his wealth and then retire and live at ease. God said to him: "Thou fool, this night thy soul shall be required of thee, then whose shall those things be that thou hast provided?" You can't take it with you. As Dr. Archie Anderson of Melbourne said recently: "Even if you have money to burn you still can't take it with you".

One day in New York I was in a bus travelling down Fifth Avenue when an American friend, who happened to be a member of the New York State Legislature, pointed to a big brown mansion and said:

“That used to be the home of Jay Gould, in his day the wealthiest man in America. His business methods were common practice then, but they are regarded with some suspicion now. He made \$77,000,000. But it didn't buy him happiness. He had too much on his mind. All he bought was indigestion, insomnia and misery and he died the wealthiest and the best-hated man in America. ‘Thou fool,’ said God, ‘This night thy soul shall be required of thee and then whose shall those things be?’”

Consider a third striking thing Jesus said against wealth. You remember that powerful picture of Dives and Lazarus. The rich man amid his luxury cared nothing for the poor man lying at his gate. (You may find the details in the 16th chapter of Luke.) In the next world the rich man suffered torment for his neglect while the poor man had made up to him everything which was denied him in this world. I think it important to remember that this story is a parable and was not meant by Jesus to be factual history. Nevertheless we cannot escape the powerful warning that Jesus was issuing. If we, enjoying the good things of life, shut our eyes and ears to the appeals of those denied the bare necessities of life then we shall live with remorse for all eternity.

Wealth so often destroys the spirit of kinship and brotherhood, which is the basis of Christianity. So Jesus was against it. On the other hand He was very much in favour of the production of wealth.

He was for it:

The advice of Jesus to the rich young ruler to sell all that he had and give to the poor could not be made a universal principle because

in no time there would be chaos with suddenly-rich poor people trying to give back money to suddenly-poor rich people. That obviously was a special piece of advice in a special case. Jesus needs some people to turn their backs on wealth and to give themselves wholly to His service. If that call were not issued and not responded to, there would be no ministry of the Church. Jesus Christ calls some to renounce wealth entirely while He calls others to build it up in the spirit of trusteeship for God.

Jesus ministered to quite a number of wealthy people without calling on them to sell all and give to the poor. He went to Nicodemus by night and spoke only of spiritual things. He could hardly have maintained his ministry if there had not been ministering women in his company and it is clear that a number of these and, in particular, the wife of Cleophas, were wealthy.

Above all, there is the parable of the talents in Matthew XXV and Luke XIX. The word “talent” has passed into our language from this story, but it originally meant a sum of money. Now it seems to me that whatever way you interpret that parable, whether in the development of the gifts of spirit and mind and body which God has given us, or in the development of of the material wealth entrusted to us, the message is the same—God has no use for the unenterprising individual. The more enterprising a man is, the more he develops the gifts and the wealth entrusted to him the more he will be rewarded with still more gifts and still greater wealth. To him that hath it shall be given—provided he proves himself worthy to have it. That is plainly a law of God's universe.

There is plenty in the teachings of Jesus and in the rest of the Bible to show that God has called us to be fellow-workers with Him in the development of this world of His and those who are most enterprising and who work hardest, those, in short, who produce wealth, are those who are acceptable in His sight and who will receive His blessing.

The Balanced View:

I have presented here the two sides—first, what Jesus said against wealth, and secondly, what He said in favour of its production. How can you square these two attitudes? By remembering that there are two kinds of call. To some like the rich young ruler whose wealth was getting between him and God, the call came to give it all up and follow Christ. To others the call comes to use their gifts and develop the wealth entrusted to them. In either case it should be remembered that; “Ye cannot serve God and Mammon”. The word Jesus used means “be a slave to”. No man can be a slave to two masters as many a wretched servant knew all too well in those days when large families lived together and he had to obey at the same time a woman and her mother-in-law even though they frequently issued conflicting orders. Now, the lesson is that if we make wealth our god and then try to worship God some of the time we will only distract ourselves and end up with a divided personality full of conflict. On the other hand if we claim to serve God first, but then every now and then put money first again, we produce conflict and misery. As Ralph Sockman puts it, half-hearted Christians have just enough religion to make them unhappy when pursuing worldly ends and not enough to make them happy

when they are engaged in spiritual activities.

The answer is to serve God first and foremost. We can serve God by the enterprising development of material things. Everything that God made was good. It is what we do with it that makes it evil, or better still. A knife can be used to commit murder, or, in the hands of a surgeon, to save life. So with money. “The love of money”, said Paul, “is the root of all evil”, but if a man loves God then he can use money to serve God, and he can worship God by making money and producing wealth for the good of the community as well as of himself and his family. Indeed he is commanded by God to do so. Otherwise he is keeping his talent wrapped up and buried. The secular can be made sacred so long as it is kept secondary. The moment the material things of life become our god then we are lost. Then we will try to use God and other people for our own selfish advancement and there is nothing Christian about that. The Christian thing to do is to serve God by developing to the full the talents and the wealth God has entrusted to us—as stewards or trustees for God—for the building up of His Kingdom and the betterment of all mankind. We can't take it with us, but we can produce it and enlarge it and make it a blessing to others and to our own souls.

One of the wealthiest men in Victoria spends many thousands of pounds a year to pay for the broadcasting of a religious service every Sunday night in the “Church Hour” over 3XY. In addition he uses a still greater income to provide the half-hour of Sankey's Sacred Songs on Friday nights, a session with one of the largest listening audiences of

any programme in Victoria, Tasmania and South Australia. This anonymous layman has made an immense contribution to the kingdom of God in Victoria by regarding himself as a trustee of the wealth which God has given to him.

Francis Ormond of the Western District of Victoria made a considerable amount of money out of wool. Thinking to erect a memorial to his sister who had passed away he considered a stained glass window in a Presbyterian Church in Geelong. His father thought it would bring back too many memories and Francis was persuaded instead to take an interest in the newly formed Theological Hall in the Melbourne University. The original sum he had in mind was £300. He raised it to £500 and then to £1,000. That was not nearly enough to build the college they proposed, so he raised it to £10,000. Francis Ormond became more and more interested in the work until in the end he had given £112,000 and from that time to this over a period of 70 years Ormond College has been pouring forth not only ministers, but doctors and teachers, lawyers and scientists, dentists and engineers, all trained under the aegis of the Church. Francis Ormond would be the first to agree that it is more blessed to give than to receive.

Whatever we have, we are trustees for God of the money we regard as ours. There is really no such thing as private property or public property. It is all owned by God and we are entrusted with it for a time. That is the key-word—we are trustees for God. It is the duty of every trustee to conserve and develop the wealth committed to him, not to waste it.

In the light of these truths we might re-consider our attitude to profit-making. If the motive is selfishness then any profit-making is sub-Christian. On the other hand, if the profit is reasonable reward for services rendered or risks taken and is dedicated to continued or increased service to God and man, it is not only permissible, but desirable from the Christian point of view.

Money is mighty dangerous stuff. It has destroyed the souls of many. On the other hand, the right use of it has made the world a much better place. Many a man has grown in moral and spiritual stature by adopting the correct attitude to the wealth entrusted to him by God. We cannot be wholly devoted to God and Mammon at the same time, but we can, and must, make Mammon serve God. The whole thing boils down to a question of priorities. Seek ye first the Kingdom of God and His righteousness and all these other things will be added unto you.

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IN conclusion, the editor has invited me to suggest how these principles might be applied to present-day industry.

Many firms are already doing nobly with large annual grants to worthy charities and the encouragement of research at universities and the like. Even if such gifts are somewhat impersonal so that they deprive the givers of that blessing which the Bible promises after every sincere gift and even if some gifts are not altogether disinterested, they are highly commendable. But should we not go much further than this?

I should like to see Christianity applied directly to the motive of every industry which should be first

and foremost to serve the community and only secondarily a matter of financial gain. If this switch in attitude is achieved then it affects everybody involved. The customers will receive the best possible article at the cheapest possible price and, where applicable, follow-up service of a cheerful, efficient and ungrudging kind.

Employees will have a new heart for their work. A thorough survey revealed that what employees ask for first is not money, but appreciation for their efforts. Nothing is so soul-searing as to feel that you are spending your life doing something which nobody cares about or even notices. Fundamentally any normal decent man (as the average Australian worker is) gets his greatest satisfaction not from the making of money, important as that is, but from the expression and expansion of his personality in satisfying work. His work cannot be satisfying if it is ignored. Information bulletins issued by industry should show each worker how their product is directly serving the community and how his own work is essential in the production of that product.

The above-mentioned survey revealed that the second thing workers desired, even before good wages, was congeniality in their working conditions. Many firms have added amenities for their workers and found it money well spent. Since reverence for personality is the basis of Christianity, the Christian employer will be anxious for his employees to spend their working lives in the best possible conditions. He will delight to see them expressing, expanding and developing their personalities in conditions which encourage, rather than hinder, the

best kind of development. As psychology has proved repeatedly, dirt and ugliness depress the spirit and reduce efficiency while beauty strengthens and inspires. The business which builds better people is a better business. Where Christianity is the supreme motive the general well-being of the staff ranks above financial gain and there is a new atmosphere. In such an industry wages would be directly related to the prosperity (or otherwise) of the firm because from the managing director down to the youngest office-boy the staff would form a team serving humanity through their united efforts.

This may sound like idealism, but I know at least one factory where it works. The manager is a man who believes in "tithing"—giving one-tenth of all he earns to the Lord. Like many other men who tithe he has met with astonishing prosperity. That sounds naive, but I challenge any economist to make a scientific analysis of the financial history of men who tithe without proving that a man prospers when he tithes.

The firm which set out to run its business entirely on a Christian basis might, as a matter of policy, set aside 1/10th of its income for "Christian purposes". Part of this money would be used for the present charitable gifts to good causes quite unconnected with the firm. Part might be used to provide a new security for those who serve the firm faithfully and well. Some firms are too hasty in paying off men who fall ill. The fear of such loss of employment compels some men to go on working until their health is irreparably damaged. On the other hand such fear seriously undermines the health of many so

that they do break down unnecessarily. If they knew the firm would stand by them and their families whatever happened it would relieve many wage-earners of a heavy burden and conduce greatly to the happiness and consequently the health of the whole team. Of course, there would always be the malingerer, but let us not make that an excuse for falling away from our high calling as Christians in industry. It would no doubt be difficult to sell a group of modern shareholders the idea that "tithing" would be good for their firm. They have a right to a fair return for their investment, the faith they showed in the company and the risks they took with their money. What is needed is somebody with courage to challenge them to a still greater act of faith.

If all firms were to adopt the principle of the Christian trusteeship of wealth an immense amount of money would be available for good causes in the community, to the stimulation of enterprise everywhere. In the old days men like Francis Ormond gave bountifully to the Church. With our present regrettable denominational divisions it is manifestly difficult for a firm to give directly to Church purposes, but if Christianity is to prevail in this country some means will have to be found to overcome the dire shortage not only of money, but of men in the organised Church. The waiting harvest is terrific, but the harvesters and the means are pathetically few.

I have left myself little space to apply the above principles to workers in industry.

If a worker had a real sense of being a trustee for God of the wealth committed to him he would not be concerned with how little he

could give for how much. He would be anxious to give an honest day's work for an honest day's wage, not merely in time spent and activity involved, but in the efficiency and purpose and spirit of his work. The slacker is a cheat and a thief whether he be a director or the humblest worker on the lowest wage. Not only is he a menace to the economic success of the firm but he is a still more dangerous menace to the moral and spiritual welfare of his fellow-workers. The firm should give the slacker fair warning and a second chance. If he does not improve then, for everybody's sake, including his own, he should be dismissed. Whether a man remains on the basic wage or receives a managing director's salary he is still responsible to God, not only for the way he earns his money, but also for the way he spends it.

WHERE there is Christian faith it should be possible to build up a wonderful team spirit in industry. Australians rightly suspect the "crawler". Where the profit motive is supreme they naturally think such a man is trying to advance at the expense of his fellows. Where service is supreme, economic class distinction is forgotten. It is the best answer to the class-hatred so zealously fostered by communists. In the words of C. J. Dennis: "Hatin' never paid no dividends". Hatred is disruptive and disintegrating, but Christianity is the reverse. The future of the world depends on the power of Christianity to integrate society. We can all play our part where we are, in the home, office or factory, remembering that if we seek first, not money, but the Kingdom of God all these other things will be added unto us.