

STEWARDSHIP 101 - 8

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The Christian Work Ethic : Biblical Economics

The Protestant Work Ethic has three principles:

Industry – Thrift – Charity

The Protestant Reformation, based on the combined theological teachings of Luther and Calvin, encouraged work in a chosen occupation with an attitude of service to God, viewed work as a sacred calling and avoided placing greater spiritual dignity on one job than another, approved of working diligently to achieve maximum profits, required reinvestment of profits back into one's business, allowed a person to change from the craft or profession of his father, and linked our labors to our service to God and the body of Christ.



As restated by John Wesley (1772):

***“Work as hard as you can;
save as much as you can;
give as much as you can
– all for the glory of God.”***

Diligence

Capital Formation

God works as a technician and builder and
He works through us as well
We were created to work; Work, even the
menial tasks is good and significant
We each have a calling – which should be
God focused
To develop and care for the earth
To reconcile the lost and battle Satan
We know history is going somewhere
We seek to generate an abundance for
future needs and needs of others
Creativity and enjoying the fruit of our labor
Property – freedom -- responsibility
Objective: knowing God – a simple lifestyle
with contentment is gain.

Frugality

Capital Savings

Any bounty reflects God's grace
Enduring wealth is in relationships, His
kingdom and righteousness
Limited consumption - delaying gratification
with sacrifice and self denial
Aware of the future God has for us
Aware of the curse: there will be droughts as
well as harvests
To provide for self, family, and church and
community; and to love neighbors as well
To invest in enterprise and ministry for God's
kingdom
Objective: Sufficiency rather than destitution
or opulence.

Charity

Capital Sharing

Motivated by God's love for all men –
especially those in need
And our own interest and spiritual needs
Avoids the snares and temptations of
mammon – “extracts the poison from
riches”
Invests in enterprise and gifts of charity
Not indiscriminate – makes distinctions
between deserving, working and
undeserving poor.
Seeks to lift up those in need, not perpetuate
poverty and need
The more personal and relational the giving
the better.
Objective: It is more blessed to give than to
receive.

Not to be confused with today's consumer society, Biblical economics reflects a number of critical assertions including freedom (free markets), private property, personal and communal responsibility, stewardship of creation, and justice under law. It was not just about hard work. Saving, for instance, shows confidence there will be a future, that history is going somewhere, and it eschews immediate gratification. Giving, meanwhile, reflects man's God-ordained responsibility to help first the family of God and the family of man, and then to steward creation. Unlike so much of what passes for capitalism in our day, the Protestant ethic is other-centered in its conception and function. It serves not primarily the self, but God, others and the future. It lays a solid foundation for business and economic enterprise. While it appreciates physical wealth, it is not mainly about money. (*Developing Nations*, p. 245)

Who dies rich, dies disgraced (Andrew Carnegie)

The Use of Money: an abridged sermon of John Wesley

One of the great and most influential of preachers in the 18th Century was John Wesley (1703-1791), the founder of Methodism. Wesley was a tireless evangelist whose ministry had tremendous impact in England and North America and had much to do with instilling biblical economic values into America on the brink of the industrial revolution. They were values he himself observed. When John Wesley was earning 30 pounds a year, he could only afford to give 2 pounds. He needed 28 pounds on which to live. He meticulously worked out his budget and determined that amount was needed. So he gave the 2 pounds. When John Wesley was earning 60 pounds a year, he reckoned he still needed 28 pounds on which to live. So he gave 32 pounds to God. The words of Isaac Watt's hymn are appropriate for John Wesley: *Were the whole realm of nature mine, That were an offering far too small. Love so amazing, so divine Demands my life, my soul, my all.*

Here's an abridged version of John Wesley's Sermon No. 50 "The Use of Money" (1872) "*I tell you, use worldly wealth to gain friends for yourself, so that when it is gone, you will be welcomed into eternal dwellings.*" Luke 16:9

The right use of money is of the utmost importance to the Christian, yet it is a subject given too little attention. Wealth has often been regarded by poets and philosophers as a source of evil and yet the fault lies, not with money, but with those who use it. Indeed, money should be regarded as a gift of God for the benefits that it brings in ordering the affairs of civilization and the opportunities it offers for doing good. In the hands of God's children, money is food for the hungry, clothing for the naked and shelter for the stranger. With money we can care for the widow and the fatherless, defend the oppressed, meet the need of those who are sick or in pain.

It is therefore most urgent that God's people know how to make use of their money for his glory. All the necessary instructions can be condensed into 3 simple rules:

GAIN ALL YOU CAN
SAVE ALL YOU CAN
GIVE ALL YOU CAN

Gain all you can With this first rule, we sound like children of the world, and it is our bounden duty to do this. There are, however, limits to this rule. 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, such as those that deal directly with dangerous materials, 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.

The rule is further limited by the necessity not to undertake any employment which might injure our minds. This includes the pursuit of any trade which is against the law of God or the law of the land. It is just as wrong to defraud the king of taxes as it is to steal from our fellow citizens. There are businesses which might be innocent in themselves but which, at least in England at this time require cheating, lying or other customs which are contrary to good conscience, to provide an adequate income. These, too, we should avoid. There are other trades which many may pursue with complete innocence but which you may not because of some peculiarity of your nature. For example, I am convinced that I could not study mathematics without losing my faith, yet many others pursue a lifetime study in that field without harm. Everyone must judge for themselves and refrain from whatever may harm their mind and soul.

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 trade, his body or his soul. We should not sell our goods below their market price nor should we entice away, or receive, the workers' that a brother has need of. It is quite wrong to make a living from selling those things which would harm a neighbour's health and physicians should not deliberately prolong a patient's illness in order to improve his own income.

With these restrictions, it is every Christian's duty to observe this first rule: 'Gain all you can'. 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 This is the second rule. Money is a precious gift. It should not be wasted on trivialities. Do not spend money on luxury foods, but be content with simple things that your body needs. Ornaments too, whether of the body, house or garden are a waste and should be avoided. Do not spend in order 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 should you spoil your children in this way? Fine clothes and luxury are a snare to them as they are to you. Why would you want to provide them with more pride and vanity? They have enough already! If you have good reason to believe that they would waste your wealth then do not leave it to them. Do not tempt them in this way. I am amazed at those parents who think that they can never leave their children enough. Have they no fear of hell? 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 Observing the first two rules is far from enough. 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.

If you wish to be a good steward of that which God has given to you on loan the rules are simple enough. First 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, as you have the opportunity. If at any time you

have a doubt about any particular expenditure, ask yourself honestly:

Will I be acting, not as an owner, but as a steward of the Lord's goods?

Am I acting in obedience to the word of God?

Is this expense a sacrifice to God through Jesus Christ?

Do I believe that this expense will bring reward at the day of resurrection? If you are still in doubt, put these questions as statements to God in prayer: "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 proportion. Do not give God a tenth or even half what he already owns, but give all that is his by using your wealth 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.

I plead with you in the name of the Lord Jesus, no more delay! Whatever task is before you, 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.

(A fuller text of this sermon is on line at:
<http://gbgm-umc.org/umhistory/wesley/sermons/serm-050.stm>
See also his Sermon # 126 On the Increasing of Riches)

A Brief History of attitudes toward Working:

Pre-historic:

Garden of Eden – Man created in God's image to tend the Garden Genesis 2:15; but as a result of the fall, he was evicted from Eden and working became harder and necessary for survival. Gen 3:17-19. working the soil, tending flocks, building cities, crafting instruments, forging tools and warfare are mentioned in Gen 4; Hunter gathering and primitive agriculture developed into elaborate civilizations in Mesopotamia and Egypt – usually around irrigation projects which required a strong power structure usually back by a religious system. (Gen 11:3-8 building the Tower of Babel.) Much of the hard work was done by slaves. There was some commerce; and arts and crafts, and warring. Privileged classes usually didn't do manual labor. Though the Bible clearly taught otherwise, most Hebrews considered labor a part of the curse on man (Gen 5:29) though necessary to prevent poverty and destitution.

Greek and Roman World

The Greeks regarded work as a curse Manual labor was for slaves. The cultural norms allowed free men to pursue warfare, large-scale commerce, and the arts, especially architecture or sculpture. Mental labor and the mechanical arts were deplored. Skilled crafts were accepted and recognized as having some social value, but were not regarded as much better than work appropriate for slaves. Hard work, whether due to economic need or under the orders of a master, was disdained. Plato and Aristotle made it clear that the purpose for which the majority of men labored was that the minority, the élite, might engage in pure exercises of the mind--art, philosophy, and politics. They differed over private property ownership. The Romans adopted much of their belief system from the culture of the Greeks and they also held manual labor in low regard. The Romans were industrious, however, and demonstrated competence in organization, administration, building, and warfare. The employment of slaves was much more widely utilized by the Romans than by the Greeks before them, often treating them lower than cattle. For the Romans, work was to be done by slaves, and only two occupations were suitable for a free man--agriculture and big business. The wealthy lived lives of idle pursuits.

Medieval (Middle Ages)

Early Christianity had tremendous impacts on the Roman World – undercutting slavery and lifting up work over idleness. Woven into the Christian conceptions about work, however, were Hebrew, Greek, and Roman themes. Work was still perceived as punishment by God for man's original sin, but to this purely negative view was added the positive

aspect of earnings which prevented one from being reliant on the charity of others for the physical needs of life. Wealth was recognized as an opportunity to share with those who might be less fortunate and work which produced wealth therefore became acceptable. Agriculture was ranked first, followed by the handicrafts and then commerce. These were considered to be the work of the world, however, and the work of the church was in a higher category. In the culture of the medieval period, work still held no intrinsic value. The function of work was to meet the physical needs of one's family and community, and to avoid idleness which would lead to sin. People who were wealthy were expected to meet their own needs, but to give the excess of their riches to charity. Handicraft, farming, and small scale commerce were acceptable for people of moderate means, but receiving interest for money loaned, charging more than a "just" price, and big business were not acceptable. Guilds locked people into trades passed on from father to son.

Reformation and Puritans: Protestant Work Ethic

After a long dark feudal age where most people labored as serfs for a privileged few, as the Renaissance loomed, cities began to grow and trade increased. But also did the problems of poverty, unemployment and inflation. With the Reformation, a period of religious and political upheaval in western Europe during the sixteenth century, came a new perspective on work – what Max Weber would later call the "Protestant Work Ethic." Luther believed that people could serve God through their work, that the professions were useful, that work was the universal base of society and the cause of differing social classes, and that a person should work diligently in their own occupation. For Luther, a person's vocation was equated as his calling, but all calling's were of equal spiritual dignity. This tenant was significant because it affirmed manual labor. Calvin taught that all men must work, even the rich, because to work was the will of God. It was the duty of men to serve as God's instruments here on earth, to reshape the world in the fashion of the Kingdom of God, and to become a part of the continuing process of His creation. Men were not to lust after wealth, possessions, or easy living, but were to reinvest the profits of their labor into financing further ventures.

Rise of Capitalism

With the Protestant Reformation, and the spread of a theology which ordained the divine dignity of *all* occupations as well as the right of *choosing* one's work, the underpinnings of an emerging capitalist economic system

were established. In the emerging capitalist system, work was good. It satisfied the economic interests of an increasing number of small businessmen and it became a social duty--a norm. Hard work brought respect and contributed to the social order and well being of the community. The dignity with which society viewed work brought dignity for workers as well, and contempt for those who were idle or lazy. In the Old World, there still remained an aristocracy which gave status to those whose wealth allowed exemption from toil and made gentility synonymous with leisure, but America was settled by those who came with no hopes of a life of ease to build a New World where a pre-occupation with work was a measure of moral worth. The work ethic was not a certain rate of business, but a way of thinking. The Protestant countries prospered with the new work ethic. One of the central themes of the work ethic was that an individual could be the master of his own fate through hard work. Within the context of the craft and agricultural society this was true. A person could advance his position in life through manual labor and the economic benefits it would produce.

Industrial Revolution and Machine Age (19th Century)

As work in America was being dramatically affected by the industrial revolution in the mid-nineteenth century, the work ethic had become secularized in a number of ways. The idea of work as a *calling* had been replaced by the concept of public usefulness. Idleness was a disgrace. Some elements of the work ethic, however, did not bode well with the industrial age. Manual labor, however, began to be replaced by machine manufacture and intensive division of labor came with the industrial age. With the coming of the Cotton Mills in the 1820's industrialization spread rapidly. In the factories, skill and craftsmanship were replaced by discipline and anonymity. A host of carefully preserved hand trades--tailoring, barrel making, glass blowing, felt-hat making, pottery making, and shoe making--disappeared as they were replaced by new inventions and specialization of labor. Although new skills were needed in some factories, the trend was toward a semiskilled labor force, typically operating one machine to perform one small piece of a manufacturing process. Now that factories could produce more than the nation could use, hard work and production no longer always provided assurance of prosperity. Unions fought with management for the needs of workers. Experiments with Socialism and Communism were vocalized and took temporary root in Europe in the early 20th Century; while in America after World War 2, management struggled with making jobs more fulfilling for workers, and giving them participation in decision making processes.

Rise of Consumerism (secular predatory capitalism)

With factories churning out an ever increasing variety of goods, and with most people having an abundance of disposable income to spend on them, popular culture became increasingly commercialized and the mass media dominated by advertising aimed at selling people goods. Consumerism is the myth that the individual will be gratified and integrated by consuming. Goods have become increasingly disposable, even as people are constantly being sold the concept that they need to upgrade their technology, wear the right labels, move to bigger houses, drive newer cars, emulate celebrities, etc. The public substitutes consumer ideals of the rewards of buying and owning commodities driven by media-manipulated desires for the values of religion and family. Globalization is both creating new consumer markets and disrupting past economies.

Age of Information

Just as the people of the mid-nineteenth century encountered tremendous cultural and social change with the dawn of the industrial age, the people of the late twentieth century experienced tremendous cultural and social shifts with the advent of the information age. White-collar workers in technical, managerial, and clerical positions have outnumbered workers in blue-collar jobs, though there has been an increase in menial service jobs as well. Changes in gender and age of workers had a significant impact on the culture of the later twentieth century and influenced the pattern of work related norms such as the work ethic. Some jobs in manufacturing and industry also became more technical and necessitated a higher level of thinking on the job as machines were interfaced with computers and control systems became more complex. Industrial age jobs were typically low-discretion, required little decision making, and were analyzed and broken into simple tasks which required very little thinking or judgment on the part of workers. Information age jobs, in contrast, were high-discretion and required considerable thinking and decision making on the part of workers. The Protestant ethic maintained that work was a sacrifice that demonstrated moral worthiness, and it stressed the importance of postponed gratification. With the information age, however, came work that was perceived as good and rewarding in itself. Higher levels of education became necessary along with skills at solving problems, managing people, and applying the latest information to the tasks at hand. With increased education, higher expectations and aspirations for careers emerged.

(Source of information:

"History of Work Ethic" by Roger Hill:
<http://www.coe.uga.edu/~rhill/workethic/hist.htm>