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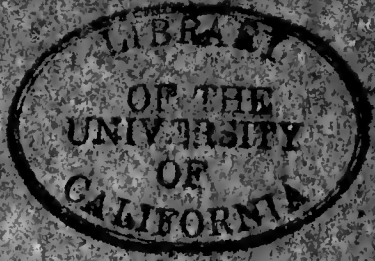


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HATTIE ELIZABETH LEWIS MEMORIAL

ESSAYS IN APPLIED CHRISTIANITY

**THE APPLICATION OF THE TEACHINGS OF JESUS TO
"THE RESPONSIBILITY OF THE CAPITALIST TO
THE PUBLIC"**

An Essay
submitted in competition for

THE HATTIE ELIZABETH LEWIS PRIZE, OF 1921

By ROBERT HENRY ALBACH

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PREFATORY NOTE

THE HATTIE ELIZABETH LEWIS MEMORIAL

This Memorial was established in the University of Kansas in 1911, in memory of Hattie Elizabeth Lewis, a former student of the University. It was founded by Professor George Edward Patrick, of Washington, D. C., and is maintained out of funds put into the hands of the Chancellor of the University a few months before Professor Patrick's death, which occurred March 22, 1916. Professor Patrick was a member of the faculty of the University of Kansas from 1874 to 1883. He and Miss Lewis were married in 1883. Mrs. Patrick died in 1909.

The Memorial takes the form of an annual competition in essay writing, open to all students of the University of Kansas. The general theme of the essays submitted in this competition is "The Application of the Teachings of Jesus to the Practical Affairs and Relations of Life, Individual, Social, Industrial, Commercial, or Political;" but each essay must deal with a single definite subject, or a single phase of life. In the competition for the year 1916-17, the University committee in charge of the competition itself prescribed the particular phase of the general theme to which contestants were to be confined: "The Application of the Spirit and Teachings of Jesus to the Relations between the Individual and Society." Each essay is required to be not less than 5,000 nor more than 10,000 words in length.

“The only final solution of any social problem must be a religious one.”—Hugh Black.

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“Ye call me, Teacher, and Lord; and ye say well; for so I am”—
John 13:13.

**A. GUIDEPOSTS TO A STUDY OF THE TEACHINGS
OF JESUS CHRIST.**

1. Introductory, 6; 2. His Motive Must
be Kept in Mind in Interpreting His
Message, 6; 3. His Method of Teaching
was Unsystematic, 7; 4. His Life was
Part of His Message, 9; 5. His View
was from Above, 9.

A. GUIDEPOSTS TO A STUDY OF THE TEACHINGS OF JESUS CHRIST.

1. INTRODUCTORY

In taking up a study of this nature, the student is at first confronted with the ideas presented by the more skeptically inclined that the Bible does not offer a sufficiently unified system of teaching to render it valuable as an aid in solving our present day social problems. The difficulty is best illustrated with the phrase one hears so often to the effect that "you can prove or disprove anything by the Bible."

To furnish a foundation, this treatment will therefore first make a brief analysis of the teachings of Jesus, as a whole, in order that an insight may be gained which will make possible a more accurate interpretation of those principles laid down by the Master which refer especially to the subject of this essay.

Four points stand out as essential conditions with which we should first familiarize ourselves, (1) His motive must be kept in mind in interpreting His message, (2) His method of teaching was unsystematic, (3) His life is part of His message and (4) His view was from above.

2. HIS MOTIVE MUST BE KEPT IN MIND IN INTERPRETING HIS MESSAGE

The supreme purpose of Jesus' life on this Earth was the establishment of the Kingdom of God. This was not a social subdivision in the common use of the word. Jesus accepted the existing social ideals of the Hebrews (the Kingdoms of Israel, David, etc.) in their entirety, but his object was to superimpose over these a spiritual kingdom which affected the lives of men individually in their relation with others. Rev. W. M. Clow has ably described this Kingdom

as "The rule and realm of God in the hearts and lives of men".¹ Jesus saw as the one fundamental social ill the unbrotherly attitude of man toward man, and His Kingdom proposed to remove this by the idea of a divine fatherhood and a human brotherhood.

We can readily see then, that He was not a social reformer of the modern type. In fact He was not a reformer at all, but rather a revealer. He was not concerned with the reorganization of human society, but with the disclosure of the human soul in its relation to God. He saw the evil and the sufferings of men but approached them purely from a moral point of view. He wanted men to live a right life in common, and dealt with social questions only in so far as they were moral questions. He made no division of humanity into Jews and Gentiles, wealthy and poor, etc.; He moved among all social classes and showed absolutely no favoritism to any one over another. It has been said that Jesus was especially a friend of the poor with the implication that He did not well regard the rich, but an analysis of any instance which seems to favor this supposition will disclose that His criterion was not wealth or poverty, but the attitude of men toward His Kingdom. His one and only dividing line between human beings was as to "good and evil, between those who opened their heart to the new life and those who closed it".²

In short we may say that Jesus believed that a better social order was to be obtained only through better men. Personal responsibility was His great theme and here is an important contrast between His theory and most of our present day ideas. We seem to think that the better social order is merely the problem of better institutions while Jesus saw it to be a problem of better men.

3. HIS METHOD OF TEACHING WAS UNSYSTEMATIC

As before stated, Jesus is best described as a revealer. This idea is further carried out by observing His method of

1. W. M. Clow: *Christ and the Social Order*, p. 79

2. Rauschenbusch: *Christianity and the Social Crisis*, p. 61

teaching. We do not find a systematically outlined course of instruction but rather the seemingly disunited Oriental method of pointed sayings, parables, and brief expositions. His method is inspirational. We immediately wonder if there may be any significance in this fact and in answer H. C. King points out that "Jesus does not speak like an amateur but rather like a master, who can be careless of form and system, because He knows that true insights cannot help fitting one another".³ This method calls for much analysis on the part of the student, but with the certain result that throughout all He says one can see a very thorough-going unity.

ANOTHER point which serves to increase the apparent disunity of His sayings lies in the fact that substantially the same story is recorded in each of the four Gospels and here we must contend with the personality of the writer in order to arrive at Jesus' true intent. For instance, His social teachings are recorded with most detail in Matthew and Luke and wherever these two report the same incidents we find that Luke invariably writes in a severer strain. His condemnations of the rich especially are of a much more universal form than those found elsewhere. So where Matthew says "Give to him that asketh thee", Luke writes, "Give to everyone"; again Matthew's "Sell that thou hast" may be contrasted with Luke's "Sell all that thou hast" and where Matthew says "Blessed are the poor in spirit" we find almost an entirely different thought in Luke's "Blessed are ye poor, but woe unto ye that are rich". Luke seems to interpret Jesus' remarks on poverty as if He referred to temporal poverty instead of the spiritual poverty which Matthew clearly expresses. Luke's attitude may be explained by the fact that he was affected by Ebionite tendencies, the Ebionites being a number of ascetic communities and sects in and about Palestine which practised poverty and abstinence. We can thus see how his version of the story is colored by his own personality and prejudice.⁴

3. H. C. King: *The Ethics of Jesus*

4. Peabody: *Jesus Christ and the Social Question.*

4. HIS LIFE WAS PART OF HIS MESSAGE

King says, "The great and unique contribution which, above all else, Jesus makes to ethics and religion is Himself".⁵ Here, we may say, is the key to aid in clearing up the apparent disunity of His many scattered sayings. If we can view these remarks through the personality of their author we may see the true and deeper meaning which He really intended to convey. For instance, we find such sayings as "How hardly shall they that have riches enter into the kingdom of heaven," "Woe unto you that are rich," "Lay not up for yourselves treasures upon the earth", "Ye cannot serve God and Mammon" and "It is easier for a camel to go through a needle's eye than for a rich man to enter the Kingdom of God". These sayings have been eagerly grasped by agitators as protests against an industrial system based on private capital and are but an example of the easy literalism which has throughout all history distorted the teaching of the Gospel. If we really want to know what Jesus intended to convey with these remarks we must pass from the letter of the Gospel to the spirit of it; we must try, by careful scrutiny and comparison to gain an impression of the Life which gave authority to them, and, keeping ever in mind His supreme purpose, we shall see that their real meaning is often quite different from that which the bare words would imply.

5. HIS VIEW WAS FROM ABOVE

One striking attitude of Jesus which commands our attention and which tends to make more difficult a study of this nature, is His refusal to become involved in the social entanglements of His time. Almost every possible social question was brought before Him in some form or another. Simon Zelotes, one of His apostles, was a member of an insurrectory league; Barabbas gained great popularity through constant protests against the oppressed conditions of life; Gamaliel, in his address⁶ refers to outbreaks under

5. H. C. King: *The Ethics of Jesus*, p. 199.

6. Acts 5:34-40.

Theudas and Judas of Galilee which were motived by social unrest, but Jesus was very careful to keep aloof from all of these movements. His attitude is concretely expressed in Luke 12:13 where one of the company approached Him saying, "Lord, speak to my brother, that he divide his inheritance with me" and received the immediate answer, "Man, who made me a judge or divider over you?"

This attitude is taken however with a very definite purpose, for by keeping His mind above the social issues of the day He gained a wonderful insight and wisdom concerning them. "He only truly sees things who sees around them and beyond them. Breadth of wisdom requires a large horizon of the mind. The wise counsellor is he who stands above the issue which calls for judgment and sees it in the perspective of a wide experience". In John 12:32 Jesus himself gives the reason for this tendency with the words "And I, if I be lifted up from the earth will draw all men to myself".

Another point connected with this thought is that the ideals of Jesus are more far reaching than His own specific application of them. For example, He says nothing about the methods by which wealth should be gained, yet no one would doubt that He would severely condemn a man who gave away money obtained at the expense of the rights of others.

Bearing these few general points in mind, we now have a guide to aid us in our study and will proceed to the next step in the development of our subject.

“But seek ye first the Kingdom of God and His Righteousness”—
Matthew 6:23.

B. THE TEACHINGS OF JESUS REGARDING WEALTH

1. Introductory, 12; 2. Jesus' General Attitude Toward Wealth, 12; 3. Wealth Regarded as a Trust, 13; 4. Wealth Regarded as a Peril, 15.

B. THE TEACHINGS OF JESUS REGARDING WEALTH

1. INTRODUCTORY

It is the logical thing in a study such as this, to begin with an accurate definition of the terms concerned. We should have clearly in mind just what is meant by such words as "capital", "capitalist", and "public". In a later paragraph we shall go into this question with greater detail, but for the present, let us concern ourselves briefly with the term "capital". The most rudimentary definition is that found in Webster, "Capital is wealth used to assist production". Economists elaborate on this in many ways but for our present purpose we may say that this definition meets our needs.

Now since we are living under a system of private property and are dealing with a personal problem of men who control this property, or in other words, this wealth, we may safely assume that the definition also implies that a capitalist is one who possesses wealth in excess of the requirements for his own physical existence. We have now come to the point which explains this step in our study, namely, before we can ascertain the teachings of Jesus regarding the responsibilities of the capitalist, we must know something about His attitude toward wealth and its possession.

2. JESUS' GENERAL ATTITUDE TOWARD WEALTH

First, we may make the general observation that Jesus was at no time greatly concerned with the question of wealth or poverty. Although His life was lived in poverty and naturally caused Him to be sympathetic toward the poor, it did not in any sense prevent His friendship with the rich. On passing through Jericho, He stayed at the home of the wealthy Zacchaeus and pronounced His blessing upon the host on leaving.⁷ He also accepted, with much joy, the hospitality of the rich publican, Levi.⁸

7. Luke 19:1-10.

8. Luke 5:27-34.

Jesus does make clear however that He regarded wealth as a secondary value and here again we are forced to bear in mind His supreme purpose. In the parable of the marriage of the king's son⁹ Jesus expresses His sense of the folly of men to be indifferent to the greatest values of life. The pursuit of the Kingdom of God, was, to Him, the greatest value, and the pursuit of material prosperity of lesser importance.

Secondly, we may say that Jesus did regard riches even as an achievement, if honorably accumulated. His scathing condemnations of the rich Scribes and Pharisees are not attacks against their wealth but rather the means by which they gained it. The parables of the talents and pounds witness that He believed wealth might be an entirely honorable achievement. "Men have failed to see that what Christ condemned was not riches, but coveteousness and the misuse of riches—and this may be a passion of the poor as well".¹⁰ Luke 12:14-15 gives substance to this idea with the words "Take heed and beware of covetousness; for a man's life consisteth not in the abundance of the things which he possesseth".

We are now ready to go into more detail with regard to Jesus' attitude toward wealth and find that He expounds two important views, (1) the thought of wealth as a trust to be used and (2) the thought of wealth as a peril to be escaped. These would seem at first to be in conflict with each other, but our discussion will reveal that this is not the case.

3. WEALTH REGARDED AS A TRUST

"So then, every one of us shall give account of himself to God",¹¹ "Watch therefore, for ye know not the day or the hour"¹², "Be ye also ready for in the hour that ye think not, the Son of Man cometh"¹³. These words and the teaching of the parable of the talents, as well as His observations at the dinner party described in Luke 14:1-23 all give expression

9. Matt. 22:2-11.

10. W. M. Clow: *Christ and the Social Order*, p. 95.

11. Matt. 14:12.

12. Matt. 25:13.

13. Luke 12:40.

to the thought that Jesus regarded life and all its powers as a trust given to all. Referring especially to the subject of wealth, we may interpret this thought to mean that Jesus regarded it as a stewardship and in no case permitted the sense of absolute ownership. He looked upon wealth in the possession of man as a gift which he is required to use wisely and for which he may at any time be called to account. In the parable of the talents He commended the servant who made good use of his entrusted wealth and condemned the one who could show no good from his period of possession. In commenting on the dinner party portrayed in Luke 14:1-23, Peters says, "Our Lord, in His talk that afternoon, laid down the fundamental law of Christian society. Seek not merely nor first for your own welfare, your own promotion and advancement. As you recognize the rights and virtues of others, as you give them place, as you help those who are unsuccessful, unfortunate, unfriended, you show yourself a follower of Christ. When you seek for yourself only, you are His enemy and betrayer. He who, having wealth, a beautiful house, picture galleries and the like, regards them as his own, to be used just for his own pleasure, the satisfaction of selfish social ambition, has failed to recognize the fundamental principle of his stewardship of wealth".¹⁴

The important point in connection with the thought of wealth as a trust is that it should be administered to the greatest possible good. The parables of the talents, the pounds, the unjust steward, and the foolish rich man all emphasize the duty of fidelity, watchfulness and foresight in the administration of wealth. Jesus even goes so far as to exhort His followers to "make friends of the mammon of unrighteousness", pointing out that fidelity in the use of material wealth is the stepping stone to the entrustment of the "true riches". In Luke 16:11-12, in the parable of the unjust steward, He says, "If therefore ye have not been faithful in the unrighteous mammon (material wealth) who

14. J. P. Peters: *Modern Christianity*, p. 219.

will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?" Finally He warns those who refuse to view wealth as a stewardship with "For what is a man profited, if he gain the whole world and lose or forfeit his own self?"¹⁵

It is interesting to note that each of the temptations of Jesus was in a sense a temptation to the abuse of a trust, and to all alike He answered that His power was given Him for the sake of the Kingdom and was not to be used to personal advantage.

4. WEALTH REGARDED AS A PERIL

We may well wonder with what manner of consistency Jesus could commend wealth as an achievement and at the same time seem to condemn it as a peril. A closer study however discloses the fact that His attitude was entirely one of the individual. The person who masters his wealth and regards it as a stewardship, as a means to an end, the end being the attainment of a higher spiritual level, is held in high regard by Jesus, who terms his wealth an achievement. But the person to whom wealth is itself an end, who permits wealth to completely master him, to him Jesus directs His many words of warning in which wealth is regarded as a peril.

In His effort to create a true human society, Jesus found riches to be a strong divisive force which wedged society apart in horizontal strata between which fellow-feeling was paralyzed. This condition was adverse to the spiritual progress of men and whenever He found men affected by it He condemned their wealth. This is the reason why He called upon the rich young ruler to give up his wealth.¹⁶ On the other hand, Nicodemus, although a wealthy man, was not requested to part with his riches because Jesus saw that they were not standing in the way of his spiritual attainments.

15. Luke 9:25.

16. Mark 10:17-31.

Jesus saw moral dangers in wealth. In Matthew 13:22 He says, "The care of this world and the deceitfulness of riches choke the word, and he becometh unfruitful". Also in Matthew 6:19-34 He points out that when a man lays up treasure, his heart is almost always with his treasure and gradually his inner light is darkened and his conscience becomes blurred. Again in 1 Timothy 6:9, "They that will be rich fall into temptation and a snare and into many foolish and hurtful lusts which drown men in perdition". Again with regard to the parable of Lazarus and Dives, J. P. Peters says, "What is condemned in this parable is not gluttony or drunkenness; it is not wealth itself. It is the man wrapped in luxury and self-enjoyment whose heart is hard and selfish toward the miserable and needy, who, instead of conceiving of his wealth as a means of giving to them that have not, uses it for his own pleasure and that of his family and a few chosen friends, content that the miserable beggar should live on the leavings of his feast".¹⁷

We may take then, as our conclusion, that Jesus held nothing against wealth in itself but only against the attitude of some men toward it. The thought is concrete in the passage "The Sabbath was made for man and not man for the Sabbath",¹⁸ which teaches that "institutions, even the highest and most sacred of all, are intended for means, and are never to be exalted into ends in themselves".¹⁹ So wealth is a good thing, even an achievement, if men know how to use it.

17. J. P. Peters: *Modern Christianity*, p. 243.

18. Mark 2:27.

19. H. C. King: *The Ethics of Jesus*, p. 119.

“Recollect that you were born for the duties of society”—
Marcus Aurelius.

C. THE RESPONSIBILITY OF THE CAPITALIST TO THE PUBLIC

1. Introductory, 18; 2. The Obligation of Service, 20; 3. The Obligation of Oversight of Labor, 22; 4 The Obligation of Sacrifice, 24; 5. The Personal Obligation of Example, 27.

C. THE RESPONSIBILITY OF THE CAPITALIST TO THE PUBLIC.

1. INTRODUCTORY.

We are now ready to analyze the teachings of Jesus with the specific purpose of learning those principles laid down by him as being obligations of the capitalist to the public. When we say the capitalist owes certain obligations we infer that the public has corresponding rights. But let us first see who the "public" is and then, what may be its rights.

When we speak of the "public" we mean the general body of mankind; the people indefinitely. In social questions, especially labor disputes, the term is applied to those outside the parties to the dispute, or to those not immediately concerned. In a democracy, the state, which is merely a unit term applied to the public as a whole, is the source of all rights that individuals may enjoy. Political science recognizes no so-called "natural rights;" even the fundamental right to life is enjoyed by an individual only in so far as the state grants it to him. All the rights that the state grants to an individual carry with them certain obligations which the individual owes to the state, such as obedience to the law, payment of taxes, etc.

Carrying this reasoning further, every public utility and corporation begins with the right of eminent domain, granted by the state. This makes the public a partner and it is the right of the public to compel its operation for its convenience. So also every form of business exists because the public is willing to pay for its product. The public is the ultimate paymaster and as such has the right to demand a fair return.

Now a capitalist, in the broadest sense, is merely an individual who holds control over wealth that is to go into productive processes. Even in a socialistic state, the officer in charge of the placing of wealth in productive enterprises

would be a capitalist, differing only from the capitalist under our system of private property, in that he would not suffer the loss occasioned by his mistakes. But the point is that the capitalist, holding the right and power over wealth, also owes corresponding obligations to the public in the proper use of it. Rauschenbusch says, "Every man who holds wealth or power is not only a steward of God, but a steward of the people. If he converts it to his own use, the people can justly call him to account in the courts of public opinion and in the courts of law."²⁰ Of course these words are not intended to be taken in absolute literalism but simply to convey the idea that the capitalist is vested with a high degree of responsibility in the wise administration of the wealth which he controls.

The importance of this responsibility is only emphasized when we consider the crucial position that the capitalist holds in the determination of the progress of our entire civilization. A writer in the *Manchester Guardian* says, "He who controls capital, controls the economic life of a country. He can withhold financial assistance and ruin a man, can grant it and make a man flourish, can facilitate large economic tendencies, can encourage or discourage the growth of "big business," the trust, "small business," the independent trader or the producer. His influence extends beyond individuals and classes to the state and society as a whole. In a very important sense, the mastery of capital in a country is the mastery of that country."²¹

Now the term "capitalist" may include almost as many individuals as the term "public," for everyone who owns even as much as a thrift stamp holds some power over wealth. However we shall deal with the more common idea of a capitalist as a person of large property which is employed in business and whose consequent power is of considerable importance.

But what did Jesus think? Did He believe that capital-

20. Rauschenbusch: *Christianity and the Social Crisis*, p. 385.

21. *Living Age: Mastery of Capital*, V. 289, 123-5, J1 13, '18.

ism should be abolished and men put on an equal economic footing as some socialists advocate? He did not. Rather, He recognized capitalism as a necessity. The best illustration of His belief is in the parable of the talents where one man is given five talents, another two, and still another only one. This is in itself a record that He did not believe that men could ever be equal in their possessions and abilities.

We shall take up the responsibilities of the capitalist to the public, as taught by Jesus, under four heads, viz: (1) the obligation of service, (2) the obligation of oversight of labor, (3) the obligation of sacrifice and (4) the personal obligation of example.

2. THE OBLIGATION OF SERVICE

The first principle which Jesus lays down is that of faithful and honorable service with capital. This teaching is found mainly in the parable of the talents²² and its sister parable of the pounds²³. In the parable of the talents a master gives to the care of one of his servants five talents, to another two, and to a third only one. On calling them to account he finds that the servant entrusted with the five had traded with them and doubled their quantity. The servant with the two talents had done likewise and to both of these he gave his blessing. But the servant with only the one talent hid it in the earth and could show no growth in his trust. He incurred the condemnation of the master and was forced to give up his talent to the first servant. The parable of the pounds is Luke's version of the same story.

Here we find men entrusted with capital. In applying this parable, they, (and it is significant to note that they are servants) are the capitalists. The master may be compared to the public. The public entrusts this wealth to the capitalist and it is expected of him that he will put it to productive use. Those who use this privilege and faithfully execute their trust are to be commended and their reward, as the parable continues, is that of even greater trusts. But those who abuse the privilege and are unable to show good result

22. Matt. 24:14-31.

23. Luke 19:13-26.

from their period of possession are the right subjects of censure from the public and stand to lose that which has been entrusted to them.

The parable of the barren fig tree²⁴ is a continuation of this thought with the added element of warning. Here Christ expresses the fact that He receives no satisfaction from a merely negative righteousness, the life must be positively fruitful. So the capitalist who makes no use of his trust, even though he may not lose it, does not fulfill his duty unless he actually adds something to the existing store of wealth.

Now we may ask, in what way can the capitalist use his trust that he may act in accord with Christ's teaching? His first effort should be to discriminate as to the employment he makes of it, that the best interests of the public will be served. The man who places his capital in forms of industry where poor working conditions are afforded, where employees are worked to the point of exhaustion, where women and children pour out their very life strength to earn a meagre living while he (the capitalist) grows fat and lounges in luxury at their expense is not putting his capital to honorable service. The man who engages in a traffic whereby the morals of individuals are degraded, where men and women become physical and mental wrecks, where social disease is fostered with its consequences that inflict punishment on generations to follow, that man is abusing his trust in a most blameworthy manner. The best test is for the capitalist to ask himself "Is my wealth serving a social good?" The man who places his money in the production of a necessary commodity which may serve to build up the physical strength of the public, which may serve to raise its standard of living, which may serve to add to its knowledge, which may serve to develop individual character or add a means of wholesome enjoyment for individuals, that man is to be commended, he is rendering faithful and honorable service with his capital.

24. Luke 13:6-9.

3. THE OBLIGATION OF OVERSIGHT OF LABOR.

That the capitalist, especially when he is an employer, should maintain a careful and humane oversight of his employees is the second great principle which Jesus lays down. The teachings on this point are many and very clear. The first we shall examine is the parable of the vineyard²⁵. Here we see the master of a vineyard go out into the marketplace several times during the day and each time hire all he found without work, contracting with each individually. At the end of the day, each was remunerated as contracted for and this is found to be the same sum in each case. We have here two distinct teachings. First, looking at the capitalist as being the master of the vineyard, he is charged to provide employment for all those who are in need of it. Secondly, looking at him as being one of those whom the master hired, we learn that the reward which God gives for service rendered him is based on the spirit in which it is given, rather than the amount given. A similar thought is found in Mark 6:7-12 where Jesus sent out His disciples, in pairs, commanding each to take nothing with him save a staff, and giving them permission to enter any house that they might choose as their abode. He gave strength to the charge by promising the most dire consequences to any that might refuse to receive them. Here we may liken the employer capitalist to those whom Jesus ordered to receive His disciples. Again in the Beatitudes²⁶ we find three verses bearing on this point. The seventh verse, "Blessed are the merciful: for they shall obtain mercy" is a charge that men should cultivate a sympathetic feeling toward each other, the eighth verse, "Blessed are the pure in heart: for they shall see God" is a charge that men should hold their fellow men in deep reverence and respect, and verse nine, "Blessed are the peacemakers: for they shall be called the children of God" is a charge that men should use their efforts in promoting the principles of love. With all the immense powers for good or evil possessed by the capitalist,

25. Matt. 20:1-16.

26. Matt. 5:3-11.

as previously pointed out, he is especially charged by these passages to the highest degree of care over those to whom his control extends. Lastly we observe what C. C. Arbuthnot has termed the "economic miracles" of Jesus, (1) the turning of the water into wine at Cana, (2) the feeding of the multitudes with loaves and fishes, and (3) the draughts of fishes. These are all indications of the Master's care for the physical happiness and well-being of men. To the capitalist they teach the responsibility for a similar care over his workers.

But let us enlarge upon this subject. Take the matter of the capitalist's attitude toward his workers. It is a claim against him that he gives undue importance to the element of capital in the productive process while the labor factor is neglected. "In depressed times when dividends upon capital are likely to be impaired, it is a common incident of big business to discharge large groups of workers, thereby depriving their families of any dividends on their labor investment. Yet upon what democratic theory can this preference of capital interest to labor interest be justified?"²⁷ Such firms would say that it is not "good business" to keep a high wage charge when business is dull and thereby decrease profits. Jesus would say that what is lost in immediate profit will be gained in the good will of the workers, a good will that means greater future profits. Many capitalists have come to realize this as a fact when they observe that the cost of hiring and firing, and the difficulty of again getting labor when it is needed often more than equals the saving of lessened wages during the period of depression.

Ruskin makes an interesting observation on this question in his "Unto This Last" when he points out that the greatest quantity of work will not be gained from the workman when he is put under pressure or when he is aided with machinery, etc. but "it will be done only when the motive force, that is to say, the will or spirit of the creature

27. *New Repub: Democratization of Industry*, V. 11, 49-51, My 12 '17.

(the workman), is brought to its greatest strength by its own proper fuel: namely, by the affections."²⁸

But let us look over some of the means by which this obligation of oversight may be met. First, we may place proper working conditions. This includes well-lighted, ventilated and sanitary factories, safe-guarded machinery and other safety appliances, elimination of the slave-driving type of superintendence, and hours suitable to the type of work. Secondly, ample wages. Remuneration should be sufficient to enable the workers to secure all the necessaries of life and some recreation. It has been found by social workers in large cities that one of the principal causes of prostitution among young working girls is the fact that they do not receive sufficient wages to maintain their physical existence. Third, housing facilities. Here is a very important duty. Workers should be aided or encouraged in other ways to own their own homes. These homes should be made cheery and refreshing; something in addition to mere shelter from the elements.

These few points cover the main obligations of oversight and it may be noticed that they may be summed up in one motive, namely, that of increasing the standard of living among the workers. This is a subject of which economists have made an exhaustive study. It would seem that if you teach men to want more conveniences such desires would only tend to make them even poorer. However the results are different. Marshall points out that a rise in the standard of living increases efficiency and consequently the earning power of labor. So we see the result is for the good of all concerned.²⁹

4. THE OBLIGATION OF SACRIFICE

That the capitalist should be in readiness at all times when need might arise to sacrifice himself and his money, is the third principle laid down by Jesus. His most important teaching on this point is found in the parable of the king and

28. Ruskin: *Unto This Last*, p. 10.

29. Marshall: *Principles of Economics*, p. 689.

his debtor.³⁰ Here a king forgave his debtor-servant an obligation of ten thousand talents rather than enslave the man, his wife and children. In Mark 8:34 He says, "Who-soever will come after me, let him deny himself and take up his cross and follow me". Matthew 9:36 reads "But when He saw the multitudes He was moved with compassion for them, because they were distressed and scattered, as sheep not having a shepherd". Also in Beatitudes³¹ the thought is again written in verse seven, "Blessed are the merciful: for they shall obtain mercy."

In these teachings we find an economic program especially designed for the capitalists which may be summed up as follows: (1) they, being stronger, are to act as brothers to their weaker fellow-men, (2) they are to help the latter by sharing with them the good things of life which they have, and (3) they are to avoid such absorption in the material things of life as might interfere with their attainment of the Kingdom.

The capitalist is here charged in two different ways; first, where there is a direct obligation as where he has a debtor, he should be merciful with him if deserving, and second, where there is an indirect obligation, as where a person or group of persons is caught in a situation where help is needed, he should be generous in aiding relief.

The first charge does not mean that the capitalist should absolutely forgive a debtor of his just debt for such an action would encourage idleness. A suggestion even on this point is found in Romans 12:11 in the words, "Not slothful in business; fervant in spirit; serving the Lord" and in Proverbs 10:4, "He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich." So the creditor who does not make an effort to see that the debtor meets his obligation is doing harm. But the point of the teaching is as to the method of such effort. Some capitalists might do as did the servant in the latter part of the first mentioned parable when, after having been forgiven by the king for his huge debt, he turned on another

30. Matt. 18:23-35.

servant to whom he was creditor for a trifling amount and caused him to be thrown into prison for his inability to pay. This method is about as successful as it turned out in this parable where the king later punished the ungracious servant for his action toward the smaller debtor. The man who uses this method seldom gets the full amount of the debt. The capitalist who is guided by Jesus' teaching uses His more constructive method. The debtor is visited; an effort is made to find out why he is unable to pay, and if it is due to reasons which might be removed, help is rendered and he is put on his feet again. Large mercantile businesses, having bad debts outstanding, now realize that the way to insure their payment is to render aid which will again put the debtor on a good financial footing and thus enable him to meet his obligations. This has more advantages than the method of crushing the unfortunate for here, not only is the entire debt usually recovered, but a grateful customer is kept for the house, which is in itself an asset of no inconsiderable importance.

The second, or indirect obligation arises in such cases as disasters caused by floods, cyclones, earthquakes, etc. This is a charge of charity, or benevolence. Capital already acknowledges this obligation in a very hopeful way, for very seldom does such a catastrophe overcome a section of the country with great injury to the people, that immense sums of wealth are not poured forth by those who can afford it, to relieve the suffering.

In the matter of charity, however, we should observe the note in the Master's teaching that emphasizes the importance of the spirit in which the charity is tendered. Peabody says, "The perversion of charity into a form of self-justification or self-esteem finds no support in the teachings of Jesus Christ. On the contrary He demands a rigid self-inquiry into the motives of the giving."³² Jesus, realizing dangers such as these does not give a high place to the giving of alms as a means of using money. He says, "Take

31. Matt. 5:3-12.

32. Peabody: *The Christian Life in the Modern World*, p. 150.

heed that ye do not give alms before men to be seen of them,"³³ and "But when thou doest alms, let not thy right hand know what thy left hand doeth"³⁴. Another illustration is found in the story of the poor widow³⁵ where the two mites she threw into the treasury were given a higher value by Him than many of the larger gifts of others; the cause of the difference being the spirit in which the former were given. Then another danger which Jesus recognized in the giving of alms was that it caused the recipients to lessen the importance of their rendering service for that which they received. One of the greatest tasks faced by philanthropists is the distribution of their gifts to avoid such possibilities as these.

5. THE PERSONAL OBLIGATION OF EXAMPLE

The fourth principle that Jesus expounds to guide the capitalists is the responsibility of setting a good example. This might be said to be more of a personal obligation because its pertinence to them is based on the power they have in the possession of wealth rather than on the fact that they are capitalists. It is based on the realization that the use of money is essentially a social act and always affects the public as a whole as much as the one who uses it.

The law that Jesus lays down is that the doing of good is a contagious thing, especially when done by men of power. Conversely, the doing of evil has a degrading effect on those who deserve it, and this again is accentuated when done by men of influence. The keynote of this lesson is struck in the words "Even so every good tree bringeth forth good fruit; but a corrupt tree bringeth forth evil fruit"³⁶. This is immediately followed with the warning "Every tree that bringeth not forth good fruit is hewn down and cast into the fire"³⁷. We also find, concerning this point, "As we have therefore opportunity, let us do good unto all men, especially unto those who are of the household of faith"³⁸, "But to do good and communicate, forget not: for with such sacrifices,

33. Matt. 6:1.

34. Matt. 6:3.

35. Mark 12:42.

36. Matt. 7:17.

37. Matt. 7:19.

38. Galatians 6:10.

God is well pleased"³⁹, and "Therefore all things whatsoever ye would have that men do unto you, do ye even so unto them"⁴⁰.

This is a lesson built upon the power of the human personality. The reflection of the high character and the good motives of a Christian capitalist exerts an influence over all who observe him that causes them, unconsciously, to want to imitate his ways. As Rauschenbusch has put it, "The greatest contribution which a man can make to the social movement is the contribution of a regenerated personality, of a will which sets justice above policy and profit, and of an intellect emancipated from falsehood. His example will be a wellspring of regenerating influences."⁴¹

Let us now inquire into some of the uses of wealth by which the capitalists should set a good example to the public and see the results of their failure to do this. First, we may place the question of extravagance. The man who spends his money lavishly without thinking of the effect of such action, not only sets an injurious example to the great mass of people but also does himself moral injury. Take the example of an expensive dinner in which thousands of dollars are spent on decorations, clothes, and especially personal services. Large numbers of people are employed to make preparations for such an occasion with the result that they are drawn from the production of essential commodities to a business which is of no social good. The purchase of such services without regard to cost, moreover is one of the things which makes profiteering so widespread. Prices are set, based upon the amount that can be extorted, without reference to the cost of the service. This tendency spreads to the price of essential commodities and the cost of living for everyone is increased. As such functions become more and more elaborate, others attempt to emulate them and expenses are incurred far beyond their ability to pay. The bad effect of such ostentation is intensified when one considers that it is taking place in a supposedly democratic

39. Hebrews 13:16.
40. Matt. 7:12.

41. Rauschenbusch: *Christianity and the Social Crisis*, p. 251.

country. Certainly the man who always attempts to outshine his neighbors cannot be said to be possessed of a democratic spirit. Another way in which an undemocratic spirit is manifested by the capitalists is in their tendency to remove themselves to certain sections of a city. In their endeavor to escape from the public gaze, they subject themselves to many distorted ideas, on the part of the public. This is one of the causes of class antagonism in this country. Many of these ideas are absolutely unjust and due only to the ignorance of those who hold them. Yet the rich are alone to blame in their disinclination to associate with others. Proverbs 1:32 gives a warning here with "And the prosperity of fools shall destroy them."

But how may these conditions be changed? In the first place, no better example could be set than that of thrift, economy, and the demand for a dollar's worth for a dollar spent. Thrift is valuable not only for the economic advantages it obtains but even as much as a means of moral education. The reckless spender not only loses his money but also his self-control. The setting of an example of thrift by the capitalist will operate to good in several ways, (1) it will remove the cause of many of the distorted views that the public holds toward him, (2) it will also teach them (the public) thrift, with the result of better economic conditions which will in a great part remove the desire of many of them to condemn wealth and (3) it will result in the greater production of necessary commodities with resulting lower prices and the greater purchasing power of a dollar.

A second point in which the capitalist should set a good example is in the matter of charity and philanthropy. One of the saddest things in the world is a man who has been able to amass great wealth and is then unable to put it to use without the result of great social harm. Philanthropists are constantly plagued by parasitic individuals seeking gifts for objects which are of no greater purpose than to relieve them of some of their wealth. Unless thorough and exhaustive investigation is made into the object of the project

seeking assistance, the money is usually squandered and impetus given for the springing up of a class of parasites who live by such extortion. Again the philanthropist must guard against the possibility that he will be charged with giving in a spirit of ostentation. This is a possibility that Jesus warned against in the giving of alms, as previously explained. If the gift has even a tinge of such purpose, it immediately receives His disapprobation.

No man can take his wealth with him when he dies. He must either dispose of it before then or let it revert to his children. This brings us to the third means by which the capitalist should set a good example, and in which he often does not, namely, in answering the question, how much he shall leave to his children. The histories of the children of the rich have been a pitiful monument to the short-sightedness of their parents. Prof. G. H. Palmer, of Harvard University, gives an illuminating discussion of this subject when he says, "It is acknowledged that the most questionable advantage of large wealth is in its influence on children. Those who acquire it are likely to grow with its pursuit, and the control over the world which it brings to its vigorous accumulation is not unfavorable to enjoyment or to still further advance. But children who have never known want, get few deep draughts of joy. Whoever prizes human conditions in proportion to their tendency to develop powers must commiserate the children of the rich and think of them as our unfortunate class. They associate less with their parents than do others; their goings and comings are more hampered; they are not so easily habituated to regular tasks;and when tempted to vice or mediocrity they have little counter compulsion to support their better purpose. Wise rich parents know these dangers and give their anxious thought to shielding their children from the enervating influence of wealth"⁴². When we bear in mind that out of every seventeen men who inherit wealth only one dies rich⁴³ we are astounded at the great social waste occasioned

42. Henderson: *Social Duties from a Christian Point of View*, p. 265.

43. Russell Conwell in *American Mag.* Apr. 1916, p. 96.

by the injudicious answer made to this question by so many wealthy parents. The capitalist who sets the good example is the one who puts his children on their own resources and permits them to draw out the good things of the world only in the proportion that they invest their lives.

All these observations point to the conclusion that to be a capitalist is a difficult task, and also that to be a Christian capitalist is a vastly greater one. The crux of the whole question is that wealth seems to lose to those who gain it that all-important Christian quality of humility. The degrading effect of an excessive possession of material goods is the principal cause of most of our social problems. This is what Jesus referred to as the "deceitfulness of riches" and what Paul had in mind when he said "Charge them that are rich in this world that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us all things richly to enjoy."⁴⁴

The first four verses of the Beatitudes⁴⁵ gives a comprehensive guide to the capitalist in the matter of setting a good example. "Blessed are the poor in spirit: for their's is the kingdom of heaven" is a charge to live always in an attitude of teachable humility, democratic and ever regarding the rights and welfare of others, "Blessed are they that mourn: for they shall be comforted" is a plea for genuine penitence, seeking ever to live in accord with Christ's teaching, "Blessed are the meek: for they shall inherit the earth" is an observation that self-control in its highest sense should be the goal of all their strivings, and "Blessed are they that hunger and thirst after righteousness: for they shall be filled" is the exhortation that men should always be persistently eager to attain for themselves the highest type of character. Rev. W. M. Clow has clothed the thought beautifully when he says, "There is no finer character than that of the man who continues simple and self-controlled in his tastes, lowly in his temper and generous in his dealings, midst great possessions."⁴⁶

44. 1 Timothy 6:17.
45. Matt. 5:3-6.

46. W. M. Clow: *Christ and the Social Order*.

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