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Wesley's Sermon Reprints: The Use of Money

"The love of money," we know, "is the root of all evil;" but not the thing itself. The fault does not lie in the money, but in them that use it. It may be used ill; And what may not? But it may likewise be used well: It is full as applicable to the best, as to the worst uses. It is of unspeakable service to all civilized nations, in all the common affairs of life: It is a most compendious instrument of transacting all manner of business, and (if we use it according to Christian wisdom) of doing all manner of good. It is true, were man in a state of innocence, or were all men "filled with the Holy Ghost," so that, like the infant "Church at Jerusalem," no man counted any thing he has his own, but "distribution was made to everyone as he had need," the use of it would be superseded; as we cannot conceive there is anything of the kind among the inhabitants of heaven. But, in the present state of man kind, it is an excellent gift of God, answering the noblest ends. In the hands of his children it is food for the hungry, drink for the thirsty, raiment for the naked: It gives to the traveler and the stranger where to lay his head. By it we may

supply the place of a husband to the widow, and of a father to the fatherless. We may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain; it may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death!

It is, therefore, of the highest concern, that all who fear God know how to employ this valuable talent; that they may be instructed how it may answer these glorious ends, and in the highest degree. And, perhaps, all the instructions which are necessary for this may be reduced to three plain rules, by the exact observance whereof we may approve ourselves faithful stewards of "the mammon of unrighteousness."

I. 1. The First of these is, (he that heareth, let him understand!), "Gain all you can." Here we may speak like the children of the world: We meet them on their own ground. And it is our bounden duty to do this: We ought to gain all we can gain, without buying gold too dear, without paying more for it than it is worth. But this it is certain we ought not to do; we ought not to gain money at the expense of life, nor (which is in effect the same thing) at the expense of our health. Therefore, no gain whatsoever should induce us to enter into, or to continue in, any employ, which is of such a kind, or is attended with so hard or so long labour, as to impair our constitution. Neither should we begin or continue in any business which necessarily deprives us of proper seasons for food and sleep, in such proportion as our nature requires. Indeed, there is a great difference here. Some employments are absolutely and totally unhealthy; as those which imply the dealing much with arsenic, or other equally hurtful minerals, or

the breathing of an air tainted with steams of melting lead, which must at length destroy the firmest constitution. Others may not be absolutely unhealthy, but only to persons of a weak constitution. Such are those that require many hours to be spent in writing; especially if a person write sitting, and lean upon his stomach, or remain long in an uneasy posture. But whatever it is which reason or experience shows to be destructive of health or strength, that we may not submit to; seeing "the life is more" valuable "than meat, and the body than raiment:" And, if we are already engaged in such an employ, we should exchange it, as soon as possible, for some which, if it lessen our gain, will, however, not lessen our health.

2. We are, Secondly, to gain all we can without hurting our mind, any more than our body. For neither may we hurt this: We must preserve, at all events, the spirit of an healthful mind. Therefore, we may not engage or continue in any sinful trade; any that is contrary to the law of God, or of our country. Such are all that necessarily imply our robbing or defrauding the king of his lawful customs.

There are yet others which many pursue with perfect innocence, without hurting their body or mind; and yet, perhaps, you cannot: Either they may entangle you in that company which would destroy your soul; and by repeated experiments it may appear that you cannot separate the one from the other, or there may be an idiosyncrasy,—a peculiarity in your constitution or soul, (as there is in the bodily constitution of many), by reason whereof that employment is deadly to you, which another may safely follow. So I am convinced, from many experiments, I could

not study, to any degree of perfection, either mathematics, arithmetic or algebra, without being a Deist, if not an Atheist: And yet others may study them all their lives without sustaining any inconvenience. None, therefore, can here determine for another; but every man must judge for himself, and abstain from whatever he in particular finds to be hurtful to his soul.

3. We are, Thirdly, to gain all we can, without hurting our neighbor. But this we may not, cannot do, if we love our neighbor as ourselves. We cannot, if we love everyone as ourselves, hurt anyone *in his substance*. We cannot devour the increase of his lands, and perhaps the lands and houses themselves by gaming, by over-grown bills, (whether on account of physic, or law, or anything else), or by requiring or taking such interest as even the laws of our country forbid. Hereby all pawn-broking is excluded: Seeing, whatever good we might do thereby, all unprejudiced men see with grief to be abundantly overbalanced by the evil. And if it were otherwise, yet we are not allowed to “do evil that good may come.” We cannot, consistent with brotherly love, sell our goods below the market-price, we cannot study to ruin our neighbor’s trade, in order to advance our own; much less can we entice away, or receive, any of his servants or workmen whom he has need of. None can gain by swallowing up his neighbor’s substance, without gaining the damnation of hell!

4. Neither may we gain by hurting our neighbor *in his body*. Therefore we may not sell any thing which tends to impair health. Such is, eminently, all that liquid fire, commonly called drams, or spiritous liquor. It is true, these may have a place in medicine, they may be of use in some bodily disorders although

there would rarely be occasion for them were it not for the unskillfulness of the practitioner. Therefore, such as prepare and sell them only for this end may keep their conscience clear. But who are they? Who prepare them only for this end? Do you know ten such distillers in England? Then excuse these. But all who sell them in the common way, to any that will buy, are poisoners general. They murder His Majesty's subjects by wholesale, neither does their eye pity or spare. They drive them to hell like sheep. And what is their gain? Is it not the blood of these men? Who then would envy their large estates and sumptuous palaces? ...

5. And are not they partakers of the same guilt, though in a lower degree, whether Surgeons, Apothecaries, or Physicians, who play with the lives or health of men, to enlarge their own gain? Who purposely lengthen the pain or disease, which they are able to remove speedily? Who protract the cure of their patient's body, in order to plunder his substance? Can any man be clear before God who does not shorten every disorder "as much as he can," and remove all sickness and pain "as soon as he can?" He cannot: For nothing can be more clear, than that he does not "love his neighbor as himself;" than that he does not "do unto others, as he would they should do unto himself."

6. This is dear-bought gain. And so is whatever is procured by hurting our neighbor *in his soul*; by ministering, suppose, either directly or indirectly, to his unchastity, or intemperance; which certainly none can do, who has any fear of God, or any real desire of pleasing Him. It nearly concerns all those to consider this, who have anything to do with taverns, victualling-houses, opera-

houses play-houses, or any other places of public, fashionable diversion. If these profit the souls of men, you are clear; your employment is good, and your gain innocent; but if they are either sinful in themselves, or natural inlets to sin of various kinds, then, it is to be feared, you have a sad account to make. O beware, lest God say in that day, "These have perished in their iniquity, but their blood do I require at thy hands!"

7. These cautions and restrictions being observed, it is the bounder duty of all who are engaged in worldly business to observe that first and great rule of Christian wisdom, with respect to money, "Gain all you can." Gain all you can by honest industry. Use all possible diligence in your calling. Lose no time ... And do it as well as possible. Do not sleep or yawn over it: Put your whole strength to the work. Spare no pains. Let nothing be done by halves, or in a slight and careless manner. Let nothing in your business be left undone, if it can be done by labour or patience.

8. Gain all you can, by common sense, by using in your business all the understanding which God has given you. You should be continually learning .. . from the experience of others, or from your own experience, reading, and reflection, to do everything you have to do better today than you did yesterday. And see that you practice whatever you learn, that you may make the best of all that is in your hands.

II. 1. Having gained all you can, by honest wisdom, and unwearied diligence, the Second rule of Christian prudence is, "Save all you can." Do not throw the precious talent into the sea: Leave that

folly to heathen philosophers. Do not throw it away in idle expenses, which is just the same as throwing it into the sea. Expend no part of it merely to gratify the desire of the flesh, the desire of the eye, or the pride of life.

2. Do not waste any part of so precious a talent, merely in gratifying the desires of the flesh; in procuring the pleasures of sense, of whatever kind; particularly in enlarging the pleasure of tasting. I do not mean, avoid gluttony and drunkenness only: An honest Heathen would condemn these. But there is a regular, reputable kind of sensuality, an elegant epicurism, which does not immediately disorder the stomach, nor (sensibly at least) impair the understanding; and yet (to mention no other effects of it now) it cannot be maintained without considerable expense. Cut off all this expense! Despise delicacy and variety, and be content with what plain nature requires.

3. Do not waste any part of so precious a talent, merely in gratifying the desire of the eye, by superfluous or expensive apparel, or by needless ornaments. Waste no part of it in curiously adorning your houses; in superfluous or expensive furniture; in costly pictures, painting, gliding, books; in elegant rather than useful gardens. Let your neighbors, who know nothing better, do this: "Let the dead bury their dead." But "what is that to thee?" says our Lord: "Follow thou me." Are you willing? Then you are able so to do!

4. Lay out nothing to gratify the pride of life, to gain the admiration or praise of men. This motive of expense is frequently interwoven with one or both of the former. Men are expensive in

diet, or apparel, or furniture, not barely to please their appetite, or to gratify their eye, or their imagination, but their vanity too ...

5. Who would expend anything in gratifying these desires, if he considered, that to gratify them is to increase them? Nothing can be more certain than this: Daily experience shows, the more they are indulged, they increase the more. Whenever, therefore, you expend anything to please your taste or other senses, you pay so much for sensuality. When you lay out money to please your eye, you give so much for an increase of curiosity—for a stronger attachment to these pleasures which perish in the using. While you are purchasing anything which men use to applaud, you are purchasing more vanity. Had you not then enough of vanity, sensuality, curiosity, before? Was there any need of any addition? And would you pay for it too? What manner of wisdom is this? Would not the literally throwing of your money into the sea be a less mischievous folly?

6. And why should you throw away money on your children, any more than upon yourself, in delicate food, in gay or costly apparel, in superfluities of any kind? Why should you purchase for them more pride or lust, more vanity, or foolish and hurtful desires? They do not want any more; they have enough already; nature has made ample provision for them: Why should you be at further expense to increase their temptation and snares, and to pierce them through with more sorrows.?

7. Do not leave it to them to throw away. If you have good reason to believe they would waste what is now in your possession, in gratifying, and thereby increasing, the desire of the flesh, the

desire of the eye, or the pride of life; at the peril of theirs and your own soul, so not set these traps in their way ...

8. "What then would you do, if you were in my case? If you had a considerable fortune to leave?" Whether I *would* do it or no, I know what I *ought* to do: This will admit of no reasonable question. If I had one child, elder or younger, who knew the value of money, one who, I believed, would put it to the true use, I should think it my absolute, indispensable duty, to leave that child the bulk of my fortune, and to the rest just so much as would enable them to live in the manner they had been accustomed to do. "But what if all your children were equally ignorant in the true use of money?" I ought then (hard saying! who can hear it?) to give each what would keep him above want, and to bestow all the rest in such a manner as I judged would be most for the glory of God.

III. 1. But let not any man imagine that he has done anything, barely by going thus far, by "gaining and saving all he can," if he were to stop here. All this is nothing, if a man go not forward, if he does not point all this at a farther end. Nor, indeed, can a man properly be said to save anything, if he only lays it up. You may as well throw your money into the sea, as bury it in the earth. And you may as well bury it in the earth, as in your chest, or in the bank of England. Not to use, is effectually to throw it away. If, therefore, you would indeed "make yourselves friends of the mammon of unrighteousness," add the Third rule to the two preceding. Having, First, gained all you can, and, Secondly, saved all you can, Then "give all you can."

2. In order to see the ground and reason of this, consider, when the Possessor of heaven and earth brought you into being, and placed you in this world, he placed you here, not as a proprietor, but a steward: As such he entrusted you, for a season, with goods of various kinds; but the sole property of these still rests in him, nor can ever be alienated from him. As you yourself are not your own, but his, such is, likewise, all that you enjoy. Such is your soul and your body, not your own, but God's. And so is your substance in particular. And he has told you, in the most clear and express terms, how you are to employ it for him, in such a manner, that it may be all a holy sacrifice, acceptable through Jesus Christ. And this light, easy service, he hath promised to reward with an eternal weight of glory.

3. The directions which God has given us, touching the use of our worldly substance, may be compromised in the following particulars. If you desire to be a faithful and wise steward, out of that portion of your Lord's goods which he has for the present lodged in your hands, but with the right of resuming when ever it pleases him, First, provide things needful to yourself; food to eat, raiment to put on, whatever nature moderately requires for preserving the body in health and strength. Secondly, provide these for your wife, your children, your servants, or any others who pertain to your household. If, when this is done, there be an over plus left, then "do good to them that are of the household of faith." If you have an overplus still, "as you have opportunity, do good unto all men." In so doing, you give all you can; nay, in a sound sense, all you have: For all that is laid out in this manner is really given to God. You "render unto God the things that are

God's," not only by what you give to the poor, but also by that which you expend in providing things needful for yourself and your household. ...

Render unto God, not a tenth, not a third, not half, but all that is God's, be it more or less; by employing all on yourself, your household, the household of faith, and all mankind, in such a manner, that you may give a good account of your stewardship. I entreat you, in the name of the Lord Jesus, act up to the dignity of your calling! No more sloth! Whatsoever your hand findeth to do, do it with your might! No more waste! Cut off every expense which fashion, caprice, or flesh and blood demand! No more covetousness! But employ whatever God has trusted you with, in doing good, all possible good, in every possible kind and degree, to the household of faith, to all men! This is no small part of "the wisdom of the just." Give all ye have, all well as all ye are, a spiritual sacrifice to Him who withheld not from you his Son, his only Son: So "laying up in store for yourselves a good foundation against the time to come that ye may attain eternal life!"

By John Wesley

[Christian History originally published this article in Christian History Issue #2 in 1983]

