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What have the sermons of John Wesley ever done for us?

The Wesleyan legacy in issues of wealth and poverty: reflections on Wesley's sermon, 'The Use of Money'

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Wesley's sermon, 'The Use of Money', still resonates with our contemporary economic context. After a synopsis of the sermon, this article seeks to set it in its original context, understanding the key marks of Wesley's approach to poverty: the importance of personal contact with the poor, the importance of thrift, and the importance of indiscrimination, grounded in spiritual egalitarianism. The legacy of Wesley's advice, both within the early Methodist movement, and as a starting point for critical reflection today, is then considered.

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Synopsis of Wesley's sermon

In 'The Use of Money', Wesley takes his text from Luke 16:9. Paraphrased, it says: *I tell you, use worldly wealth to gain friends for yourself, so that when it is gone, you will be welcomed into eternal dwellings.* He then goes on to stress that the right use of money is of the utmost importance to the Christian. Too few people think about it and when they do they often regard it as a source of evil. However, money should be regarded as a gift of God for the benefits that it brings and the opportunities it offers for doing good. It can feed the hungry, clothe the naked and give shelter to the stranger (Matthew 25). With it we can care for the widow and the fatherless, defend the oppressed, and meet the need of those who are sick or in pain.

Wesley offers three simple rules on how to use money: gain all you can, save all you can, give all you can.

Gain all you can

According to Wesley we should not gain money at the expense of life or health. No sum of money, however large, should induce us to accept employment which would injure our bodies. Neither should we begin (or continue in) any business which deprives us of the food and sleep that we need. We may draw a distinction between businesses which are absolutely unhealthy and those employments which would be harmful to those of a weak constitution. If our reason or experience shows that a job is unhealthy for us, then we should leave it as soon as possible even if this means that our income is reduced.

Any employment which might injure our minds, including the pursuit of any trade which is against the law of God or the law of the land, should be avoided. It is just as wrong to defraud the king of taxes as it is to steal from our fellow citizens. Things requiring cheating, lying or other customs to provide an adequate income are contrary to good conscience and should be avoided.

What is true of ourselves is equally true of our neighbour. We should not 'gain all we can' by causing injury to another, whether to his or her trade, body or soul. Selling goods below their market price and enticing the workers that a brother or sister needs are quite wrong, as is selling those things that would harm a neighbour's health. Physicians should not deliberately prolong a patient's illness to increase income.

With these limitations it is every Christian's duty to observe this first rule: 'Gain all you can', by honest work with all diligence. Lose no time in silly diversions and do not put off until tomorrow what may be done today. Do nothing by halves; use all the common sense that God has given you and study continually that you may improve on those who have gone before you. Make the best of all that is in your hands.

Save all you can

Money is a precious gift and should not be wasted on trivialities. Do not spend money on luxury foods, but be content with simple things that your body needs. Personal ornaments too, of the body or of property, are a waste and should be avoided. Do not spend to gratify your vanity or to gain the admiration of others. The more you feed your pride in this way, the more it will grow within you.

And why spoil your children? Fine clothes and luxury are a snare to them as they are to you, endangering them with more pride and vanity. If you think that they would waste your wealth then do not leave it to them. If there is only one child in the family who knows the value of money and there is a fortune to be inherited, then it is that one who should receive the bulk of it. If no child can be trusted in this way then it is the Christian's duty to leave them only what will keep them from being in need. The rest should be distributed in order to bring glory to God.

Give all you can

Storing away money without using it is to throw it away. You might just as well cast your money into the sea as keep it in the bank. Having gained and saved all you can, then give all you can.

You do not own money. It has been entrusted to you for a short while by your Creator God who owns all. Your wealth is to be used for him as a holy sacrifice, made acceptable through Jesus Christ.

If you wish to be a good steward, then provide sufficient food and clothing for yourself and your household. If there is a surplus after this is done, then use what remains for the good of your Christian brothers and sisters. If there is still a surplus, then do good to all people.

Ask yourself honestly if you are an obedient steward acting sacrificially. If you are in doubt, pray to God: 'Lord, you see that I am going to spend this money on … and you know that I am acting as your trusted steward according to your design.' If you can make this prayer with a good conscience then you will know that your expense is right and good.

These, then, are the simple rules for the Christian use of money. *Gain all you can, without bringing harm to yourself or neighbour. Save all you can by avoiding waste and unnecessary luxuries. Finally, give all you can.* Do not limit yourself to a particular proportion to preserve yourself and family, the Church of God and the rest of humanity. In this way you will be able to give a good account of your stewardship when the Lord comes with all his saints. Do it with all your strength. No more waste or luxury or envy. Use whatever God has loaned to you to do good to your fellow Christians and to all people. Give all that you have, as well as all that you are, to him who did not even withhold his own Son for your sake.

The context of Wesley's sermon

The eighteenth century in Britain saw a new strand of enthusiasm and missionary zeal emerging as a product of the Evangelical Revival, most particularly in the Methodist movement, in response to a general coolness of philanthropic spirit and hardening of attitudes towards the poor. There was a new sensitivity to human distress to be found in the writings and practice of the Wesleys and others, which supplemented the variety of voluntary activities engendered by the earlier spirit of self-improvement. Was this merely a qualitative difference or something rather more radical?

Warner's judgement was that organised philanthropy added little in the field of social concern: 'It initiated no novel solutions to the problem of poverty. It produced no permanently effectual agencies for the prevention of economic destitution … little more than instances of the prevalent impulsive, individual relief, conducted on a larger scale.'[1] He lists instances of Methodist philanthropy under Wesley to support his thesis, on the basis of that foundational document of Methodist social concern, *The Rules of the United Societies* (1741), which enjoined the giving of money and clothes for the relief of the poor and the sick, by regular monetary giving. However, the Methodist response was more wide-reaching: work was to be provided for those out of business; a whole range of activities was established, locally generated, including lending societies,

dispensaries and sick-visitation schemes, together with emergency relief schemes for the poor and the sick, the hungry and the unemployed.[2]

Who were the poor? Wesley himself offers a definition in his sermon 'Dives and Lazarus' in 1788:

> Hear this, all ye that are poor in this world. Ye that many times have not food to eat or raiment to put on; ye that have not a place where to lay your head, unless it be a cold garret, or a foul and damp cellar! Ye that are now reduced to 'solicit the cold hand of charity.'[3]

The poor are the destitute poor, deprived of the basic necessities of life, in contradiction of God's stewardship of resources which centres on a proper love of God being expressed in love of neighbour.

As we examine the way in which the Wesleys and early Methodists responded to the needs of the poor, there are a number of distinguishing marks of Methodist philanthropy which can be noted in this earlier period.

First, social concern was marked by *intimate personal contacts and the distribution of relief by personal visitation*. This was what North terms 'actual contact with conditions of need' by 'homely but far-reaching beneficence'. This accords with the words of Wesley recorded in his journal for 24 November 1760:

> How much better it is to carry relief to the poor than to send it! And that both for our sake and theirs. For theirs as it is so much more comfortable to them, and as we may then assist them in spirituals as well as temporals: and for our own as it is far more apt to soften our heart, and to make us naturally care for each other.[4]

The importance for Wesley was what such 'works of mercy' did to the inward disposition of the visitor as much as the benefits for the recipient. As Collins remarks: 'his concern over the temporal needs of the poor [is] demonstrated in his emphasis on the spiritual state of those who minister and in his critical assessment of ministerial labours.'[5]

Second, social concern was marked by *the teaching of thrift and the avoidance of luxury*, so pronounced in the sermons and actions of Wesley. Here we carry forward the traditional Protestant emphasis on the ethic of industry and work and the importance of cleanliness, a recurring theme in Methodist philanthropy. However, in Wesley this is often subordinated to a denunciation of the

rich. Riches were deemed exceedingly dangerous in that they struck at the very root of personality; they could tempt people to displace love of God with love of the world.[6] There is a genuine sensitivity of approach to the poor ('I love the poor – in many of them I find pure, genuine grace, unmixed with paint, folly and affection'), in the hearts of those softened by experience, clearly visible in the Holy Club days in Oxford and in the journeying around of the Wesleys to the towns and cities of Britain and Ireland.

Third, social concern was marked by its *indiscrimination*, reflecting an Arminian emphasis, and emerging from the biblical and theological focus on Matthew 25, making as it does no distinction between the deserving and the undeserving poor. Despite this, there were rewards to be gained from hard work and thrift, and the remedy for poverty was 'to gain all you can, save all you can, give all you can', in an individualistic voluntary response to the challenge of the gospel, as John Wesley enjoined in his sermon on 'The Use of Money'.

Many Methodists, Wesley included, disposed of their surplus wealth in a radical redistribution which so startled contemporaries as to consider them anti-social and a threat to order in society. Collins points to the inherent egalitarianism of Wesley's soteriological approach to the question of poverty:

> This levelling of all men and women as sinners, poor and non-poor, this universal flavour of sin, actually resulted in the enhanced status of the poor within the Methodist societies where rank and privilege, so valued by the world, counted for nothing.[7]

While the Church of England failed to provide social cohesion in a society whose established social values and systems were under such strain, the Methodist movement gave a sense of companionship, of connections in society with one's peers, and of status and belonging which underpinned the social aspirations of a class made more prosperous by the strength of sobriety, diligence and social responsibility. It helped them rise above poverty to a modest level of disposable affluence. At this stage they did not forget those from whose ranks many had been drawn, mindful of Wesley's warning that they might forget the poor: 'As many of them increase in worldly goods, the great danger I now apprehend is, their relapsing into the spirit of the world: and their religion is but a dream.'[8]

As Collins describes, Wesley's approach to the problems of the poor is more soteriological than social and economic. How the poor can be saved is a prime

and overriding concern for him and his followers.[9] Donald Dayton, in summarising the Wesleyan legacy for Methodist attitudes to the poor, notes both the practical generosity which constituted the life of the movement reaching out to the poor, and also the underlying social conservatism of the theological principles enunciated by its leaders. John Wesley was systematic in his cultivation of the poor through his field preaching and the Arminian gospel peculiarly suited to their needs, grounded in a spiritual egalitarianism. Unlike others, he did not blame the poor for their poverty and did not spare the rich from the criticism due from their greed. He urged his followers to visit the sick and the poor as a vital dimension of discipleship, bringing temporal as well as spiritual relief.

There was, however, as Dayton points out, a fundamental ambiguity in the consequences of Wesley's advice, over and above the strengths and weaknesses of his social ethics.[10] The call to diligence and frugality, in the avoidance of conspicuous consumption, did lead, as Wesley feared (in his sermon 'On the Danger of Increasing Riches', 1790), to an increase in riches for Methodists. The consequent danger, sometimes realised, was that this social uplift would widen the gap with the poor in a process of embourgeoisement. Such a 'war within the soul of Methodism' led many to be torn towards the poor and away from the poor in a period of tension and change.[11]

The legacy of Wesley's sermon for today

Methodists today wrestle with the challenges of conspicuous consumption and a global economy the like of which John Wesley did not either experience or predict. However, other aspects of Wesley's context remain familiar to us, and his perspective in 'The Use of Money' continues to resonate with today's issues.

Wesley sought to follow the example he saw in primitive Christianity, especially that of the early Church with its communitarianism (Acts 2 – all things in common) as it lived out discipleship. Wesley's view was also formed by the biblical models he encountered in the Psalms and the Old Testament, with their concern for the poor, the outcast, the widows and the fatherless, and the New Testament's emphasis in the Magnificat and the Nazareth manifesto on Luke's portrayal of God's reversal of values (the 'preferential option for the poor' of later liberation theologians). Wesley created and promoted oases of radical sharing in local communities transformed by the health and work and

education schemes he encouraged, as well as the activities of the Strangers' Friend Societies he promoted among the poor.

Similarly, Wesley's warnings against the love of money and wealth (love of money is the root of all evil) chime well with anti-capitalist movements of recent years in combating the perceived evils of globalisation and the stranglehold of multinational corporations in civic society. Wesley's attacks on the exploitative rich, exemplified in his sermons against the Bristol merchants and those who benefited from the ills of others, at home and overseas, could well be repeated today.

Wesley's tag line, 'Gain all you can, save all you can, give all you can', is a little more complicated in its legacy. It has sometimes been misappropriated by Christian entrepreneurs for whom the ability to bestow liberally from the gains of a free-market economy has given the freedom to practise philanthropy of an often discriminating kind (*pour encourager les autres*), quite unlike the Arminian indiscrimination Wesley had in mind. This might be more in line with the Victorian values preached and practised by a former British Prime Minister steeped in one strand of Methodism. Mrs Thatcher's quotation of the prayer of St Francis turned such spiritual values of poverty, simplicity and radical sharing on their head in an individualisation of Christian lifestyle. This view is removed from Wesley's view of social holiness, exampled for instance in the 'Rules for Helpers', which always has a community in view.

So what should our response be today as children and spiritual heirs of the Wesleys? I want to pose some questions for us to ask in the light of our reading of the sermon in its context. Whether rich or poor, from the North or the South, in work or without, we all have to formulate what is a right response for us as disciples, to use the wealth and the resources that God has given us and discover for ourselves how the just sharing and radical generosity we find in the biblical models can be interpreted and practised today.

Wesley's sermon invites us to:

- Face the facts – how do individuals and communities fare in the current uncertain financial world and in an economic climate of the meltdown of financial institutions and the credit crunch? What questions do we ask of our employers, banks and financial institutions in whom our funds and pensions are invested?
- Reflect and interpret these facts in the light of our Christian and Methodist understanding of responsible stewardship of financial resources. How do

we combat conspicuous consumption without appearing killjoys? How do we contribute to the creation of opportunities for employment and wealth creation?

- Respond with appropriate and sustainable action, appropriate to the circumstances and sustainable beyond the initial help given. Can we identify channels of Methodist-style giving like All We Can or Christian Aid who can make our money work for the benefit of others? And how do we ensure that church funds are not invested in projects and companies which bring harm to others and fail to pay a decent wage?

These questions must be asked in multiple contexts:

- in personal lifestyle, through prayer, prophecy, political action and personal moderation: how can we reflect the challenge of seeing Christ in the midst of the poor, serving and saving the lost lives we encounter?
- in the life of the Church: how should each church community be an experiment in community and sharing? What does it mean seriously to consider churches as units of micro-production, creating work and educational opportunities in eco-friendly ways which help in our care of creation in God's world?
- in the life of our society: how do we as citizens influence the policy-makers and administrators of government in our nation? And how do we speak for the powerless, especially on issues of wealth and poverty?

With appropriate reflection, Wesley's advice is as good today as it was in the eighteenth century: gain all you can, save all you can, give all you can.

Notes

1. Warner 1930, p. 218.
2. Church 1949, pp. 177–209.
3. Wesley Works 4:13, Sermon 115 on Dives and Lazarus.
4. North 1904, p. 114.
5. Collins 1995, p. 81.
6. Collins 1995, p. 80.
7. Collins 1995, p. 83.
8. Quoted in Jennings 1990, p. 14.
9. Collins 1995, pp. 79–80.
10. Highlighted by Marquardt 1992, pp. 133–138.
11. Meeks 1995, p. 90.

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