John Wesley’s

The Use of Money

DISCUSSION QUESTIONS

1. Read the following cross-section of passages on believers and money: 1 Tim 6:6-10; 17-19; Mt 6:24; Lk 8:1-3; 12:32-34; 18:23-25; James 5:1-6. Does any of these undermine Wesley’s argument? Is Wesley telling you to become rich?

2. Is Wesley’s First Rule any different in spirit from the following:

   God’s given you a tremendous gift of resources—a talent—by putting you in the first world. Use all your creativity and vigor to find ethical ways to make money to help the needy!

3. How could we apply Wesley’s Rules not as individuals but as a body of believers, leveraging our collected talents, time and resources to help the poor? What might our small group do?

4. On the Second Rule, “Save all you can”, Wesley warns,

   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 no mean, avoid gluttony and drunkenness only; An honest heathen would condemn these. But there is a regular, reputable kind of sensuality, and 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. (II.2, 178)

   Name some modern examples of this “reputable sensuality.” Is this prohibition biblical? Discuss.

5. In the section on Wesley’s Third Rule, “Give all you can,” he lists four questions to ask yourself when deciding on an expenditure:

   a. “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?

   b. “Am I doing this in obedience to his Word? In what Scripture does he require me to do so?

   c. “Can I offer up this action, this expense, as a sacrifice to God through Jesus Christ?

   d. “Have I reason to believe that for this very work I shall have a reward at the resurrection of the just?” (III.4, 181)

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1 This essay is reproduced in Appendix 2 of Ben Witherington III’s Jesus and Money (Brazos, 2010).
2 OED: “A person who owns something, or who has a (usually exclusive) right or title to its use or disposal; an owner, esp. of land, or (in later use) of a business”, e.g. “The Maker and Proprietor of the World” (Bp. J. Butler, 1736).
Answer Wesley’s questions for the following expenditures: health insurance; a retirement account; college for your children; ownership and care of a pet; and Christmas presents. How well do they distinguish purchases to avoid?

6. His further test for the validity of an expenditure rests in the conscience of one who approaches God, saying,

   Thou knowest I do this in obedience to the Lord, as thou commandest, and because thou commandest it. (III.5, 182)

Does this conflict with the idea that God allows us some of our earnings as an “allowance” for our enjoyment, as a gift from him? Is Wesley biblical in forbidding any expenditure which does not provide for “whatever nature moderately requires for preserving body in health and strength” (III.3, 181)? If not, what argument can be made from Scripture against such austerity?

7. Wesley places several restrictions on his First Rule, including this warning:

   We cannot, consistent with brotherly love, sell our goods below the market prices; we cannot study to ruin our neighbor’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 neighbor’s substance, without gaining the damnation of hell! (3:176)

How far does this culpability spread? Are we guilty of this if we shop at Wal-mart and Amazon?

8. Wesley also offers this caution:

   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. (1:174)

Has the rat race placed you in a situation where the need for sleep, or other natural needs, are stretched, if not denied?

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“There is no such thing as Success….That a thing is successful merely means that it is; a millionaire is successful in being a millionaire and a donkey in being a donkey.”

—G.K. Chesterton