

“DO YOU FEAR SPOILING YOUR SILKEN COAT?”
JOHN WESLEY ON MONEY, MAMMON, AND THE MERETRICIOUS

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I

In 1657, tea was first imported into England. In no time, tea was drunk throughout the nation’s coffee houses. The medical benefits of tea drinking were touted enthusiastically.¹ Tea was said to strengthen muscles; to cleanse kidneys and ureters, thereby eliminating the agony of kidney stones; to overcome sleepiness, thereby facilitating diligent study; to prevent tuberculosis—wasn’t tea made with boiled water?; and last but not least, to reduce abdominal cramps engendered by flatulence. Not surprisingly, by 1720, when John Wesley matriculated from Christ Church, Oxford, he had begun drinking tea, noting that it rendered him more alert for studying.²

By 1746, however, Wesley had come to think differently about tea. In the first place, he had come to suffer from a paralytic disorder, a caffeine-induced tremor, as well as from severe headaches induced by caffeine withdrawal. In the second place, tea was drunk in coffee houses, and coffee houses attracted the upwardly mobile, the social climbers, the people who distanced themselves from Wesley’s beloved poor. These coffee house frequenters were people whose social elevation was matched by their spiritual indifference. Wesley now thought tea drinking to be a spiritual threat. In the third place, tea had to be imported halfway around the world and therefore was exceedingly expen-

1. *Bicentennial Edition of the Works of John Wesley*, 32:267 (hereinafter *WJW*).

2. *WJW* 32:269.

sive; Methodist people could not afford it. For this reason, Wesley wrote in his journal, dated July 6, 1746,

After talking largely with both the men and women leaders, we agreed it would prevent great expense, as well of health as of time and money, if the poorer people of our society could be persuaded to leave off drinking tea. We resolved ourselves to begin and set the example. I expected some difficulty in breaking off a custom of six and twenty years' standing.³

In 1748, Wesley published "A Letter to a Friend Concerning Tea," a letter that was an unqualified denunciation. Three years earlier, Mr. Simon Mason had warned people that the poor of the society often spent money on tea that was needed for their family's elemental needs. What is more, the poor often attempted to procure smuggled tea.⁴ The Methodist people, Wesley insisted, were forbidden to buy or sell "uncustomed [smuggled] goods."⁵

Today, we have misunderstood Wesley if we think he was simply "majoring on minors"; we insult him if we think he was preoccupied with the trivial. We are one with him only if we see his concern with respect to tea in the context of his theological understanding of *money*.

II

In 1760, Wesley penned his first major tract on wealth, "The Use of Money." Since it seemed insufficiently effective, there was added to it (among several other writings) "The Good Steward" (1768) and "The Danger of Riches" (1781). Finally, four months before his death, there appeared "The Danger of Increasing Riches" (1790).

Wesley had in truth concerned himself earlier, for decades, with riches as threat to spiritual life. The revival had been underway for ten years when Wesley was driven to address the issue in 1748, in his eighth exposition of the Sermon on the Mount.

3. *WJW* 20:125.

4. *WJW* 32:270.

5. *WJW* 9:71.

The text he probed here was Matt 6:19–22: "Lay not up for yourselves treasure upon earth . . . For where your treasure is, there will your heart be also . . . therefore if thine eye be single, thy whole body will be full of light" (KJV).⁶

In the first place, Wesley insists, "light" refers to knowledge of God. Second, "light" refers to holiness, which was consistently Wesley's paramount concern. Third, "light" entails happiness. We must be sure to grasp the eighteenth-century meaning of happiness; it did not mean "gaiety" or "merriment" (today's meaning) but referred to the "profoundest human self-fulfilment."⁷ In other words, the profoundest human self-realization occurs only when we are holy, and we are holy only as we are obedient to the command, "Lay not up for yourselves treasures upon earth." Not to have one's eye "singly fixed on God" is increasingly to be blinded by "the god of this world."⁸

Whether sincerely, naively, or sarcastically, Wesley maintains that, concerning most of the commandments of God, the heathens of Africa or America stand much on a level of those who are Christians; North American natives are neither more nor less sober and temperate than "the natives of England, commonly called Christians."⁹ Where zeal for money is concerned, however, the English outdo any native in Africa or America. Accusingly, Wesley asks, "In what Christian city do you find one man in five hundred who makes the least scruple of laying up as much treasure as he can? Of increasing his goods just as far as he is able?"¹⁰ Then he pronounces judgment definitively: "There is no one instance of spiritual infatuation in the world which is more amazing than this."¹¹ Wesley's vocabulary "spiritual infatuation" must be owned. By "spiritual," he is recognizing the reli-

6. *WJW* 1:612–31 (Sermon 28 "Upon our Lord's Sermon on the Mount: Discourse the Eighth").

7. See the US Declaration of Independence (1776): "They are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness."

8. *WJW* 1:615.

9. *WJW* 1:617.

10. *WJW* 1:618.

11. *WJW* 1:618.

gious dimension of wealth accumulation. He recognizes, along with John Calvin, Karl Barth, and the Hebrew prophets, that in the wake of the Fall, humankind is ceaselessly religious. Financial greed is an instance of a zeal whose religiosity legitimates sin and a perverse appetite. By “infatuation,” Wesley maintains that such an appetite amounts to an all-consuming preoccupation, an addiction.

Unrelentingly, Wesley insists that if one has food and clothing for oneself and household and if one possesses enough cash to carry on business “so far as answers these reasonable purposes,” then seeking more means that one “lives in an open habitual denial of the Lord that bought him.”¹² In other words, regardless of the profession of faith one makes, one announces his unbelief and his repudiation of Jesus Christ more loudly and conclusively. “You have murdered your own soul. You have extinguished the last spark of spiritual life therein,” he declaims.¹³ Naively, Wesley declares, in this early document—he will contradict his statement later—that while riches are a spiritual threat, the threat can be resisted by those who *possess* riches, such resistance keeping one spiritually alive. The *desire* for riches, on the other hand, ensures spiritual disaster; not possessing riches but seeking them will “drown men in destruction and perdition.” Those *desiring* to be rich “enter into a covenant with death and hell; and their covenant shall stand.”¹⁴

Wesley’s people were slow to get his point. With ever-growing dismay, he watched his people become ever-more affluent. And how could they become anything else? Wesley was haunted by a seeming built-in destruct mechanism in the gospel, a destruct mechanism that appeared to inhere the gospel. After all, it was the gospel that brought dissolute, drunken, economically marginalized people to that faith which had transformed them inwardly and outwardly. Sobered by gospel-quickened faith, they were now industrious. Freed from assorted compulsions, they were thrifty. Whereupon their material fortunes rose—even as

12. *WJW* 1:621.

13. *WJW* 1:621.

14. *WJW* 1:621–22.

their spiritual ardour declined. Frustrated at this seemingly counterproductive aspect of the gospel, Wesley sadly noted that newly converted people would make any sacrifice and endure any inconvenience to assist needy neighbours whose needs, both spiritual and material, were glaring. Nothing deterred his people, not even the most inclement weather. By 1781, however, the same Methodists, now cozy and comfortable for several years, looked out the window to see if it was raining before undertaking a work of mercy. If it was, the work of mercy could wait. "What hinders you?" Wesley shouted angrily, "Do you fear spoiling your silken coat?"¹⁵ Prior to coming to transforming faith, his people had not had a silken coat, likely no coat at all. Now, however, they had a silken coat no less, even as they lacked self-forgetful compassion for the needy neighbour.¹⁶ Wesley's frustration was matched only by his heartbreak.

III

Wesley's frustration and heartbreak, we must understand, surfaced amidst the colossal magnification of Britain's wealth, thanks to Britain's fifty-year headstart on continental Europe with respect to the Industrial Revolution. Admittedly, by the late fifteenth and early sixteenth centuries, banking-facilitated capitalism had begun to replace mediaeval mercantilism. Mercantilism was essentially a *zero-sum* arrangement: the piece of the economic pie you have is a piece I cannot have. Capitalism, by contrast, was believed to increase the net wealth of everyone through the binomial theorem and its attendant compound interest, including those without capital to invest. After all, does not a rising tide float all boats?

In eighteenth-century England, the Tory ordering of society (Wesley always claimed to be a Tory) was giving way to the Whig ordering as wealthy capitalists—now chiefly not Anglicans but Dissenters—established a Whig majority in parliament.

15. *WJW* 3:244.

16. Wesley was relentless concerning the numbing effect of affluence: "... nor can a lover of money be a lover of his neighbour" (*WJW* 11:245).

They advertised Adam Smith's bestselling book, *The Wealth of Nations*. These Whig Dissenters boasted that an agrarian economy had evolved into a capitalist economy. Smith's *Wealth of Nations* upheld a free market; there was to be no government intervention with respect to economic forces. Instead of government regulation, the economy would be self-regulated; it would be regulated only by the "invisible hand" guiding the swelling wealth of unrestricted profitmaking.

As already mentioned, the Whig bankers, politicians, and businesspeople were chiefly Dissenters. Theologically, Dissenters (Congregationalists, Baptists, and Presbyterians) could trace their lineage to the Puritans. Then, had the Puritans extolled the arrangement that Whigs upheld and Wesley cursed? On the contrary, the Puritans had consistently recognized wealth to be a spiritual threat. Wesley was thoroughly apprised of Puritan thought. After all, of the fifty books in his *Christian Library* (which books he expected all Methodists to read) no fewer than thirty-two were penned by Puritans.¹⁷ Richard Baxter was his favourite Puritan thinker (and his mother's favourite Puritan thinker), and Baxter was guilt-free about making money, provided that doing so was "without wrong to your soul or any other."¹⁸ The Puritans upheld godliness everywhere in life. They never asserted that godliness would "pay off" in material success. In fact, Thomas Watson (my favourite Puritan thinker) noted, "True godliness is usually attended with persecution." To be sure, they certainly did not idealize poverty, since they were aware that poverty rendered one vulnerable to temptation. Recognizing the greater danger of wealth, however, they averred that, when we become wealthy, we are tempted to view riches as the object of ultimate devotion; we tend to despise the poor; and we are afflicted with an insatiable appetite for greater wealth. Wesley's convictions concerning wealth were *Puritan* to the core.

In Wesley's time, however, Puritanism was receding quickly. Whig investors were ascendant. Venture capital migrated to

17. Wesley, ed., *Christian Library*.

18. In this paragraph, I have been informed by Ryken, *Worldly Saints*.

England, and it gave rise to a class that had not been seen in the socio-economic distribution of the English people. It gave rise to the super-monied *arrivistes*, a class hugely wealthy. Ostentatious displays of Georgian wealth were juxtaposed with the miseries of the working class exploited whose trek from rural subsistence to hellish city factories was notorious and whose wretchedness social historians will never let us forget. These latter people Wesley pronounced "Christ's poor."¹⁹

IV

What, then, did Wesley have to say to his people?

A

His first positive statement (after the negative "Sermon VIII of the Sermon on the Mount") is "The Use of Money" (1760). Wesley begins with his well-known "Gain all you can." "It is our bounden duty to do this," Wesley continues.²⁰ Here, he echoes Puritan Baxter who insisted that anything less meant that "you refuse to be God's steward."²¹ Wesley immediately adds the qualification that such gain must not be at the expense of jeopardizing our bodily or mental or spiritual health. Neither must our gain entail anything sinful or illegal, including "defrauding the king of his lawful customs."²²

As a wise spiritual counsellor, Wesley recognizes that employment that is spiritually safe for one person may be spiritually disastrous for another. We are not to gain by injuring people (including oneself) in their soul, "by ministering, either directly or indirectly to his unchastity or temperance."²³ In other words, the person who knows that he has a proclivity to "con" others should

19. Wesley uses this expression repeatedly. See *WJW* 2:628 (Sermon 31 "Upon our Lord's Sermon on the Mount, Discourse 11"); 2:228 (Sermon 47 "Heaviness through Manifold Temptations"); 2:268 (Sermon 50 "The Use of Money").

20. *WJW* 2:267 (Sermon 50 "The Use of Money").

21. Ryken, *Worldly Saints*, 58.

22. *WJW* 2:269.

23. *WJW* 2:272.

not be employed as a salesperson; and the person who is aware of his improper fondness of children ought not to be a school-teacher. Plainly, self-perception is crucial with respect to employment. Non-awareness of one's vulnerabilities can be catastrophic.

In this 1760 sermon, Wesley, as expected, denounces the liquor trade, using the expression "that liquid fire."²⁴ Many people today have difficulty grasping the damage occasioned by the gin trade in Wesley's era. Imagine a bar with the sign in the window: "Drunk: one penny. Dead drunk: Tuppence. Free straw."²⁵ Imagine working-class men paid, at week's end, in the local gin shop and paid not in cash but in gin credit. Imagine the spectacle of ten-year-old children in the "DTs" (delirium tremens) on account of enormous alcohol consumption.

Lest Wesley be thought exaggerated or antiquated on such matters, the situation in New Brunswick, Canada's poorest province should be kept in mind. In 2024, the Canadian Mental Health Association reported that 20.7 percent of Canadian adults were afflicted with a "lifetime substance abuse disorder,"²⁶ while 27.9 percent of New Brunswick residents were similarly addicted.²⁷

Next, Wesley urges his people, "Save all you can."²⁸ Here Wesley calls on the proper ascetical theology of the church catholic. We are to save, rather than "gratifying the desires of the flesh."²⁹ Does he have in mind "gluttony and drunkenness"? "An honest heathen would condemn these," he adds.³⁰ He is not speaking here of oafish gluttony or vulgar intoxication. Rather, he has in mind exactly the opposite, what he calls "a regular, rep-

24. Wesley uses the same expression in *WJW* 11:229.

25. Bready, *England*, 33.

26. "In Focus," 9.

27. "In Focus: Mental Health in NEW BRUNSWICK."

28. *WJW* 2:273.

29. *WJW* 2:274.

30. *WJW* 2:274.

utable kind of sensuality, an elegant epicurism."³¹ "Cut off all such expense", he insists.³² Elegant epicurism? Wesley would deem it nothing less than food pornography. We all know what porn magazines do: They inflame appetites that engross us even as they magnify degeneration disgustingly. What do food porn magazines do? What do house porn magazines do? Advertising promotes luxury items by subtly inculcating shame: Those who cannot afford lavishness are appropriately humiliated. Such "reputable sensuality" and "elegant epicurism" Wesley would deem obscene.

Wesley next discusses spending money on anything that heightens an insatiable desire for it. Significant here is Gerald May, an American psychiatrist and Methodist spiritual director. In his book, *Addiction & Grace*, May discusses the signs of addiction. He insists we are addicted to anything that persistently deflects us from our first love, God. May probes at length the neurological basis of addiction as well as the psychological and the spiritual reasons. He remarks, "It is the very nature of addiction to feed on our attempts to master it."³³ Trying to rid ourselves of our addiction only intensifies it. For this reason, May insists that only God's grace can deliver us.³⁴

Lastly Wesley teaches, "Give all you can"³⁵—because God claims not a tenth, a tithe, but everything we possess.

B

In 1768, Wesley published "The Good Steward."³⁶ Here, he declares that today we are stewards of what God has entrusted to us. Tomorrow, however, we shall be defendants who have to render account. In this discussion, Wesley highlights a feature

31. Cf. *WJW* 11:231, where Wesley similarly scorns "the luxury and sensuality, the sloth and indolence, the softness and idleness, the effeminacy and false delicacy of our nation."

32. *WJW* 2:274.

33. See May, *Addiction & Grace*, esp. ch. 1.

34. Wesley tirelessly offered people deliverance: "Is the being 'drunk with wine' a better relief than the being 'filled with his Spirit'?" (*WJW* 11:243).

35. *WJW* 2:277.

36. *WJW* 2:281–98 (Sermon 51 "The Good Steward")

found throughout his corpus—the eschatological background to everything we do and are. Judgment is imminent; the truth about us is going to be told.

Wesley maintains that stewardship pertains to everything about us: “Thus we are to use our understanding, our imagination, our memory, wholly to the glory of him who gave them . . . all our affections to be regulated as he directs.”³⁷ Next, he speaks of our honouring God in our bodies. Wesley was always concerned with bodily wellbeing even as he deplored bodily affectation and adornment. He speaks of stewardship of the tongue, plainly having in mind Matt 12:37 (“By your words you will be justified, and by your words you will be condemned”) (RSV).³⁸ “Above all,” Wesley emphasizes, “he has committed to our charge that precious talent that gathers up all the rest, *money*.”³⁹ Here is a point his contemporary successors appear to move past too quickly: Money is the talent that gathers up and expresses all other talents. Does Wesley exaggerate? I think not. In everyday speech, we say, *Money talks*, and no one doubts it does. Money also silences. Wesley maintains that there is nothing money cannot do, since money is the all-determining determinant. Our educational achievement is a talent, and do we not customarily sell it to the highest bidder? Preaching ability is a talent, and how many preachers accept a call to a poorer congregation that pays less? The athlete who helped the Blue Jays win the World Series in 1992 and 1993 left the Jays for an inferior team that won nothing but paid him more.

Money is a “precious” talent,⁴⁰ Wesley exclaims, just because it contains all other talents. Here, he appears to be one with Karl Marx, who insisted that all human relations can be reduced without remainder to economic relations. When I graduated from university, I noticed that my classmates, newly sophisticated and newly bereft of money (thanks to educational expenses), displayed a socio-political mindset far to the left of the NDP (New

37. *WJW* 2:282.

38. *WJW* 2:285.

39. *WJW* 2:286 (italics original).

40. *WJW* 2:293.

Democratic Party). Ten years later, now ensconced in high-paying jobs and possessing surplus income, they promoted a socio-political agenda to the right of Attila the Hun. Money, said Marx, is *the* determinant. Money, said Wesley, is *the* talent that gathers up, expresses, and lends power to all other talents.⁴¹

C

Then in 1781 ("The Danger of Riches"), frustrated if not furious at his people's reluctance to follow him, Wesley is even more emphatic. Earlier he had said that only the *desire* for riches was spiritually lethal; now he declares that merely possessing such riches courts spiritual collapse.⁴² Here, he returns to a point he had introduced in 1768; namely, that "tasting," ever so refined, anything but vulgar, is nothing less than "genteel, regular sensuality . . . an elegant epicurism."⁴³ Such epicurism, much desired in the world, ruins our spiritual life, "keeping it at a distance" from gospel faith.⁴⁴

Always concerned with spiritual direction, Wesley points out that, as we become more affluent, we acquire greater self-importance. More self-important now, we are super-sensitive and more easily affronted. More easily affronted now (thanks to our sensitivity born of superiority), we are more prone to revenge.

In 1781, Wesley declared that money is not only the talent that gathers up and expresses all other talents but also the temptation that fosters, magnifies, and fortifies all other temptations: Money is the poison that kills our discipleship; money is the snare ("a *steel trap*, which instantly crushes the animal taken therein to pieces"⁴⁵) that holds fast what it first kills; money swells a self-importance and super-sensitivity that renders us vindictive.

41. *WJW* 2:286.

42. *WJW* 3:228–29 (Sermon 87 "The Danger of Riches").

43. *WJW* 3:234.

44. Although Wesley distinguishes in principle between the oafish gluttony and elegant epicurism, the spiritual threat is the same regardless of whether people are "gluttons, drunkards, or epicures" (see *WJW* 11:260).

45. *WJW* 4:185 (italics original).

Does Wesley exaggerate? According to Jesus, there are only two powers in the universe, two powers that are mutually exclusive and jointly exhaustive: God and mammon (Matt 6:24). According to Hebrews (2:14–15), there are two powers: God and the power of death, together with the power of the fear of death. According to John, there are two powers: God and the devil, together with the devil's works (1 John 3:8). Is Scripture inconsistent here? I submit that the consistent logic of Scripture is this: The evil one works death, and he does so chiefly through mammon—money.

D

In 1790, old and ill and only four months from death, Wesley published "The Danger of Increasing Riches."⁴⁶ In it, he advances nothing he has not reiterated tirelessly decades earlier. He pours out his grief over his people and his sorrow at his ineffectiveness.⁴⁷ Nonetheless, he knows that his people's disregard of the gospel's claim upon them in no way threatens the gospel or questions its claim. Confident in his position to the last, Wesley asks rhetorically, "Is there any danger that *his* truth should fail?"⁴⁸

V

As arduous and unrelenting as Wesley was concerning money, he never reduced the gospel and its implications to an ideology of money, that is, a social program of economic dismantling. He avoided any suggestion that the gospel in its entirety could be reduced to an "-ism" that in turn would only render the gospel anemic and powerless.

Perceptively, Wesley was careful not to err in this regard. He remained aware that the one disciple who claimed to be most

46. *WJW* 4:171–86 (Sermon 131 "The Danger of Increasing Riches").

47. While grief-stricken, Wesley remained unembittered, always denying that "bitter zeal" which religiosity breeds but which, he maintains, does not characterize his people (see *WJW* 11:278).

48. *WJW* 4:186.

concerned for the poor ultimately betrayed the poorest one for the rock-bottom price of a slave.⁴⁹ Wesley never reduced the gospel, in all its many-splendoured efficacy, to a single issue, even though he recognized that this issue, as an implication of the gospel, admitted no compromise.

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49. Wesley (*New Testament*, 251) pronounces Judas "a covetous unfeeling and unprincipled man. He was not fit to be trusted."

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