

# Four Lessons on Money

*From One of the World's Richest Preachers*

by CHARLES EDWARD WHITE

**John Wesley not only turned 18th century England around with his preaching, but he made lots of money in the process. Here is a story about, and advice from, a man who knew how to make money & how to spend it.**

MOST OF US KNOW that John Wesley was used by God to revive 18th-century England and to start the Methodist Church. We know him as a great preacher, and a greater organizer. We remember him for his contribution to the Church's thinking on sanctification. But few of us realize that Wesley made enormous sums from preaching; the sale of his writings made him one of England's wealthiest men. In an age when a single man could live comfortably on £30 a year, his annual income reached £1,400. No wonder Wesley had strong opinions about the place of financial matters in the Christian life. This rich preacher has much to say to us about money.

## **Why Revival Tarries**

In later life, Wesley grew discouraged with Methodism. Although he had seen the movement grow from two brothers to a society of almost a million people, he felt that it had lost much of its spiritual power. He believed the Methodists no longer hungered and thirsted for righteousness as they once had. He observed that they were not as eager to attend the 5 a.m. preaching services as in the past. He feared his followers had lost much of their love for their neighbors for he saw that they were not as ready as they had been to visit the sick and needy. He was convinced that this decline in the way they loved the Lord and their neighbors had grieved God's Holy Spirit, and had driven him from their midst. He feared his lifetime of labor had been in vain.

Besides thinking that God had abandoned the Methodists, Wesley thought he knew the cause of this desertion: A particular sin had caused them to lose their first love and had separated them from God. Wesley said that not one Methodist in 100 obeyed the Lord in this regard. He complained that others never preached against this sin, and in later life he spoke against it frequently. In his last three years of life he published as many sermons against this sin as he had published against it in the previous fifty. In what he thought might be his final sermon, he rebuked his followers for their disobedience to the Lord in this area. He even told the Methodists in Dublin that they were personally responsible for the decline of Methodism. Ye are the men, some of the chief men, who continually grieve the Holy Spirit of God, and in a great measure stop his gracious influence from descending on our assemblies.

What had these men in Dublin done to merit this rebuke? What was the crime of the Methodists in London, Manchester, and Bristol whom Wesley found lacking? What was the sin that convinced him that God had abandoned them, and which he thought was hindering revival?

## **The Love of Money**

Wesley noted that in the old days of Methodism, the people were poor. But, he observed, in the 20, 30, or 40 years since they joined the society, many Methodists had

become 20, 30, or even 100 times richer than they were at first. With this increase in wealth had come a decrease in godliness. It seemed to him the more money the Methodists had, the less they loved the Lord.

Wesley noted several instances of the decline of godliness among the Methodists. The first was a lessening of their love for God, shown by a lack of interest in sanctification. He told them they no longer had the same vehement desire as you formerly had of going on to perfection. A second instance was pride. Wesley warned his followers that increasing wealth had made them arrogant. They had become more confident of their own opinions and less willing to hear reproof: You are not so teachable as you were, & you have a much better opinion of your own judgment and are more attached to your own will. (from the sermon *Causes of the Inefficacy of Christianity*)

Another sign of their backsliding was that the Methodists were less meek than they had been. In the past, Wesley said, your love was not provoked, but enabled you on all occasions to overcome evil with good. But now, How quickly you are ruffled! The next indication of their spiritual deadness was an unwillingness to help the poor. Wesley reminds his hearers, You once pushed on through cold or rain, or whatever cross lay in your way, to see the poor, the sick, the distressed. Now, however, he asks, Do you fear spoiling your silken coat? & Are you afraid of catching vermin?

The final mark of how far the Methodists had fallen was their neglect of personal evangelism. Whereas his followers once readily spoke to people about their souls, Wesley is now forced to inquire, But which of you now has that compassion for the ignorant, and for them that are out of the way? They may wander on, for [all] you [care], and plunge into the lake of fire without let or hindrance. God hath your hearts. (from the sermon *The Danger of Riches*. See also *On Riches* and *Upon Our Lord's Sermon on the Mount, Discourse 8*, and *The Use of Money*, for similar comments.)

## One Word Wesley Hated

We don't usually think of John Wesley hating anything. He was the one who always preached about love: love for God and for neighbor. He even taught that God's love could so fill our hearts that we would be able to love God and each other perfectly. But there was one word that Wesley hated. He described this word as idle, nonsensical, stupid, miserable, vile, and diabolical. He said it was the very cant of hell. Obviously no Christian should ever utter it. This exceedingly evil word was & afford.

But I can *afford* it, replied the Methodists when Wesley preached against extravagance in food, dress, or lifestyle. Wesley argued that no Christian could afford anything beyond the bare necessities required for life and work. He based his reasoning on five main points:

**1. God is the source of the Christian's money.** None of us really earns money by our own cleverness or hard work. For God is the one who gives us the energy and intelligence. He is the true source of all our wealth. Wesley inquired of some Methodists who felt they were entitled to a higher standard of living now that they could afford it, Who gave you this addition to your fortune; or (to speak properly) *lent* it to you? (from *On the Danger of Increasing Riches*)

**2. Christians must account to the Lord for how they have used money.** Wesley urged people always to use money wisely, because at any time they may have to give an account to the Lord for the way in which they have used the wealth he gave them.

Because no one knows when that might be, no one should ever waste money now, planning to make it up to the Lord later. How long are you to stay here? Wesley asked those who felt free to spend extra money on themselves. May you tomorrow, perhaps tonight, be summoned to arise and go hence, in order to give an account of this and all your talents to the Judge of quick and dead? (from *On Dress*)

**3. Christians are trustees of the Lord's money.** The money God has put into our hands is not our own, but His. We do not own it, rather we are His agents in distributing it. Thus we must use it not as we wish, but as He directs. Wesley reminded his hearers of this truth by asking, Can any steward *afford* to be an errant knave? to waste his Lord's goods? Can any servant *afford* to lay out his Master's money any otherwise than his Master appoints him? (from *Causes of the Inefficacy of Christianity*)

**4. God gives Christians money for them to pass along to those who need it.** God's purpose in giving us money is for us to help the poor and needy. To use it on ourselves is to steal from God. Wesley demanded of some comfortable Methodists:

Do not you know that God entrusted you with that money (all above what buys necessities for your families) to feed the hungry, to clothe the naked, to help the stranger, the widow, the fatherless; and, indeed, as far as it will go, to relieve the wants of all mankind? How can you, how dare you, defraud your Lord, by applying it to any other purpose? (from *On the Danger of Increasing Riches*)

**5. Christians may no more buy luxuries for themselves than they may throw their money away.** God made us trustees of His resources so we may feed the hungry and clothe the naked in His name. We should turn our extra money into food and clothing for the poor. Just as it would be wrong to destroy other people's food and clothes, so it is also wrong to spend money needlessly on ourselves. Wesley said, None can *afford* to throw any part of that food and raiment into the sea, which was lodged with him on purpose to feed the hungry and clothe the naked. But if we are determined to waste God's money, Wesley argued that it would be better actually to throw it into the sea than to spend it extravagantly. At least throwing money into the sea hurts no one, while spending it needlessly on ourselves poisons all who see it with pride, vanity, anger, lust, love of the world, and a thousand foolish and hurtful desires. (from *On Dress*.)

### **Wesley's Advice**

Wesley felt that Methodism had lost its spiritual power because the Methodists had become rich. He often preached against the sins of the well off, such as desiring riches and misusing money. He specifically rebuked extravagance in food, dress, and lifestyle. Wesley, however, did not just condemn the wrong use of money, he also gave his hearers clear biblical guidelines for the right use of money.

And how has God directed Christians to use their incomes? Wesley lists the following four scriptural priorities:

**I. Provide things needful for yourself and your family (1 Tim. 5:8).** The believer should make sure that the family has the necessities and conveniences of life, that is, a sufficiency of plain, wholesome food to eat, and clean raiment to put on, as well as a place to live. The believer must also ensure that the family has enough to live on if something were to happen to the breadwinner.

**II. Having food and raiment, let us therewith be content. (1 Tim 6:8).** How should Christians decide how much to spend on themselves and their families? Where should they draw the line? Wesley answers by quoting Paul's words to Timothy. He adds that the word translated raiment is literally coverings, and thus includes lodging as well as clothes, and continues, It plainly follows, whatever is more than these is, in the sense of the Apostle, *riches*; whatever is above the plain necessities, or at most convenience of life. Whoever has sufficient food to eat, and raiment to put on, with a place to lay his head, and something over, is *rich*. (from *The Danger of Riches*)

**III. Provide things honest in the sight of all men (Rom. 12:17) and Owe no man anything (Rom. 13:8).** Wesley says that the next claim on a Christian's money belongs to the creditors, and adds that those who are in business for themselves need to have adequate tools, stock, or capital for the carrying on of that business.

**IV. Do good to them that are of the household of faith and As you have opportunity, do good unto all men (Gal. 6:10).** After the Christian has provided for the family, the creditors, and the business, the next obligation is to use any money that is left to meet the needs of others. Wesley says that God gives his children money so that their reasonable needs will be met, and then He expects them to return the rest to him by giving it to the poor. God wants all Christians to regard themselves as only one of that number of the poor, whose wants were to be supplied out of that part of [the Lord's] substance which He had placed in their hands for this purpose. The Lord will then inquire:

Wast thou accordingly a general benefactor to mankind? feeding the hungry, clothing the naked, comforting the sick, assisting the stranger, relieving the afflicted, according to their various necessities? Was thou eyes to the blind, and feet to the lame? a father to the fatherless, and a husband to the widow? (from *The Good Steward*)

Besides giving these four biblical principles, Wesley also recognizes that some situations are not clear-cut. It is not always obvious how the Christian should use the Lord's money. Wesley accordingly offers four questions to help his hearers decide how to spend money:

- „ In spending this money, am I acting as if I owned it, or am I acting as the Lord's trustee?
- „ What Scripture requires me to spend this money in this way?
- „ Can I offer up this purchase as a sacrifice to the Lord?
- „ Will God reward me for this expenditure at the resurrection of the just? Finally, for the believer who is perplexed, Wesley suggests this prayer before making a purchase:

Lord, Thou seest I am going to expend this sum on that food, apparel, or furniture. And Thou knowest I act therein with a single eye, as a steward of thy goods, expending this portion of them thus, in persuance of the design thou hadst in entrusting me with them. Thou knowest I do this in obedience to Thy Word, as Thou commandest, and because Thou commandest it. Let this, I beseech Thee, be an holy

sacrifice, acceptable through Jesus Christ! And give me a witness in myself, that for this labor of love I shall have a recompense when Thou rewardest every man according to his works. (from *The Use of Money*)

He is confident any believer who has a clear conscience after praying this prayer will be using money wisely.

Wesley especially warns against buying too much for children. People who would never waste money on themselves might be more indulgent with their children. On the principle that gratifying a desire needlessly only tends to increase it, he asks these well-intentioned parents:

Why should you purchase for them more pride or lust, more vanity, or foolish and hurtful desires? & Why should you be at further expense to increase their temptations and snares, and to pierce them through with more sorrows? (from *The Use of Money*)

### **Wesley's Example**

Wesley preached a wealth of words about money. He had many ideas about the right and wrong uses of lucre. And as a man with one of the highest earned incomes in England in his time, he had the opportunity to practice what he preached. Many might ignore what he said about money, but none could dismiss the way he used it; what he preached by deed spoke louder than his words.

As a child Wesley had known grinding poverty. Samuel Wesley, his father, was the Anglican priest in one of England's lowest-paying parishes, and he had nine children to feed and clothe. John rarely saw his father out of debt, and he once saw him marched off to debtor's prison. When John followed his father into the ministry he had no illusions about its financial rewards.

However, though John followed his father's vocation, he did not share in his poverty. Instead of being a parish priest, he felt God's direction to teach at Oxford University. He was elected a fellow of Lincoln College, and his financial status changed dramatically. His position usually paid him at least £30 a year—more than enough money for a single man to live on. He seems to have enjoyed his relative prosperity while teaching, spending his money on playing cards, tobacco, and brandy. One incident that happened to him at Oxford changed his perspective on money. He had just finished buying some pictures for his room when one of the chambermaids came to his door. It was a Winter day and he noticed that she had only a thin linen gown to wear for protection against the cold. He reached into his pocket to give her some money for a coat, and found he had little left. It struck him that the Lord was not pleased with how he had spent his money. He asked himself:

Will Thy Master say Well done, good and faithful stewards? Thou hast adorned thy walls with the money that might have screened this poor creature from the cold! O justice! O mercy! Are not these pictures the blood of this poor maid? (from *On Dress*)

Perhaps as a result of this incident, in 1731 Wesley began to limit his expenses so he would have more money to give to the poor. He records that one year his income was £30, and his living expenses £28, so he had £2 to give away. The next year his income doubled, but he still lived on £28 and gave £32 away. In the third year his income jumped

to £90, again he lived on £28, giving £62 away. The fourth year he made £120, lived again on £28 and gave £92 to the poor.

Wesley preached that Christians should not merely tithe, but give away all extra income once the family and creditors were taken care of. He believed that with increasing income, the Christian s standard of *giving* should increase, not his standard of living. He began this practice at Oxford and he continued it throughout his life. Even when his income rose into the thousands of pounds, he lived simply and quickly gave his surplus money away. One year his income was slightly over £1,400; he gave all away save £30. He was afraid of laying up treasures on earth, so the money went out in charity as quickly as it came in in income. He reports that he never had as much as £100 at one time.

Among the ways Wesley limited expenses were by doing without luxuries and by identifying with the needy. He had preached that Christians should consider themselves members of the poor, whom God had given them money to aid., He put his words into practice by living and eating with the poor. Under Wesley s leadership the London Methodists had established two homes for widows in the city. They were supported by offerings taken at the band meetings and at the Lord s Supper. In 1748 Wesley lived in the same accommodations, along with any other Methodist ministers who happened to be in town. Wesley rejoiced to eat the same food at the same table, looking forward to the heavenly banquet that all Christians would share.

Not only did John Wesley identify with the poor by sharing their food and lodgings, and by foregoing luxuries, but he sometimes went without his own necessities in order to have more money to give away. For almost four years he lived on mostly potatoes. This was not only to improve his health, but also to save money, What I save from my own meat will feed another that else would have none.

In 1744 Wesley wrote, [When I die] if I leave behind me ten pounds & you and all mankind [can] bear witness against me, that I have lived and died an thief and a robber. When he died in 1791, the only money mentioned in his will was the miscellaneous coins to be found in his pockets and dresser drawers. Most of the £30,000 he had earned in his lifetime he had given away. As Wesley said, I cannot help leaving my books behind me whenever God calls me hence; but, in every other respect, my own hands will be my executors.

## Bread and Silver

Wesley limited his expenditures by not buying the kinds of things generally considered essential for a man in his station of life. In 1776 the English tax commissioners inspected his return and wrote back, [We] cannot doubt but you have plate for which you have hitherto neglected to make entry. They assumed that a man of his prominence certainly had silver dinnerware in his house, and they wanted him to pay the proper tax on it. Wesley wrote back, I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread.