

WHAT WESLEY PRACTICED AND PREACHED ABOUT MONEY

John Wesley preached a lot about money. And with probably the highest earned income in England, he had the opportunities to put his ideas into practice. What did he say about money? And what did he do with his own?

John Wesley knew grinding poverty as a child. His father, Samuel Wesley, was the Anglican priest in one of England's lowest-paying parishes. He had nine children to support and was rarely out of debt. Once John saw his father being marched off to debtors' prison. So when John followed his father into the ministry, he had no illusions about financial rewards.

It probably came as a surprise to John Wesley that while God had called him to follow his father's vocation, he had not also called him to be poor like his father. Instead of being a parish priest, John felt God's direction to teach at Oxford University. There he was elected a fellow of Lincoln College, and his financial status changed dramatically. His position usually paid him at least thirty pounds a year, more than enough money for a single man to live on. John seems to have enjoyed relative prosperity. He spent his money on playing cards, tobacco, and brandy.

While at Oxford, an incident changed his perspective on money. He had just finished paying for some pictures for his room when one of the chambermaids came to his door. It was a cold winter day, and he noticed that she had *nothing* to protect her except a thin linen gown. He reached into his pocket to give her some money to buy a coat but found he had too little left. Immediately the thought struck him that the Lord was not pleased with the way he had spent his money.

What Wesley did

Perhaps as a result of this incident, in 1731 Wesley began to limit his expenses so that he would have more money to give to the poor. He records that one year his income was 30 pounds and his living expenses 28 pounds, so he had 2 pounds to give away. The next year his income doubled, but he still managed to live on 28 pounds, so he had 32 pounds to give to the poor. In the third year, his income jumped to 90 pounds. Instead of letting his expenses rise with his income, he kept them to 28 pounds and gave away 62 pounds. In the fourth year, he received 120 pounds. As before, his expenses were 28 pounds, so his giving rose to 92 pounds.

Wesley felt that the Christian should...give away all extra income once the family and creditors were taken care of. **He believed that with increasing income, what should rise is not the Christian's standard of living but the standard of giving.**

This practice, begun at Oxford, continued through-

out his life. Even when his income rose into the thousands of pounds sterling, he lived simply, and he quickly gave away his surplus money. One year his income was a little over 1400 pounds. He lived on 30 pounds and gave away nearly 1400 pounds. Because he had no family to care for, he had no need for savings. He was afraid of laying up treasures on earth, so the money went out in charity as quickly as it came in. He reports that he never had 100 pounds at any one time.

Wesley limited his expenditures by not purchasing the kinds of things thought essential for a man in his station of life. In 1776 the English tax commissioners inspected his return and wrote him the following: "[We] cannot doubt but you have *plate* for which you have hitherto neglected to make an entry." They were saying a man of his prominence certainly must have some silver plate in his house and were accusing him of failing to pay excise tax on it. Wesley wrote back: "I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread."

Another way Wesley limited expenses was by identifying with the needy. He had preached that Christians should consider themselves members of the poor, whom God had given them money to aid. So he lived and ate with the poor. Under Wesley's leadership, the London Methodists had established two homes for widows in the city. They were supported by offerings taken at the band meetings and the Lord's Supper. In 1748, nine widows, one blind woman, and two children lived there. With them lived John Wesley and any other Methodist preacher who happened to be in town. Wesley rejoiced to eat the same food at the same table, looking forward to the heavenly banquet all Christians will share.

For almost four years, Wesley's diet consisted mainly of potatoes, partly to improve his health but also to save money. He said: "What I save from my own meat will feed another that else would have none."

In 1744 Wesley had written, "[When I die] if I leave behind me ten pounds...you and all mankind [may] bear witness against me, that I have lived and died a thief and a robber." When he died in 1791, the only money mentioned in his will was the miscellaneous coins to be found in his pockets and dresser drawers.

What had happened to the rest of his money, to the estimated thirty thousand pounds he had earned over lifetime? He had given it away. As Wesley said, "I cannot help leaving my books behind me whenever God calls me hence, but in every other respect my own hands will be my executors."

What Wesley preached

Wesley's teaching on money offered simple, practical guidelines for every believer.

Wesley's first rule about money was *Gain all you can*. Despite its potential for misuse, money in itself is something good. There is no end to the good it can do: "In the hands of [God's] children, it is food for the hungry, drink for the thirsty, raiment for the naked. It gives to the traveler and the stranger where to lay his head. By' it we may supply the place of a husband to the widow, and of a father to the fatherless. We may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain. It may be as eyes to the blind, as feet to the lame: yea, a lifter up from the gates of death!"

Wesley adds that in gaining all they can, Christians must be careful not to damage their own souls, minds, or bodies, or the souls, minds, or bodies of anyone else. He thus prohibited gaining money through industries that pollute the environment or endanger workers.

Wesley's second rule for the right use of money was *Save all you can (meaning don't spend it unwisely)*. He urged his hearers not to spend money merely to gratify the desires of the flesh, the desires of the eye, or the pride of life. He cried out against expensive food, fancy clothes and elegant furniture: "Cut off all this expense! Despise delicacy and variety and be content with what plain nature requires."

Wesley had two reasons for telling Christians to buy only necessities. The obvious one was so they would not waste money. The second was so they would not increase their desires. The old preacher wisely pointed out that **when people spend money on things they do not really need, they begin to want more things they do not need. Instead of satisfying their desires, they only increase them:** "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 that the more they are indulged, they increase the more."

Wesley especially warned against buying too much for children. People who would never waste money on themselves might be more indulgent with their children. On the principle that gratifying a desire needlessly only tends to increase it, he asked these well-intentioned parents: "Why should you purchase for them more pride or lust, more vanity or foolish and hurtful desires?... Why should you be at further expense to increase their temptations and snares and to pierce them through with more sorrows?"

John Wesley's third rule was *Give all you can*... All of the Christian's money belongs to God... Believers must use 100 percent of their incomes as God directs.

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

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

2. "Having food and raiment, let us be therewith content" (1 Timothy 6:18). For Wesley "coverings" includes lodging as well as clothes.

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

4. "As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household faith" (Gal. 6:10). After the Christian has provided for the family, the creditors, and the business, the next obligation is to use any money that is left to meet the needs of others.

In giving these four biblical principles, Wesley recognized some situations were not clear-cut. It isn't always obvious how the Christian should use the Lord's money. Wesley accordingly offered four questions to help his hearers decide how to spend money:

1. In spending this money, am I acting like I owned it, or am I acting like the Lord's trustee?

2. What Scripture requires me to spend this money in this way?

3. Can I offer up this purchase as a sacrifice to the Lord?

4. Will God reward me for this expenditure at the resurrection of the just?

Finally, for the believer who is still perplexed, John Wesley suggested this prayer before a purchase:

Lord, you see I am going to spend this sum on food, apparel, [or] furniture. And you know I act therein as a steward of your money, spending this portion of it in this way, to accomplish your purposes. You know I do this in obedience to your word, as you command. Let this expenditure be a holy sacrifice, acceptable though Jesus Christ"

He was confident that any believer who has a clear conscience after praying this prayer would be using money wisely.