

# The Use of Money

by John Wesley

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*The sermon emphasizes the importance of using money wisely, gaining all you can, saving all you can, and using it to benefit yourself and others, while avoiding sensuality and pride.*

**Scripture:** Matthew 6:19, Luke 16:9

**Topics:** "Generosity", "Stewardship"

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## Description

John Wesley emphasizes the wise use of money, urging Christians to view themselves as stewards of God's resources. He explains that money itself is not evil, but the love of it can lead to sin, and encourages believers to gain, save, and give wisely. Wesley outlines three key principles: gain all you can without harming yourself or others, save all you can by avoiding unnecessary expenses, and give all you can to support the needy and the work of God. He warns against the dangers of indulgence and encourages a life of generosity that reflects one's faith in Christ. Ultimately, Wesley calls for a faithful stewardship that prepares believers for eternal life.

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## Transcript

"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 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 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."

I. 1. The first of these is (he that heareth, let him understand!) "Gain all you can." Here we may speak like the children of the world: We meet them on their own ground. And it is our bounden duty to do this: We ought to gain all we can gain, without buying gold too dear, without paying more for it than it is worth. But this it is certain we ought not to do; we ought not to gain money at the expense of life, nor (which is in effect the same thing) at the expense of our health. Therefore, no gain whatsoever should induce us to enter into, or to continue in, any employ, which is of such a kind, or is attended with so hard or so long labour, as to impair our constitution. Neither should we begin or continue in any business which necessarily deprives us of proper seasons for food and sleep, in such a proportion as our nature requires. Indeed, there is a great difference here. Some employments are absolutely and totally unhealthy; as those which imply the dealing much with arsenic, or other equally hurtful minerals, or the breathing an air tainted with steams of melting lead, which must at length destroy the firmest constitution. Others may not be absolutely unhealthy, but only to persons of a weak constitution. Such are those which require many hours to be spent in writing; especially if a person write sitting, and lean upon his stomach, or remain long in an uneasy posture. But whatever it is which reason or experience shows to be destructive of health or strength, that we may not submit to; seeing "the life is more" valuable "than meat, and the body than raiment." And if we are already engaged in such an employ, we should exchange it as soon as possible for some which, if it lessen our gain, will, however not lessen our health.

2. We are, Secondly, to gain all we can without hurting our mind any more than our body. For neither may we hurt this. We must preserve, at all events, the spirit of a healthful mind. Therefore we may not engage or continue in any sinful trade, any that is contrary to the law of God, or of our country. Such are all that necessarily imply our robbing or defrauding the king of his lawful customs. For it is at least as sinful to defraud the king of his right, as to rob our fellow subjects. And the king has full as much right, to his customs as we have to our houses and apparel. Other businesses there are, which however innocent in themselves, cannot be followed with innocence now at least, not in England; such, for instance, as will not afford a competent maintenance without cheating or lying, or conformity to some custom which not consistent with a good conscience: These, likewise, are sacredly to be avoided, whatever gain they may be attended with provided we follow the custom of the trade; for to gain money we must not lose our souls. There are yet others which many pursue with perfect innocence, without hurting either their body or mind; And yet perhaps you cannot: Either they may entangle you in that company which would destroy your soul; and by repeated experiments it may appear that you cannot separate the one from the other; or there may be an idiosyncrasy, -- a peculiarity in your constitution of soul, (as there is in the bodily constitution of many,) by reason whereof that employment is deadly to you, which another may safely follow. So I am convinced, from many experiments, I could not study, to any degree of perfection, either mathematics, arithmetic, or algebra, without being a Deist, if not an Atheist: And yet others may study them all their lives without sustaining any inconvenience. None therefore can here determine for another; but every man must judge for himself, and abstain from whatever he in particular finds to be hurtful to his soul.

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

4. Neither may we gain by hurting our neighbour in his body. Therefore we may not sell anything which tends to impair health. Such is, eminently, all that liquid fire, commonly called drams or spirituous liquors. It is true, these may have a place in medicine; they may be of use in some bodily disorders; although there would rarely be occasion for them were it not for the unskillfulness of the practitioner. Therefore, such as prepare and sell them only for this end may keep their conscience clear. But who are they? Who prepare and sell them only for this end? Do you know ten such distillers in England? Then excuse these. But all who sell them in the common way, to any that will buy, are poisoners general. They murder His Majesty's subjects by wholesale, neither does their eye pity or spare. They drive them to hell like sheep. And what is their gain? Is it not the blood of these men? Who then would envy their large estates and sumptuous palaces? A curse is in the midst of them: The curse of God cleaves to the stones, the timber, the furniture of them. The curse of God is in their gardens, their walks, their groves; a fire that burns to the nethermost hell! Blood, blood is there: The foundation, the floor, the walls, the roof are stained with blood! And canst thou hope, O thou man of blood, though thou art "clothed in scarlet and fine linen, and farest sumptuously every day;" canst thou hope to deliver down thy fields of blood to the third generation? Not so; for there is a God in heaven: Therefore, thy name shall soon be rooted out. Like as those whom thou hast destroyed, body and soul, "thy memorial shall perish with thee!"

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

6. This is dear-bought gain. And so is whatever is procured by hurting our neighbour in his soul; by ministering, suppose, either directly or indirectly, to his unchastity, or intemperance, which certainly none can do, who has any fear of God, or any real desire of pleasing Him. It nearly concerns all those to consider this, who have anything to do with taverns, victualling-houses, opera-houses, play-houses, or any other places of public, fashionable diversion. If these profit the souls of men, you are clear; your employment is good, and your gain innocent; but if they are either sinful in themselves, or natural inlets to sin of various kinds, then, it is to be feared, you have a sad account to make. O beware, lest God say in that day, "These have perished in their iniquity, but their blood do I require at thy hands!"

7. These cautions and restrictions being observed, it is the 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 to-day 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.

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.

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.

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 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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