

# Making Choices

Readings in Economics

Edited by Ray Notgrass and John Notgrass  
with Bethany Poore



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with Bethany Poore

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# Introduction

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*Making Choices* is a compilation of historic documents, speeches, essays, and other writings, all of which further our understanding of economics. We created it for students to use in conjunction with the text *Exploring Economics*. The student who is using that text will find these readings assigned at the end of the appropriate lessons.

The order of the documents reflects the order in which they are assigned in *Exploring Economics*. The purpose of this collection is to give the reader handy access to significant original documents and to highlight the experience, opinions, and ideas of others so that the reader can develop his or her own informed thinking about economics. We have used excerpts of some documents, indicated by ellipses.

You might not agree with all of the opinions presented in this collection. The same is true for us. Notgrass History does not endorse every person or idea included in this volume. The authors of these readings, as do all people, have differing opinions about economics, the way people should use money, appropriate decisions in business, and many other topics. It is a good exercise to read material that challenges your thinking and helps you clarify what you believe, even if you do not agree with the author. Sometimes you may come to realize that your outlook and opinions need to change.

Economics is not merely a group of theories and numbers, stuck on paper or locked in big bank buildings. Economics happens when you (and people across the globe) earn money, give to a church and charities, choose where to shop and what to buy, prepare for a career, save and invest money, run a business, comply with government rules, pay taxes—in other words, when you are living life. Understanding economics is well worth your time. You will benefit yourself, your future family, and the local and global economy. Most importantly, you will be a better steward of God’s resources that He has entrusted to your care.

*Ray Notgrass*



# I, Pencil

## Leonard Read (1958)

*Leonard Read (1898-1983) established the Foundation for Economic Education in 1946 ([www.fee.org](http://www.fee.org)). This organization promotes individual liberty, free markets, and property rights. Read wrote this essay in 1958. The Imprimis introduction to the essay invites the reader to “Wonder at the countless bits of human know-how and natural materials spontaneously organized by our global market economy into the making of a simple wooden pencil. . . . And wonder, most of all, at the everyday miracles made possible by a political and economic system that dares to have faith in free men.”*

I am a lead pencil—the ordinary wooden pencil familiar to all boys and girls and adults who can read and write. (My official name is “Mongol 482.” My many ingredients are assembled, fabricated, and finished by Eberhard Faber Pencil Company, Wilkes-Barre, Pennsylvania.)

Writing is both my vocation and my avocation; that’s all I do.

You may wonder why I should write a genealogy. Well, to begin with, my story is interesting. And, next, I am a mystery—more so than a tree or a sunset or even a flash of lightning. But, sadly, I am taken for granted by those who use me, as if I were a mere incident and without background. This supercilious attitude relegates me to the level of the commonplace. This is a species of the grievous error in which mankind cannot too long persist without peril. For, as a wise man observed, “We are perishing for want of wonder, not for want of wonders” (Chesterton).

I, Pencil, simple though I appear to be, merit your wonder and awe, a claim I shall attempt to prove. In fact, if you can understand me—no, that’s too much to ask of anyone—if you can become aware of the miraculousness which I symbolize, you can help save the freedom mankind is so unhappily losing. I have a profound lesson to teach. And I can teach this lesson better than can an automobile or an airplane or a mechanical dishwasher because—well, because I am seemingly so simple.

Simple? Yet, not a single person on the face of this earth knows how to make me. This sounds fantastic, doesn’t it? Especially when it is realized that there are about one and one-half billion of my kind produced in the U.S.A. each year.

Pick me up and look me over. What do you see? Not much meets the eye—there’s some wood, lacquer, the printed labeling, graphite lead, a bit of metal, and an eraser.

### Innumerable Antecedents

Just as you cannot trace your family tree back very far, so is it impossible for me to name and explain all my antecedents. But I would like to suggest enough of them to impress upon you the richness and complexity of my background.

My family tree begins with what in fact is a tree, a cedar of straight grain that grows in Northern California and Oregon. Now contemplate all the saws and trucks and rope and the countless other gear used in harvesting and carting the cedar logs to the railroad siding. Think of all the persons and the numberless skills that went into their fabrication: the mining of ore, the making of steel and its refinement into saws, axes, motors; the growing of hemp and bringing it through all the stages to heavy and strong rope; the logging camps with their beds and mess halls, the cookery and the raising of all the foods. Why, untold thousands of persons had a hand in every cup of coffee the loggers drink!

The logs are shipped to a mill in San Leandro, California. Can you imagine the individuals who make flat cars and rails and railroad engines and who construct and install the communication systems incidental thereto? These legions are among my antecedents.

Consider the millwork in San Leandro. The cedar logs are cut into small, pencil-length slats less than one-fourth of an inch in thickness. These are kiln dried and then tinted for the same reason women put rouge on their faces. People prefer that I look pretty, not a pallid white. The slats are waxed and kiln dried again. How many skills went into the making of the tint and the kilns, into supplying the heat, the light and power, the belts, motors, and all the other things a mill requires? Sweepers in the mill among my ancestors? Yes, and included are the men who poured the concrete for the dam of a Pacific Gas & Electric Company hydroplant which supplies the mill's power! Don't overlook the ancestors present and distant who have a hand in transporting sixty carloads of slats across the nation from California to Wilkes-Barre!

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*Moving cedar logs at a wood products mill in Oregon*





## Complicated Machinery

Once in the pencil factory—\$4,000,000 in machinery and building, all capital accumulated by thrifty and saving parents of mine—each slat is given eight grooves by a complex machine, after which another machine lays leads in every other slat, applies glue, and places another slat atop—a lead sandwich, so to speak. Seven brothers and I are mechanically carved from this “wood-clinched” sandwich.

My “lead” itself—it contains no lead at all—is complex. The graphite is mined in Ceylon. Consider these miners and those who make their many tools and the makers of the paper sacks in which the graphite is shipped and those who make the string that ties the sacks and those who put them aboard ships and those who make the ships. Even the lighthouse keepers along the way assisted in my birth—and the harbor pilots.

The graphite is mixed with clay from Mississippi in which ammonium hydroxide is used in the refining process. Then wetting agents are added such as sulfonated tallow—animal fats chemically reacted with sulfuric acid. After passing through numerous machines, the mixture finally appears as endless extrusions—as from a sausage grinder—cut to size, dried, and baked for several hours at 1,850 degrees Fahrenheit. To increase their strength and smoothness the leads are then treated with a hot mixture which includes candelilla wax from Mexico, paraffin wax, and hydrogenated natural fats.

My cedar receives six coats of lacquer. Do you know all of the ingredients of lacquer? Who would think that the growers of castor beans and the refiners of castor oil are a part of it? They are. Why, even the processes by which the lacquer is made a beautiful yellow involves the skills of more persons than one can enumerate!

Observe the labeling. That’s a film formed by applying heat to carbon black mixed with resins. How do you make resins and what, pray, is carbon black?

My bit of metal—the ferrule—is brass. Think of all the persons who mine zinc and copper and those who have the skills to make shiny sheet brass from these products of nature. Those black rings on my ferrule are black nickel. What is black nickel and how is it applied? The complete story of why the center of my ferrule has no black nickel on it would take pages to explain.

Then there’s my crowning glory, inelegantly referred to in the trade as “the plug,” the part man uses to erase the errors he makes with me. An ingredient called “factice” is what does the erasing. It is a rubber-like product made by reacting rape seed oil from



*Sigiriya, Sri Lanka (formerly Ceylon)*

the Dutch East Indies with sulfur chloride. Rubber, contrary to the common notion, is only for binding purposes. Then, too, there are numerous vulcanizing and accelerating agents. The pumice comes from Italy; and the pigment which gives “the plug” its color is cadmium sulfide.



*Oil production field worker in Azerbaijan (2009)*

## **Vast Web of Know-How**

Does anyone wish to challenge my earlier assertion that no single person on the face of this earth knows how to make me?

Actually, millions of human beings have had a hand in my creation, no one of whom even knows more than a very few of the others. Now, you may say that I go too far in relating the picker of a coffee berry in far off Brazil and food growers elsewhere to my creation; that this is an extreme position. I shall stand by my claim. There isn't a single person in all these millions, including the president

of the pencil company, who contributes more than a tiny, infinitesimal bit of know-how. From the standpoint of know-how the only difference between the miner of graphite in Ceylon and the logger in Oregon is in the type of know-how. Neither the miner nor the logger can be dispensed with, any more than can the chemist at the factory or the worker in the oil field—paraffin being a by-product of petroleum.

Here is an astounding fact: Neither the worker in the oil field nor the chemist nor the digger of graphite or clay nor any who mans or makes the ships or trains or trucks nor the one who runs the machine that does the knurling on my bit of metal nor the president of the company performs his singular task because he wants me. Each one wants me less, perhaps, than does a child in the first grade. Indeed, there are some among this vast multitude who never saw a pencil nor would they know how to use one. Their motivation is other than me. Perhaps it is something like this: Each of these millions sees that he can thus exchange his tiny know-how for the goods and services he needs or wants. I may or may not be among these items.

## **No Human Master Mind**

There is a fact still more astounding: The absence of a master mind, of anyone dictating or forcibly directing these countless actions which bring me into being. No trace of such



*Utah's Bingham Canyon Mine, also known as the Kennecott Copper Mine, is the largest man-made excavation on earth.*

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a person can be found. Instead, we find the Invisible Hand at work. This is the mystery to which I earlier referred.

It has been said that “only God can make a tree.” Why do we agree with this? Isn't it because we realize that we ourselves could not make one? Indeed, can we even describe a tree? We cannot, except in superficial terms. We can say, for instance, that a certain molecular configuration manifests itself as a tree. But what mind is there among men that could even record, let alone direct, the constant changes in molecules that transpire in the life span of a tree? Such a feat is utterly unthinkable!

I, Pencil, am a complex combination of miracles; a tree, zinc, copper, graphite, and so on. But to these miracles which manifest themselves in Nature an even more extraordinary miracle has been added: the configuration of creative human energies—millions of tiny know-hows configuring naturally and spontaneously in response to human necessity and desire and in the absence of any human master-minding! Since only God can make a tree, I insist that only God could make me. Man can no more direct these millions of know-hows to bring me into being than he can put molecules together to create a tree.

The above is what I meant when writing, “If you can become aware of the miraculousness which I symbolize, you can help save the freedom mankind is so unhappily losing.” For, if one is aware that these know-hows will naturally, yes, automatically, arrange themselves into creative and productive patterns in response to human necessity and demand—that is, in the absence of governmental or any other coercive master-minding—then one will possess an absolutely essential ingredient for freedom: a faith in free men. Freedom is impossible without this faith.

Once government has had a monopoly of a creative activity such, for instance, as the delivery of the mails, most individuals will believe that the mails could not be efficiently delivered by men acting freely. And here is the reason: Each one acknowledges that he himself doesn't know how to do all the things incident to mail delivery. He also recognizes that no other individual could do it. These assumptions are correct. No individual possesses enough know-how to perform a nation's mail delivery any more than any individual possesses enough know-how to make a pencil. Now, in the absence of a faith in free men—in the unawareness that millions of tiny know-hows would naturally and miraculously form and cooperate to satisfy this necessity—the individual cannot help but reach the erroneous conclusion that the mail can be delivered only by governmental “master-minding.”

### **Testimony Galore**

If I, Pencil, were the only item that could offer testimony on what men can accomplish when free to try, then those with little faith would have a fair case. However, there is testimony galore; it's all about us and on every hand. Mail delivery is exceedingly simple when compared, for instance, to the making of an automobile or a calculating machine or a grain combine or a milling machine, or to tens of thousands of other things.

Delivery? Why, in this area where men have been left free to try, they deliver the human voice around the world in less than one second; they deliver an event visually and in motion to any person's home when it is happening; they deliver 150 passengers from Seattle to Baltimore in less than four hours; they deliver gas from Texas to one's range or furnace in New York at unbelievably low rates and without subsidy; they deliver each four pounds of oil from the Persian Gulf to our Eastern Seaboard—halfway around the world—for less money than the government charges for delivering a one-ounce letter across the street!

### **Leave Men Free**

The lesson I have to teach is this: Leave all creative energies uninhibited. Merely organize society to act in harmony with this lesson. Let society's legal apparatus remove all obstacles the best it can. Permit these creative know-hows freely to flow. Have faith that free men will respond to the Invisible Hand. This faith will be confirmed. I, Pencil, seemingly simple though I am, offer the miracle of my creation as testimony that this is a practical faith, as practical as the sun, the rain, a cedar tree, the good earth.



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# *The Wealth of Nations*

**Adam Smith (1776)**

*The publication of An Inquiry into the Nature and Causes of the Wealth of Nations by Scottish philosopher Adam Smith is usually cited as the beginning of the modern study of economics. The excerpts below highlight some of Smith's main points in the book.*

The annual labour of every nation is the fund which originally supplies it with all the necessaries and conveniences of life which it annually consumes, and which consist always either in the immediate produce of that labour, or in what is purchased with that produce from other nations.

According therefore as this produce, or what is purchased with it, bears a greater or smaller proportion to the number of those who are to consume it, the nation will be better or worse supplied with all the necessaries and conveniences for which it has occasion.

But this proportion must in every nation be regulated by two different circumstances; first, by the skill, dexterity, and judgment with which its labour is generally applied; and, secondly, by the proportion between the number of those who are employed in useful labour, and that of those who are not so employed. Whatever be the soil, climate, or extent of territory of any particular nation, the abundance or scantiness of its annual supply must, in that particular situation, depend upon those two circumstances.

The abundance or scantiness of this supply, too, seems to depend more upon the former of those two circumstances than upon the latter. Among the savage nations of hunters and fishers, every individual who is able to work, is more or less employed in useful labour, and endeavours to provide, as well as he can, the necessaries and conveniences of life, for himself, or such of his family or tribe as are either too old, or too young, or too infirm to go a-hunting and fishing. Such nations, however, are so miserably poor that, from mere want, they are frequently reduced, or, at least, think themselves reduced, to the necessity sometimes of directly destroying, and sometimes of abandoning their infants, their old people, and those afflicted with lingering diseases, to perish with hunger, or to be devoured by wild beasts. Among civilised and thriving nations, on the contrary, though a great number of people do not labour at all, many of whom consume the produce of ten times, frequently of a hundred times more labour than the greater part of those who work; yet the produce of the whole labour of the society is so great that all are often abundantly supplied, and a workman, even of the lowest and poorest order, if he is frugal and industrious, may enjoy a greater share of the necessaries and conveniences of life than it is possible for any savage to acquire.



*Workers weed a carrot field in Elgin, Moray, Scotland (2014)*

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The causes of this improvement, in the productive powers of labour, and the order, according to which its produce is naturally distributed among the different ranks and conditions of men in the society, make the subject of the first book of this Inquiry. . . .

The greatest improvement in the productive powers of labour, and the greater part of the skill, dexterity, and judgment with which it is anywhere directed, or applied, seem to have been the effects of the division of labour.

The effects of the division of labour, in the general business of society, will be more easily understood by considering in what manner it operates in some particular manufactures. It is commonly supposed to be carried furthest in some very trifling ones; not perhaps that it really is carried further in them than in others of more importance: but in those trifling manufactures which are destined to supply the small wants of but a small number of people, the whole number of workmen must necessarily be small; and those employed in every different branch of the work can often be collected into the same workhouse, and placed at once under the view of the spectator. In those great manufactures, on the contrary, which are destined to supply the great wants of the great body of the people, every different branch of the work employs so great a number of workmen that it is impossible to collect them all into the same workhouse. We can seldom see more, at one time, than those employed in one single branch. Though in such manufactures, therefore, the work may really be divided into a much greater number of parts than in those of a more trifling nature, the division is not near so obvious, and has accordingly been much less observed.

To take an example, therefore, from a very trifling manufacture; but one in which the division of labour has been very often taken notice of, the trade of the pin-maker; a workman not educated to this business (which the division of labour has rendered a distinct trade), nor acquainted with the use of the machinery employed in it (to the

invention of which the same division of labour has probably given occasion), could scarce, perhaps, with his utmost industry, make one pin in a day, and certainly could not make twenty. But in the way in which this business is now carried on, not only the whole work is a peculiar trade, but it is divided into a number of branches, of which the greater part are likewise peculiar trades. One man draws out the wire, another straightens it, a third cuts it, a fourth points it, a fifth grinds it at the top for receiving the head; to make the head requires two or three distinct operations; to put it on is a peculiar business, to whiten the pins is another; it is even a trade by itself to put them into the paper; and the important business of making a pin is, in this manner, divided into about eighteen distinct operations, which, in some manufactories, are all performed by distinct hands, though in others the same man will sometimes perform two or three of them. I have seen a small manufactory of this kind where ten men only were employed, and where some of them consequently performed two or three distinct operations. But though they were very poor, and therefore but indifferently accommodated with the necessary machinery, they could, when they exerted themselves, make among them about twelve pounds of pins in a day. There are in a pound upwards of four thousand pins of a middling size. Those ten persons, therefore, could make among them upwards of forty-eight thousand pins in a day. Each person, therefore, making a tenth part of forty-eight thousand pins, might be considered as making four thousand eight hundred pins in a day. But if they had all wrought separately and independently, and without any of them having been educated to this peculiar business, they certainly could not each of them have made twenty, perhaps not one pin in a day; that is, certainly, not the two hundred and fortieth, perhaps not the four thousand eight hundredth part of what they are at present capable of performing, in consequence of a proper division and combination of their different operations.

In every other art and manufacture, the effects of the division of labour are similar to what they are in this very trifling one. . . .

This division of labour, from which so many advantages are derived, is not originally the effect of any human wisdom, which foresees and intends that general opulence to which it gives occasion. It is the necessary, though very slow and gradual consequence of a certain propensity in human nature which has in view no such extensive utility; the propensity to truck, barter, and exchange one thing for another. . . .

In civilised society [the individual] stands at all times in need of the cooperation and assistance of great multitudes, while his whole life is scarce sufficient to gain the friendship of a few persons. In almost every other race of animals each individual, when it is grown up to maturity, is entirely independent, and in its natural state has occasion for the assistance of no other living creature. But man has almost constant occasion for the

help of his brethren, and it is in vain for him to expect it from their benevolence only. He will be more likely to prevail if he can interest their self-love in his favour, and show them that it is for their own advantage to do for him what he requires of them. Whoever offers to another a bargain of any kind, proposes to do this. Give me that which I want, and you shall have this which you want, is the meaning of every such offer; and it is in this manner that we obtain from one another the far greater part of those good offices which we stand in need of. It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest. We address ourselves, not to their humanity but to their self-love, and never talk to them of our own necessities but of their advantages. . . .

As it is by treaty, by barter, and by purchase that we obtain from one another the greater part of those mutual good offices which we stand in need of, so it is this same trucking disposition which originally gives occasion to the division of labour. In a tribe of hunters or shepherds a particular person makes bows and arrows, for example, with

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*Pueblo man holding bows and arrows (c. 1908)*



more readiness and dexterity than any other. He frequently exchanges them for cattle or for venison with his companions; and he finds at last that he can in this manner get more cattle and venison than if he himself went to the field to catch them. From a regard to his own interest, therefore, the making of bows and arrows grows to be his chief business, and he becomes a sort of armourer. Another excels in making the frames and covers of their little huts or movable houses. He is accustomed to be of use in this way to his neighbours, who reward him in the same manner with cattle and with venison, till at last he finds it his interest to dedicate himself entirely to this employment, and to become a sort of house-carpenter. In the same manner a third becomes a smith or a brazier, a fourth a tanner or dresser of hides or skins, the principal part of the clothing of savages. And thus the certainty of being able to exchange all that surplus part of the produce of his own labour,



which is over and above his own consumption, for such parts of the produce of other men's labour as he may have occasion for, encourages every man to apply himself to a particular occupation, and to cultivate and bring to perfection whatever talent or genius he may possess for that particular species of business. . . .

As it is the power of exchanging that gives occasion to the division of labour, so the extent of this division must always be limited by the extent of that power, or, in other words, by the extent of the market. When the market is very small, no person can have any encouragement to dedicate himself entirely to one employment, for want of the power to exchange all that surplus part of the produce of his own labour, which is over and above his own consumption, for such parts of the produce of other men's labour as he has occasion for.

There are some sorts of industry, even of the lowest kind, which can be carried on nowhere but in a great town. A porter, for example, can find employment and subsistence in no other place. A village is by much too narrow a sphere for him; even an ordinary market town is scarce large enough to afford him constant occupation. In the lone houses and very small villages which are scattered about in so desert a country as the Highlands of Scotland, every farmer must be butcher, baker and brewer for his own family. In



*Traditional Wheelwright Shop in Shropshire, England*

such situations we can scarce expect to find even a smith, a carpenter, or a mason, within less than twenty miles of another of the same trade. The scattered families that live at eight or ten miles distance from the nearest of them must learn to perform themselves a great number of little pieces of work, for which, in more populous countries, they would call in the assistance of those workmen. Country workmen are almost everywhere obliged to apply themselves to all the different branches of industry that have so much affinity to one another as to be employed about the same sort of materials. A country carpenter deals in every sort of work that is made of wood; a country smith in every sort of work that is made of iron. The former is not only a carpenter, but a joiner, a cabinet-maker, and even a carver in wood, as well as a wheel-wright, a plough-wright, a cart and waggon maker. The employments of the latter are still more various. It is impossible there should be such a trade as even that of a nailer in the remote and inland parts of the Highlands of Scotland. Such a workman at the rate of a thousand nails a day, and three hundred working days in the year, will make three hundred thousand nails in the year. But in such

a situation it would be impossible to dispose of one thousand, that is, of one day's work in the year.

As by means of water-carriage a more extensive market is opened to every sort of industry than what land-carriage alone can afford it, so it is upon the sea-coast, and along the banks of navigable rivers, that industry of every kind naturally begins to subdivide and improve itself, and it is frequently not till a long time after that those improvements extend themselves to the inland parts of the country. . . .

When the division of labour has been once thoroughly established, it is but a very small part of a man's wants which the produce of his own labour can supply. He supplies the far greater part of them by exchanging that surplus part of the produce of his own labour, which is over and above his own consumption, for such parts of the produce of other men's labour as he has occasion for. Every man thus lives by exchanging, or becomes in some measure a merchant, and the society itself grows to be what is properly a commercial society.



*Bakery in Rosenberg, Germany (2015)*

But when the division of labour first began to take place, this power of exchanging must frequently have been very much clogged and embarrassed in its operations. One man, we shall suppose, has more of a certain commodity than he himself has occasion for, while another has less. The former consequently would be glad to dispose of, and the latter to purchase, a part of this superfluity. But if this latter should chance to have nothing that the former stands in need of, no exchange can be made between them. The butcher has more meat in his shop than he himself can consume, and the brewer and the baker would each of them be

willing to purchase a part of it. But they have nothing to offer in exchange, except the different productions of their respective trades, and the butcher is already provided with all the bread and beer which he has immediate occasion for. No exchange can, in this case, be made between them. He cannot be their merchant, nor they his customers; and they are all of them thus mutually less serviceable to one another. In order to avoid the inconveniency of such situations, every prudent man in every period of society, after the first establishment of the division of labour, must naturally have endeavoured to manage his affairs in such a manner as to have at all times by him, besides the peculiar

produce of his own industry, a certain quantity of some one commodity or other, such as he imagined few people would be likely to refuse in exchange for the produce of their industry.

Many different commodities, it is probable, were successively both thought of and employed for this purpose. In the rude ages of society, cattle are said to have been the common instrument of commerce; and, though they must have been a most inconvenient one, yet in old times we find things were frequently valued according to the number of cattle which had been given in exchange for them. The armour of Diomedes, says Homer, cost only nine oxen; but that of Glaucus cost an hundred oxen. Salt is said to be the common instrument of commerce and exchanges in Abyssinia; a species of shells in some parts of the coast of India; dried cod at Newfoundland; tobacco in Virginia; sugar in some of our West India colonies; hides or dressed leather in some other countries; and there is at this day a village in Scotland where it is not uncommon, I am told, for a workman to carry nails instead of money to the baker's shop or the alehouse.

In all countries, however, men seem at last to have been determined by irresistible reasons to give the preference, for this employment, to metals above every other commodity. Metals can not only be kept with as little loss as any other commodity, scarce anything being less perishable than they are, but they can likewise, without any loss, be divided into any number of parts, as by fusion those parts can easily be reunited again; a quality which no other equally durable commodities possess, and which more than any other quality renders them fit to be the instruments of commerce and circulation. The man who wanted to buy salt, for example, and had nothing but cattle to give in exchange for it, must have been obliged to buy salt to the value of a whole ox, or a whole sheep at a time. He could seldom buy less than this, because what he was to give for it could seldom be divided without loss; and if he had a mind to buy more, he must, for the same reasons, have been obliged to buy double or triple the quantity, the value, to wit, of two or three oxen, or of two or three sheep. If, on the contrary, instead of sheep or oxen, he had metals to give in exchange for it, he could easily proportion the quantity of the metal to the precise quantity of the commodity which he had immediate occasion for.

Different metals have been made use of by different nations for this purpose. Iron was the common instrument of commerce among the ancient Spartans; copper among the ancient Romans; and gold and silver among all rich and commercial nations. . . .

Those metals seem originally to have been made use of for this purpose in rude bars, without any stamp or coinage. Thus we are told by Pliny, upon the authority of Timaeus, an ancient historian, that, till the time of Servius Tullius, the Romans had no coined money, but made use of unstamped bars of copper, to purchase whatever they had occasion for. These bars, therefore, performed at this time the function of money.

The use of metals in this rude state was attended with two very considerable inconveniencies; first, with the trouble of weighing; and, secondly, with that of assaying

them. In the precious metals, where a small difference in the quantity makes a great difference in the value, even the business of weighing, with proper exactness, requires at least very accurate weights and scales. The weighing of gold in particular is an operation of some nicety. In the coarser metals, indeed, where a small error would be of little consequence, less accuracy would, no doubt, be necessary. Yet we should find it excessively troublesome, if every time a poor man had occasion either to buy or sell a farthing's worth of goods, he was obliged to weigh the farthing. The operation of assaying is still more difficult, still more tedious, and, unless a part of the metal is fairly melted in the crucible, with proper dissolvents, any conclusion that can be drawn from it, is extremely uncertain. Before the institution of coined money, however, unless they went through this tedious and difficult operation, people must always have been liable to the grossest frauds and impositions, and instead of a pound weight of pure silver, or pure copper, might receive in exchange for their goods an adulterated composition of the coarsest and cheapest materials, which had, however, in their outward appearance, been made to resemble those metals. To prevent such abuses, to facilitate exchanges, and thereby to encourage all sorts of industry and commerce, it has been found necessary, in all countries that have made any considerable advances towards improvement, to affix a public stamp upon certain quantities of such particular metals as were in those countries commonly made use of to purchase goods. Hence the origin of coined money, and of those public offices called mints; institutions exactly of the same nature with those of the aulnagers\* and stamp-masters of woolen and linen cloth. All of them are equally meant to ascertain, by means of a public stamp, the quantity and uniform goodness of those different commodities when brought to market. . . .

As every individual, therefore, endeavours as much as he can both to employ his capital in the support of domestic industry, and so to direct that industry that its produce may be of the greatest value; every individual necessarily labours to render the annual revenue of the society as great as he can. He generally, indeed, neither intends to promote the public interest, nor knows how much he is promoting it. By preferring the support of domestic to that of foreign industry, he intends only his own security; and by directing that industry in such a manner as its produce may be of the greatest value, he intends only his own gain, and he is in this, as in many other cases, led by an invisible hand to promote an end which was no part of his intention. Nor is it always the worse for the society that it was no part of it. By pursuing his own interest he frequently promotes that of the society more effectually than when he really intends to promote it. I have never known much good done by those who affected to trade for the public good. It is an affectation, indeed, not very common among merchants, and very few words need be employed in dissuading them from it. . . .

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\* *government inspectors*

Every system which endeavours, either by extraordinary encouragements to draw towards a particular species of industry a greater share of the capital of the society than what would naturally go to it, or, by extraordinary restraints, force from a particular species of industry some share of the capital which would otherwise be employed in it, is in reality subversive of the great purpose which it means to promote. It retards, instead of accelerating, the progress of the society towards real wealth and greatness; and diminishes, instead of increasing, the real value of the annual produce of its land and labour.

All systems either of preference or of restraint, therefore, being thus completely taken away, the obvious and simple system of natural liberty establishes itself of its own accord. Every man, as long as he does not violate the laws of justice, is left perfectly free to pursue his own interest

his own way, and to bring both his industry and capital into competition with those of any other man, or order of men. The sovereign is completely discharged from a duty, in the attempting to perform which he must always be exposed to innumerable delusions, and for the proper performance of which no human wisdom or knowledge could ever be sufficient; the duty of superintending the industry of private people, and of directing it towards the employments most suitable to the interest of the society. According to the system of natural liberty, the sovereign has only three duties to attend to; three duties of great importance, indeed, but plain and intelligible to common understandings: first, the duty of protecting the society from violence and invasion of other independent societies; secondly, the duty of protecting, as far as possible, every member of the society from the injustice or oppression of every other member of it, or the duty of establishing an exact administration of justice; and, thirdly, the duty of erecting and maintaining certain public works and certain public institutions which it can never be for the interest of any individual, or small number of individuals, to erect and maintain; because the profit could never repay the expense to any individual or small number of individuals, though it may frequently do much more than repay it to a great society. . . .



*Statue of Adam Smith in Edinburgh, Scotland*

# Socialism, Capitalism, and the Bible

Ronald H. Nash (1985)

*Ronald Nash received a doctorate from Syracuse University and authored numerous books. He was a professor of philosophy and religion at Western Kentucky University; Reformed Theological Seminary in Maitland, Florida; and Southern Baptist Theological Seminary in Louisville, Kentucky. Nash died in 2006. This essay presents the idea that free market capitalism, not socialism, best accomplishes Biblical teachings.*

In the Christian church today, one can find a small but growing army of Protestants and Roman Catholics who have entered into an uncritical alliance with the political Left. The so-called liberation theologians not only promote a synthesis of Marxism and Christianity, but attempt to ground their recommended restrictions of economic and political freedom on their interpretation of the biblical ethic. A growing number of my own religious fellowship (those theologically conservative Protestants known as evangelicals) appear to stop just short of the more radical pronouncements of the liberation thinkers. These evangelicals of the Left are convinced that the biblical ethic obliges them to condemn capitalism and endorse the politics of statism and the economics of socialism.

Many writings from the Christian Left illustrate what can be called the proof-text method. What these writers normally do is isolate some vague passage (usually one from the Old Testament) that pertains to an extinct culture situation or practice. They then proceed to deduce some complex economic or political program from that text.

My approach to the subject rejects the proof-text method and proceeds via three main steps. First, a Christian should acquire a clear and complete picture of the Christian worldview. What basic views about God, humankind, morality, and society are taught or

implied by Scripture? Second, he should put his best effort into discovering the truth about economic and political systems. He should try to clarify what capitalism and socialism really are (not what the propagandists say they are); he should try to discover how each system works or, as in the case of socialism, whether it can work. He should identify the strengths and weaknesses of each system. Third, he should compare his economic options to the standard of biblical morality, and ask which system is more consistent with the entire Christian worldview.

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*Palmer Chapel in the Great Smoky Mountains of North Carolina*



## **Creator and Freedom; Morality and Sin**

We can begin, then, by noting several relevant aspects of the biblical worldview:

1. Certainly the biblical worldview implies that since God is the creator of all that exists, He ultimately is the rightful owner of all that exists. Whatever possessions a human being may acquire, he holds them temporarily as a steward of God and is ultimately accountable to God for how he uses them. However omnipresent greed and avarice may be in the human race, they are clearly incompatible with the moral demands of the biblical worldview.

2. The biblical worldview also contains important claims about human rights and liberties. All human beings have certain natural rights inherent in their created nature and have certain moral obligations to respect the rights of others. The possibility of human freedom is not a gift of government but a gift from God.

The Old Testament tended to focus on the economic and social dimensions of freedom. But gradually, as one moves into the New Testament, a more spiritual dimension of freedom assumes dominance. Freedom in the New Testament is deliverance from bondage to sin and is available only to those who come to know God's truth through Christ and enter into a saving relationship with Christ.

Some interesting parallels between the biblical account of spiritual freedom and political-economic freedom should be noted. For one thing, freedom always has God as its ultimate ground. For another, freedom must always exist in relationship to law. The moral law of God identifies definite limits beyond which human freedom under God should not pass. Liberty should never be turned into license.

3. The moral system of the Bible is another key element of the Christian worldview. While the Ten Commandments do not constitute the entire biblical ethic, they are a good place to begin. But it is important to notice other dimensions of the biblical ethic that have relevance for our subject. For example, Christians on the Left insist that the biblical ethic condemns individual actions and social structures that oppress people, harm people and favor some at the expense of others. I agree. Where I disagree, however, is with the next step taken by the Leftists. They claim that capitalism inevitably and necessarily encourages individual actions and produces social structures that oppress and harm people. On this point, they are dead wrong. Fortunately, the question as to which system actually harms or helps different classes of people is an empirical and not a normative matter. The Leftists simply have their facts wrong.

4. One final aspect of the Christian worldview must be mentioned: the inescapable fact of human sin and depravity. No economic or political system that assumes the essential goodness of human nature or holds out the dream of a perfect earthly society can possibly be consistent with the biblical worldview.

## Peaceful or Violent Exchange?

Now we must examine the three major economic systems that compete for attention: capitalism, socialism and somewhere between, the hybrid known as interventionism or the mixed economy.

One dominant feature of capitalism is economic freedom, the right of people to exchange things voluntarily, free from force, fraud, and theft. Socialism, on the other hand, seeks to replace the freedom of the market with a group of central planners who exercise control over essential market functions. There are degrees of socialism as there are degrees of capitalism in the real world. But basic to any form of socialism is distrust of or contempt for the market process and the desire to replace the freedom of the market with some form of centralized control. Generally speaking, as one moves along the continuum of socialism to capitalism, one finds the following: the more freedom a socialist allows, the closer his position is to interventionism; the more freedom an interventionist allows, the closer his position is to capitalism. The crux is the extent to which human beings will be permitted to exercise their own choices in the economic sphere of life.

I will say nothing more about that deplorable economic system known as interventionism, a hopeless attempt to stop on a slippery slope where no stop is possible. The only way the half-hearted controls of the interventionist can work is if they become the total controls of the socialist. Anything less will result in the kind of troubled and self-damaging economy we have had for the past several decades in the United States.

I shall attempt to get a clearer fix on the real essence both of capitalism and socialism and then see which is more compatible with the biblical worldview. The best starting point for this comparison is a distinction made most recently by the American economist, Walter Williams. According to Williams, there are two and only two ways in which something may be exchanged. He called them *the peaceful means of exchange and the violent means of exchange*.

The peaceful means of exchange may be summed up in the phrase, "If you do something good for me, then I'll do something good for you." When capitalism is understood correctly, it epitomizes the peaceful means of exchange. The reason people exchange in a real market is because they believe the exchange is good for them. They take advantage of an opportunity to obtain something they want more in exchange for something they desire less. Capitalism then should be understood as a voluntary system of relationships that utilizes the peaceful means of exchange.

But exchange can also take place by means of force and violence. In this violent means of exchange, the basic rule of thumb is: "Unless you do something good for me, I'll do something bad to you." This turns out to be the controlling principle of socialism. Socialism means far more than centralized control of the economic process. It entails the introduction of coercion into economic exchange in order to facilitate the attainment of the goals of the elite who function as the central planners. One of the great ironies of



Christian socialism is that its proponents in effect demand that the State get out its weapons and force people to fulfill the demands of Christian love. Even if we fail to notice any other contrast between capitalism and socialism, we already have a major difference to relate to the biblical ethic. One system stresses voluntary and peaceful exchange while the other depends on coercion and violence.

Some Christian socialists object to the way I have set this up. They profess contempt for the more coercive forms of state-socialism on exhibit in communist countries. They would like us to believe that a more humane, non-coercive kind of socialism is possible. They would like us to believe that there is a form of socialism, not yet tried anywhere on earth, where the central ideas are cooperation and community and where coercion and dictatorship are precluded. But they provide very little information about the workings of this more utopian kind of socialism, and they ignore the fact that however humane and voluntary their socialism is supposed to become after it has been put into effect, it will take massive amounts of coercion and theft to get things started.



*Military monument from the Socialist era stands in front of modern buildings in Durrës, Albania (2015)*

## **Socialist Falsehoods, Capitalist Facts**

To that paradox, add one more: the fact that socialists need capitalism in order to survive. Unless socialists make allowance for some free markets which provide the pricing information that alone makes rational economic activity possible, socialist economies would have even more problems than those for which they are already notorious. Consequently, socialism is a gigantic fraud which attacks the market at the same time it is forced to utilize the market process.

But critics of the market try to shift attention away from their own embarrassing problems to claims that capitalism must be abolished or restricted because it is unjust or because it restricts important human freedoms. Capitalism is supposed to be unchristian because it allegedly gives a predominant place to greed and other unchristian values. It is alleged to increase poverty and the misery of the poor while, at the same time, it makes a few rich at the expense of the many. Socialism, on the other hand, is portrayed as the economic system of people who really care for the less fortunate members of society. Socialism is represented as the economics of compassion. Socialism is also recommended on the ground that it encourages other basic Christian values such as community.



*Sign outside the Republican National Convention in Cleveland, Ohio (2016)*

If these claims were true, they would constitute a serious problem for anyone anxious to show that capitalism is compatible with the biblical ethic. But, of course, the claims are not true. People who make such charges have their facts wrong or are aiming at the wrong target. The “capitalism” they accuse of being inhumane is a caricature. The system that in fact produces the consequences they deplore turns out to be not capitalism, but interventionism.

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Capitalism is not economic anarchy. It recognizes several necessary conditions for the kinds of voluntary relationships it recommends. One of these presuppositions is the existence of inherent human rights, such as the right to make decisions, the right to be free, the right to hold property, and the right to exchange what one owns for something else. Capitalism also presupposes a system of morality. Capitalism should be thought of as a system of voluntary relationships within a framework of laws which protect people’s rights against force, fraud, theft, and violations of contracts. “Thou shalt not steal” and “Thou shalt not lie” are part of the underlying moral constraints of the system. Economic exchanges can hardly be voluntary if one participant is coerced, deceived, defrauded, or robbed.

### **Allowing for Human Weakness**

Once we grant that consistency with the biblical doctrine of sin is a legitimate test of political and economic systems, it is relatively easy to see how well democratic capitalism scores in this regard. The limited government willed to Americans by the Founding Fathers was influenced in large measure by biblical considerations about human sin. If one of the more effective ways of mitigating the effects of human sin in society is dispersing and decentralizing power, the conservative view of government is on the right track. So too is the conservative vision of economics.

The free market is consistent with the biblical view of human nature in another way. It recognizes the weaknesses of human nature and the limitations of human knowledge. No one can possibly know enough to manage a complex economy. No one should ever be trusted with this power. However, in order for socialism to work, socialism requires a class of omniscient planners to forecast the future, to set prices and to control production. In the free market system, decisions are not made by an omniscient bureaucratic elite but made across the entire economic system by countless economic agents.

At this point, of course, collectivists will raise another set of objections. Capitalism, they will counter, may make it difficult for economic power to be consolidated in the hands of the state; but it only makes it easier for vast concentrations of wealth and power to be vested in the hands of private individuals and companies. But the truth turns out to be something quite different from this widely accepted myth. It is not the free market that produces monopolies; rather it is governmental intervention with the market that creates the conditions that encourage monopoly.

As for another old charge, that capitalism encourages greed, the truth is just the reverse. The mechanism of the market neutralizes greed as selfish individuals are forced to find ways of servicing the needs of those with whom they wish to exchange. As we know, various people often approach economic exchanges with motives and objectives that fall short of the biblical ideal. But no matter how base or selfish a person's motives may be, so long as the rights of the other parties are protected, the greed of the first individual cannot harm them. As long as greedy individuals are prohibited from introducing force, fraud, and theft into the exchange process, their greed must be channeled into the discovery of products or services for which people are willing to exchange their holdings. Every person in a market economy has to be other-directed.

### **New Religion of the Left**

Finally, some examples of the way in which attempts to ground American liberalism and interventionism or Latin American liberationism on the Bible involve serious distortions of the biblical message.

For instance, consider how radical American evangelicals on the Left abuse the biblical notion of justice. The basic idea in the Old Testament notion of justice is righteousness and fairness. But it is essential to the Leftist's cause that he read into biblical pronouncements about justice, contemporary notions of distributive justice. When the Bible says that Noah was a just man, it does not mean that he would have voted the straight Democratic ticket. It means simply that he was a righteous man.

Likewise, many Christians on the Left seek to reinterpret Jesus' earthly mission in exclusively economic and political terms. In their view, Jesus came primarily to deliver those who were poor and oppressed in a material sense. But every member of the human race is poor in the sense of being spiritually bankrupt. Jesus came to end our spiritual poverty by making available the righteousness that God demands and that only God can provide.

It is heresy to state that God's love for people varies in proportion to their wealth and social class. It is nonsense to suggest that all the poor are good and all the rich are evil. Once we eliminate the semantic game-playing by which some refer to a non-coercive voluntary utopian type of socialism, it becomes clear that socialism is incompatible with a truly free society. Edmund Opitz has seen this clearly:

As History's vice-regent, the Planner is forced to view men as mass; which is to deny their full stature as persons with rights endowed by the Creator, gifted with free will, possessing the capacity to order their own lives in terms of their convictions. The man who has the authority and the power to put the masses through their paces, and to punish nonconformists, must be ruthless enough to sacrifice a person to a principle . . . a commissar who believes that each person is a child of God will eventually yield to a commissar whose ideology is consonant with the demands of his job.

And so, Opitz concludes, "Socialism needs a secular religion to sanction its authoritarian politics, and it replaces the traditional moral order by a code which subordinates the individual to the collective." All of this is justified in the cause of improving economic well-being and in the name of compassion.

### **The Choice I Make**

I think I have said enough to allow me, at least, to make a reasoned choice between capitalism and socialism on the basis of each system's compatibility to the biblical worldview. The alternative to free exchange is violence. Capitalism is a mechanism that allows natural human desires to be satisfied in a nonviolent way. Little can be done to prevent human beings from wanting to be rich. But what capitalism does is channel that desire into peaceful means that benefit many besides those who wish to improve their own situation.

Which choice then should I, as a Christian, make in the selection between capitalism and socialism? Capitalism is quite simply the most moral system, the most effective system, and the most equitable system of economic exchange. When capitalism, the system of free economic exchange, is described fairly, there can be no question that it, rather than socialism or interventionism, comes closer to matching the demands of the biblical ethic.

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# Precepts of Ptah-Hotep

(Egyptian, c. 2000 bc)

*These excerpts come from an ancient Egyptian text ascribed to a government official named Ptah-Hotep. Ptah is the name for one of the Egyptian gods. The document contains advice for young men on proper behavior, including in work and financial matters. This translation is from Charles F. Horne's The Sacred Books and Early Literature of the East (1917).*

Inspire not men with fear, else Ptah will fight against you in the same manner. If any one asserts that he lives by such means, Ptah will take away the bread from his mouth; if any one asserts that he enriches himself thereby, Ptah says: I may take those riches to myself. If any one asserts that he beats others, Ptah will end by reducing him to impotence. Let no one inspire men with fear; this is the will of Ptah. Let one provide sustenance for them in the lap of peace; it will then be that they will freely give what has been torn from them by terror.

If you are a farmer, gather the crops in the field which the great Ptah has given you, do not boast in the house of your neighbors; it is better to make oneself dreaded by one's deeds. As for him who, master of his own way of acting, being all-powerful, seizes the goods of others like a crocodile in the midst even of watchment, his children are an object of malediction, of scorn, and of hatred on account of it, while his father is grievously distressed, and as for the mother who has borne him, happy is another rather than herself. But a man becomes a god when he is chief of a tribe which has confidence in following him.

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*Ancient Egyptian Artwork*



Be active during the time of your existence, do no more than is commanded. Do not spoil the time of your activity; he is a blameworthy person who makes a bad use of his moments. Do not lose the daily opportunity of increasing that which your house possesses. Activity produces riches, and riches do not endure when it slackens.

Disturb not a great man; weaken not the attention of him who is occupied. His care is to embrace his task, and he strips his person through the love which he puts into it. That transports men to Ptah, even the love for the work which they accomplish. Compose then your face even in trouble, that peace may be with you, when agitation is with . . . These are the people who succeed in what they desire.

Teach others to render homage to a great man. If you gather the crop for him among men, cause it to return fully to its owner, at whose hands is your subsistence. But the gift of affection is worth more than the provisions with which your back is covered. For that which the great man receives from you will enable your house to live, without speaking of the maintenance you enjoy, which you desire to preserve; it is thereby that he extends a beneficent hand, and that in your home good things are added to good things. Let your love pass into the heart of those who love you; cause those about you to be loving and obedient.

If you have become great after having been little, if you have become rich after having been poor, when you are at the head of the city, know how not to take advantage of the fact that you have reached the first rank, harden not your heart because of your elevation; you are become only the administrator, the prefect, of the provisions which belong to Ptah. Put not behind you the neighbor who is like you; be unto him as a companion.

# A Model of Christian Charity

John Winthrop (1630)

*The Puritans saw the entire socioeconomic structure as being from God. John Winthrop delivered a message in 1630 to those who were settling the Massachusetts Bay colony. This is an excerpt from that sermon (often remembered for its reference to the colony as a “City on a Hill”).*



*John Winthrop*

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God Almighty in His most holy and wise providence, hath so disposed of the condition of mankind, as in all times some must be rich, some poor, some high and eminent in power and dignity; others mean and in subjection.

Reason: First, to hold conformity with the rest of His works, being delighted to show forth the glory of His wisdom in the variety and difference of the creatures, and the glory of His power in ordering all these differences for the preservation and good of the whole, and the glory of His greatness, that as it is the glory of princes to have many officers, so this great King will have many stewards, counting Himself more honored in dispensing His gifts to man by man, than if He did it by His own immediate hands.

Reason: Secondly, that He might have the more occasion to manifest the work of His Spirit: first upon the wicked in moderating and restraining them, so that the rich and mighty should not eat up the poor, nor the poor and despised rise up against their superiors and shake off their yoke. Secondly, in the regenerate, in exercising His graces in them, as in the great ones, their love, mercy, gentleness, temperance, etc., and in the poor and inferior sort, their faith, patience, obedience, etc.

Reason: Thirdly, that every man might have need of others, and from hence they might be all knit more nearly together in the bond of brotherly affection. From hence it appears plainly that no man is made more honorable than another, or more wealthy, etc., out of any particular and singular respect to himself, but for the glory of his Creator and the common good of the creature, man.

Therefore God still reserves the property of these gifts to Himself as Ezekiel 16:17. He there calls wealth, His gold and His silver. In Proverbs 3:9, He claims their service as His due, “Honor the Lord with thy riches,” etc.— All men being thus (by divine providence) ranked into two sorts, rich and poor; under the first are comprehended all such as are able to live comfortably by their own means duly improved; and all others are poor according to the former distribution.

# The Use of Money

John Wesley (1744)

*John Wesley (1703-1791) was a founding leader of the Methodist movement in England. His sermons, full of references to Scripture, provided practical guidance on living in obedience to Christ. This sermon was published in a printed collection in 1771.*

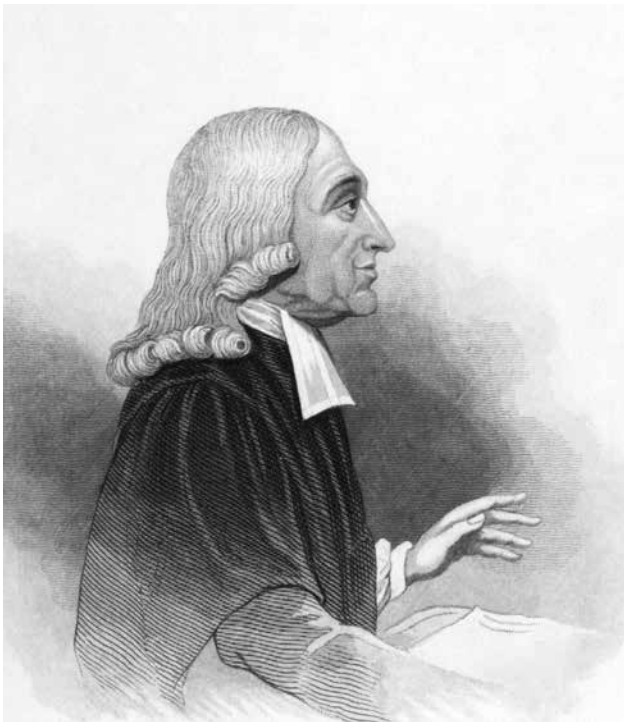
“I say unto you, Make unto yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into the everlasting habitations.” Luke 16:9.

1. Our Lord, having finished the beautiful parable of the Prodigal Son, which he had particularly addressed to those who murmured at his receiving publicans and sinners, adds another relation of a different kind, addressed rather to the children of God. “He said unto his disciples,” not so much to the scribes and Pharisees to whom he had been speaking before, — “There was a certain rich man, who had a steward, and he was accused to him of wasting his goods. And calling him, he said, Give an account of thy stewardship, for thou canst be no longer steward.” (Luke 16:1, 2.) After reciting the method which the bad steward used to provide against the day of necessity, our Saviour adds, “His lord commended the unjust steward” namely, in this respect, that he used timely precaution; and subjoins this weighty reflection, “The children of this world are wiser

in their generation than the children of light:” (Luke 16:8) Those who seek no other portion than this world “are wiser” (not absolutely; for they are one and all the veriest fools, the most egregious madmen under heaven; but, “in their generation,” in their own way; they are more consistent with themselves; they are truer to their acknowledged principles; they more steadily pursue their end) “than the children of light;” — than they who see “the light of the glory of God in the face of Jesus Christ.” Then follow the words above recited: “And I,” — the only-begotten Son of God, the Creator, Lord, and Possessor of heaven and earth and all that is therein; the Judge of all, to whom ye are to “give an account of your stewardship,” when ye “can be no longer

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John Wesley





stewards;" "I say unto you,"—learn in this respect, even of the unjust steward,—“make yourselves friends,” by wise, timely precaution, “of the mammon of unrighteousness.” “Mammon” means riches or money. It is termed “the mammon of unrighteousness,” because of the unrighteous manner wherein it is frequently procured, and wherein even that which was honestly procured is generally employed. “Make yourselves friends” of this, by doing all possible good, particularly to the children of God; “that, when ye fail,”—when ye return to dust, when ye have no more place under the sun,—those of them who are gone before “may receive you,” may welcome you, into the “everlasting habitations.”

2. An excellent branch of Christian wisdom is here inculcated by our Lord on all his followers, namely, the right use of money—a subject largely spoken of, after their manner, by men of the world; but not sufficiently considered by those whom God hath chosen out of the world. These, generally, do not consider, as the importance of the subject requires, the use of this excellent talent. Neither do they understand how to employ it to the greatest advantage; the introduction of which into the world is one admirable instance of the wise and gracious providence of God. It has, indeed, been the manner of poets, orators, and philosophers, in almost all ages and nations, to rail at this, as the grand corrupter of the world, the bane of virtue, the pest of human society. Hence nothing so commonly heard, as:

*Nocens ferrum, ferroque nocentius aurum:*

And gold, more mischievous than keenest steel.

Hence the lamentable complaint,

*Effodiuntur opes, irritamenta malorum.*

Wealth is dug up, incentive to all ill.

Nay, one celebrated writer gravely exhorts his countrymen, in order to banish all vice at once, to “throw all their money into the sea:”

*. . . in mare proximum [. . .]*

*Summi materiem mali!*

But is not all this mere empty rant? Is there any solid reason therein? By no means. For, let the world be as corrupt as it will, is gold or silver to blame? “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 anything he had 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 mankind, 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 traveller and the stranger where to lay his head. By it we may supply the place of an husband to the widow, and of a father to the fatherless. We maybe a defence 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!

3. It is therefore of the highest concern that all who fear God know how to employ this valuable talent; that they 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.”

## **Part I.**

*In Sections 1-6 of Part I, Wesley argues that those engaged in a honest, respectable business should gain all they can without injuring their body or mind or hurting their neighbor physically, financially, or spiritually.*

7. These cautions and restrictions being observed, it is the bounden 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. If you understand yourself and your relation to God and man, you know you have none to spare. If you understand your particular calling as you ought, you will have no time that hangs upon your hands. Every business will afford some employment sufficient for every day and every hour. That wherein you are placed, if you follow it in earnest, will leave you no leisure for silly, unprofitable diversions. You have always something better to do, something that will profit you, more or less. And “whatsoever thy hand findeth to do, do it with thy might.” Do it as soon as possible: No delay! No putting off from day to day, or from hour to hour! Never leave anything till to-morrow, which you can do to-day. 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. It is amazing to observe, how few do this; how men run on in the same dull track with their forefathers. But whatever they do who know not God, this is no rule for you. It is a shame for a Christian not to improve upon them, in whatever he

takes in hand. 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 practise whatever you learn, that you may make the best of all that is in your hands.

## **Part 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, gilding, books; in elegant rather than useful gardens. Let your neighbours, 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.

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*Gold Bars*



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, their imagination, but their vanity too. "So long as thou dost well unto thyself, men will speak good of thee." So long as thou art "clothed in purple and fine linen, and farest sumptuously" every day," no doubt many will applaud thy elegance of taste, thy generosity and hospitality. But do not buy their applause so dear. Rather be content with the honour that cometh from God.

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 need of any addition? And would you pay for it, too? What manner of wisdom is this? Would not the literally throwing your money into the sea be a less mischievous folly?

6. And why should you throw away money upon 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 farther expense to increase their temptations 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 that 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, do not set these traps in their way. Do not offer your sons or your daughters unto Belial, any more than unto Moloch. Have pity upon them, and remove out of their way what you may easily foresee would increase their sins, and consequently plunge them deeper into everlasting perdition! How amazing then is the infatuation of those parents who think they can never leave their children enough! What! cannot you leave them enough of arrows, firebrands, and death? Not enough of foolish and hurtful desires? Not enough of pride, lust, ambition vanity? not enough of everlasting burnings? Poor wretch! thou fearest where no fear is. Surely both thou and they, when ye are lifting up your eyes in hell, will have enough both of the "worm that never dieth," and of "the fire that never shall be quenched!"

8. "What then would you do, if you was 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 of 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.

### **Part 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 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 an holy sacrifice, acceptable through Christ Jesus. And this light, easy service, he has 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 comprised in the following particulars. If you desire to be a faithful and a 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 whenever it pleases him, First, provide things needful for yourself; food to eat, raiment to put on, whatever nature moderately requires for preserving the



*Young beggar on the street in Bangkok, Thailand (2014)*

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 overplus left, then “do good to them that are of the household of faith.” If there be 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.

4. If, then, a doubt should at any time arise in your mind concerning what you are going to expend, either on yourself or any part of your family, you have an easy way to remove it. Calmly and seriously inquire, “(1.) In expending this, am I acting according to my character? Am I acting herein, not as a proprietor, but as a steward of my Lord’s goods? (2.) Am I doing this in obedience to his Word? In what Scripture does he require me so to do? (3.) Can I offer up this action, this expense, as a sacrifice to God through Jesus Christ? (4.) Have I reason to believe that for this very work I shall have a reward at the resurrection of the just?” You will seldom need anything more to remove any doubt which arises on this head; but by this four-fold consideration you will receive clear light as to the way wherein you should go.

5. If any doubt still remain, you may farther examine yourself by prayer according to those heads of inquiry. Try whether you can say to the Searcher of hearts, your conscience not condemning you, “Lord, thou seest I am going to expend this sum on that food, apparel, furniture. And thou knowest, I act herein with a single eye as a steward of thy goods, expending this portion of them thus in pursuance of the design thou hadst in entrusting

me with them. Thou knowest I do this in obedience to the Lord, 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 labour of love I shall have a recompense when thou rewardest every man according to his works." Now if your conscience bear you witness in the Holy Ghost that this prayer is well-pleasing to God, then have you no reason to doubt but that expense is right and good, and such as will never make you ashamed.

6. You see then what it is to "make yourselves friends of the mammon of unrighteousness," and by what means you may procure, "that when ye fail they may receive you into the everlasting habitations." You see the nature and extent of truly Christian prudence so far as it relates to the use of that great talent, money. Gain all you can, without hurting either yourself or your neighbour, in soul or body, by applying hereto with unintermitted diligence, and with all the understanding which God has given you;—save all you can, by cutting off every expense which serves only to indulge foolish desire; to gratify either the desire of flesh, the desire of the eye, or the pride of life; waste nothing, living or dying, on sin or folly, whether for yourself or your children;—and then, give all you can, or, in other words, give all you have to God. Do not stint yourself, like a Jew rather than a Christian, to this or that proportion. "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 when ye can be no longer stewards; in such a manner as the oracles of God direct, both by general and particular precepts; in such a manner, that whatever ye do may be "a sacrifice of a sweet-smelling savour to God," and that every act may be rewarded in that day when the Lord cometh with all his saints.

7. Brethren, can we be either wise or faithful stewards unless we thus manage our Lord's goods? We cannot, as not only the oracles of God, but our own conscience beareth witness. Then why should we delay? Why should we confer any longer with flesh and blood, or men of the world? Our kingdom, our wisdom is not of this world: Heathen custom is nothing to us. We follow no men any farther than they are followers of Christ. Hear ye him. Yea, to-day, while it is called to-day, hear and obey his voice! At this hour, and from this hour, do his will: Fulfil his word, in this and in all things! 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 entrusted 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, as 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!"

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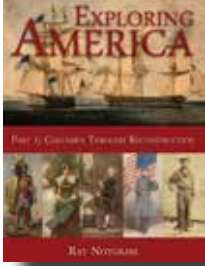
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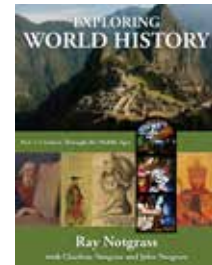


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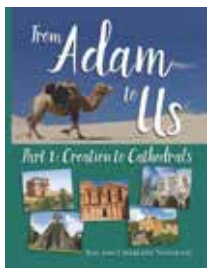
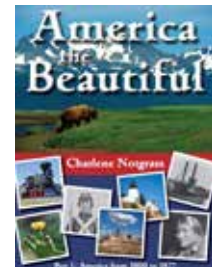


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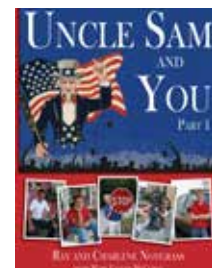


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