

ABSTRACT

Ought We to Sell All We Have? Wealth, Poverty, and the Virtue of Living Simply

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Christian thought has not always been situated in the context of the modern consumerist economy, but it has always found itself concerned with the proper treatment of wealth, that it might accord with—and dispose one to—charity. The intent of this paper is to understand some of the development of Christian thought on topics such as wealth, poverty, counsel, and command, to craft a theology of wealth consistent with the Patristic theology but applicable to Christian living in the modern world. It begins with a discussion of Early Church texts on wealth and poverty. Through these writings, I seek to understand and articulate the extent to which Christ's words should be interpreted literally and to whom they are directed, as well as the effects of having wealth or embracing poverty. Then, I turn to St. Thomas' writings on poverty and liberality—the two key responses to Christ's counsel to the ruler—and two early Reformers' refutations of evangelical counsels and their benefits. Having considered these different theologies, I argue that looking to the example of ascetic Christians as they follow Christ, pursuing the virtue of liberality in one's spending, and living simply are the most practical things one can do in cultivating a disposition to love of God and neighbor.

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OUGHT WE TO SELL ALL WE HAVE?
WEALTH, POVERTY, AND THE VIRTUE OF LIVING SIMPLY

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PREFACE

Shortly after commencing my studies on the topic of wealth and poverty, I spent a summer participating in an internship at the Roanoke Rescue Mission—a homeless shelter in Roanoke, VA. The Shepherd Higher Education Consortium on Poverty, which gave me this position, provided my housing and a stipend for food. Even with the modest amount of money I had that summer, the disparity in wealth between myself and the population with which I was working was rather jarring. I distinctly remember, during one of my first mornings in Roanoke, I walked out of a local coffee shop with a rather expensive drink and passed by several people I knew from the shelter. I quickly became very scrupulous about my spending and began to question the consumer society in which I lived, which I had lauded for providing me with abundant goods for purchase.

To better understand the nature of wealth, poverty, and consumerism, I turned to the monastic writings of Sts. John Chrysostom, Basil, and Benedict, whose lives have inspired Christians across the world to live more simply for centuries. Far from being called to—or capable of—renouncing all my wealth and belongings as I am in my present state in life, I still found their writings convicting and helpful in evaluating my thoughts on these complex topics, especially the homilies of St. Basil. This thesis, more than anything else, has turned into somewhat of a personal project to help develop a framework for discerning whether my own attitudes toward wealth accord with charity, and whether my use of it accords with my vocation.

To St. Basil the Great.

Pray for us.

CHAPTER ONE

Introduction

Much is required of the Christian who desires to live faithfully. What is required is not any material achievement, nor is it contingent upon one's circumstances. Rather, besides and despite one's achievements and circumstances, the Christian who desires to live faithfully must have love and a determination to love. Christ exhorts His followers to abandon themselves, explaining, "If any man would come after me, let him deny himself and take up his cross and follow me. For whoever would save his life will lose it, and whoever loses his life for my sake will find it."¹ This calling, which is manifest in Christ's life, death, and resurrection, is a calling to self-denial and self-gift. It is not by merely understanding the weight of His cross that we live faithfully, but by taking up our own crosses and beseeching Christ's guidance in our lives. Through this endeavor, we become witnesses and partakers of His great love, which consists in self-denial and total self-gift.

Conversely, the overwhelmingly human attitude of wealth is one of self-interest at the expense of our love for God and the other—namely, greed. We live in a society that has disposed us to greed. This has a noticeable effect on our disposition to self-denial and self-gift, and through it, our disposition to charity. We are influenced by advertisements and social media to indulge the passions—to satisfy not only our basic needs, but also our desires for excess. Out of a spirit of greed, we are tempted to pursue wealth and cling to it

¹ Mt. 16:24-5.

inordinately.

The Christian faithful are unfortunately caught between these two ethics: the heavenly Christian ideal, which strives for the emptying of self for the good of the other, and the more pervasive and alluring voice of the world that surrounds us, which implores us to treat ourselves. In this thesis, I begin my discussion of wealth and poverty by looking back to the Christians of the early Church. Their imitation of Christ, especially through the monastic life, gives credence to the idea that voluntary poverty disposes one to charity. The primary figures to whom I look are Clement of Alexandria and St. Basil the Great, whose contrasting interpretations of Christ's words to the young rich ruler, "sell all that you have and distribute to the poor," give us a framework for discussing whether these words are literal or figurative, to what extent they should be embraced, and by whom.² I then look to the lives and works of Sts. Anthony the Great, Boethius, and Benedict of Nursia for a discussion of self-sufficiency and how voluntary poverty disposes us to obedience and charity.

I ultimately conclude that the end of Christ's words to the ruler is a spiritual poverty, not necessarily material poverty. But because the causes of greed are both spiritual and material in nature, one is able to cultivate the virtue of spiritual poverty by both spiritual and material means. That is, a material renunciation of goods does dispose one to spiritual poverty. The question of whether voluntary poverty is to be embraced by everyone, and to what extent it is applicable to everyone, is left ambiguous.

Turning to St. Thomas Aquinas as the representative for scholastic thought in my third chapter, I explore the distinction between counsel and command, the former of

² Lk. 18:22.

which describes Christ's words to the young ruler. This distinction was lacking in patristic literature on wealth and poverty, and it is helpful in interpreting the fathers. I then discuss St. Thomas' view of spending and saving money in light of the counsel, emphasizing the virtue of liberality as the proper use of wealth. Wealth, properly appropriated, is subservient to righteousness. I then include Martin Luther and John Calvin in my discussion of vocation. The contrasting Catholic and Reformed understandings of vocation, I argue, is very closely linked to the two traditions' differing attitudes toward wealth and poverty. This is another helpful concept to consider when interpreting the fathers and Christ's original words.

Before offering my own theology of how vocation and wealth ought to relate to one another, I offer some analysis of the modern consumer economy in which we live. In this fourth chapter, I look to the writings of a behavioral economist to understand why we work, why we save, and why we spend. The distinction between extrinsic and intrinsic goods the author gives is immensely helpful in discerning the reasons to pursue and appropriate wealth.

Finally, I discuss the Church's understanding of the evangelical counsels in light of the modern historical developments. I then turn back to Sts. Basil and Thomas, along with Hans Urs von Balthasar for my final argument that the Christian ought to look to the ascetics, particularly in the early Church, as models of how poverty is conducive to Christian charity. Moreover, we ought to appropriate the monastic devotion to spiritual poverty insofar as it is appropriate, which in the case of the laity and secular priests, is a vocation-informed attitude toward wealth, wherein one's decisions about earning, saving, and spending, stem from their primary vocation to holiness, and is informed by their

secondary vocation to married life, priesthood, or the secular institutes. Just as the monk pursues charity by means of a complete renunciation of material goods and a holocaust offering to God and neighbor, Christians ought to deny themselves by way of simplicity, which disposes them to liberality and charity. In this way, the evangelical counsel of poverty is made safe and embraceable for Christian life in the modern world.

CHAPTER TWO

The Dollar that Broke the Camel's Back

I. Orthopraxy

Christian tradition, especially as it was experienced in the early Church, is characterized not only by orthodoxy, but by orthopraxy: true worship and right practice of the Christian faith. They devoted themselves not only to thinking well about heavenly things, but also to interpreting those theological truths in such a way that they leant themselves to living a life of faith. The early Christians lived in eager anticipation of eternal life and took great measures to ensure their lives were ordered toward this end.

As we have established, the calling of a Christian is to respond to God's promptings by means of self-denial and self-giving, and to do so generously and lovingly. St. Paul writes, "if I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing."¹ Here, he highlights the relationship between works and charity. The works that contribute to sanctification must be done in love, lest we believe it is possible to attain salvation by works apart from love. In love, we ought to deny ourselves and give of ourselves.

In other words, orthopraxy is more than a comprehension of Christian ethics or even a demonstration thereof. Orthopraxy consists in the comprehension and demonstration of proper Christian ethics along with a proper disposition to charity. It is borne out of love and leads us back to love.

¹ 1 Cor. 13:3.

Our modern consumerist society has made difficult the Christian's ability to appropriately earn, use, and save money, and several flawed conceptions of vocation have distorted Christian attitudes toward wealth. Understanding orthopraxy as I have defined it, I will reconsider the nature of work and vocation, and develop a theology of wealth consistent with Christ's teachings and orthodox understandings thereof. I hope these considerations would be helpful in allowing a Christian to live in the world, yet be not of it.² I will also clarify how a proper understanding of vocation is necessary for cultivating a proper attitude toward wealth, and why this disposes us to charity.

II. Our Lord and the Rich Ruler

One of the most radical teachings of Jesus concerning wealth and charity comes from His encounter with a young rich ruler:

And a ruler asked him, "Good Teacher, what must I do to inherit eternal life?" And Jesus said to him, "Why do you call me good? No one is good except God alone. You know the commandments: 'Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.'" And he said, "All these I have kept from my youth." When Jesus heard this, he said to him, "One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me." But when he heard these things, he became very sad, for he was extremely rich. Jesus, seeing that he had become sad, said, "How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."³

² Jn. 17:14-15.

³ Lk. 18:18-25, I will be using the text of St. Luke's Gospel in my discussion of this discourse, but some commentary upon which I draw may be come from the concurrent passages from the Gospels according to St. Mark and St. Matthew. St. Mark adds, "Jesus looking upon him loved him, and said to him, 'You lack one thing. go...'" (Mk. 10:21). St. Matthew adds, "If you would be perfect, go, sell..." (Mt. 19:21), which will be necessary for explicating the distinction between counsel and commandment, upon which I will elaborate later.

Jesus' answer here, as His answers so often are, is profound due to its paradoxical nature—the thing the ruler lacked was lacking, itself. The ruler's material abundance had somehow created in him a spiritual poverty. Wealth did not prevent him from not acting in an externally impious manner, but it did hinder his willingness to entrust himself fully to God and His providence. In the pursuit of wealth, he abandoned the pursuit of charity.

Jesus' teaching in this passage is reflective of His great commandment to love the Lord our God with all our heart, soul, strength, and mind, and to love our neighbors as ourselves.⁴ Thus, His words to the young rich ruler are not original in essence—they illuminate and expound upon the implications of these two commandments and serve as a practical application thereof. In His counsel, I posit that Jesus reorders the parts of the commandment according to the ruler's lack of regard for his neighbor. Although the ruler had kept the commands, his love for God was hindered by his lack of love for the poor. Thus, Christ gives him a particular way of loving the poor, that by obedience, he might more readily love God more fully.

God is whom we ought to love above all else, but our ability to love God is rooted, in part, in our love of those who are perhaps less deserving or capable of receiving our love than God. We love God only inasmuch as we love our Him in our neighbor, and our neighbor in Him. That is—Christ will say to us in the judgement, “truly, I say to you, as you did it to one of the least of these my brethren, you did it to me.”⁵ In the case of the young ruler, acts of charity toward his neighbors would have disposed him to love and follow Christ more eagerly.

⁴ Mt. 22:37.

⁵ Mt. 25:40.

This dialogue highlights the significant connection wealth and poverty have with charity. Jesus does not just command him to sell everything, nor does He find satisfaction in the ruler's show of piety when he says he follows the law. As explained by St. Paul, his actions seem not to flow from an internal desire to love others, but rather from a desire to earn something—favor with God. From Jesus' words, it seems then that there is some ideal relationship between wealth, poverty, and charity, but it is not exactly clear from the text alone. Is it that money, in itself, is an intrinsic evil, that it is only instrumentally good for helping the poor, or that it is entirely dependent on one's disposition to act charitably? We should also consider whether the nature of Christ's counsel to sell everything is literal or spiritual, and whether it is universally applicable or only a circumstantial application of His great commandment. If it is only circumstantial, we must examine whether a person is able to amass wealth without it necessarily becoming a hindrance to cultivating a charitable disposition, as it had done for the young rich ruler.

After all, the young rich ruler met this command with an attitude of reluctance and, perhaps, resentment. The ruler left Jesus with great disappointment, and Jesus' striking words to him prompted the disciples to ask, "then who shall be saved?" and Peter to remind him that they had given away all that they owned.⁶ The thought of selling everything is daunting. There is a certain solace in the life of comfort for many of us, but Jesus never encourages comfort in this world. Of course, neither does He inspire despair in those who listened to Him. Christ explains to His disciples:

What is impossible with men is possible with God." And Peter said, "Lo, we have left our homes and followed you." And he said to them, "Truly, I say to you, there is no man who has left house or wife or brothers or parents or children, for the

⁶ Lk. 18:26, 28.

sake of the kingdom of God, who will not receive manifold more in this time, and in the age to come...⁷

In essence, He assures them that it is by God's grace that we are saved—not by our own efforts alone. This first consolation is a reminder that God's grace is what covers our iniquities; it is not our own merit that earns salvation. It is not, however, an excuse to abandon the pursuit of virtue or God's will. St. Augustine suggests that Christ made this statement not to excuse people from action, that they might leave everything to God, but rather to readily ask God for His help in difficult situations.⁸ It is, of course, only possible to attain salvation through Christ, and in this first consolation, Christ was likely speaking to the possibility of being made perfect by the help of God's grace. That is, Christians should seek to be perfect as their Father in heaven is perfect, realizing the radical reliance on God which is needed to do so.⁹

In the second consolation, Jesus confirms that our efforts will, in fact, be rewarded. In this way, we see that obeying His counsel not only disposes us to love, but disposes us to better receive love from Him who is Love itself.

To more fully understand the meaning of Christ's words to the young rich ruler and His first consolation, I will first engage two significant commentators on the subject of wealth: Clement of Alexandria and St. Basil the Great. Clement's views of wealth and salvation, as I will discuss, were implicitly rejected by the asceticism of other Church Fathers, whose prolific homilies and writings would dominate the Church's attitude

⁷ Lk. 18:27-30.

⁸ Thomas C. Oden and Simonetti Manlio, eds., *Ancient Christian Commentary on Scripture: Matthew 14-28*, vol. New Testament 1b (Chicago, IL: InterVarsity Press, 1998), 103.

⁹ Mt. 5:48.

toward wealth for centuries to come. St. Basil, in particular, rejects Clement's thesis by attending to the literal aspect of this command and the grave implications of disregarding it. I will also discuss the notion of self-sufficiency according to Boethius and the monastic theology of wealth as presented by St. Benedict of Nursia. Through these writings, I will further explore the nature of the dialogue between Christ and the ruler, how literal it is, to whom it is applicable, and to what extent.

III. Clement of Alexandria

Although the theology of Clement of Alexandria has been deemed potentially dubious, his writings on soteriology and wealth have greatly contributed Patristic discussion about the sense in which this passage should be interpreted. His treatise, *Salvation for the Rich*, is one of the earliest extant, extended commentaries on the passage.¹⁰ The homily relies on an understanding that the passage has been interpreted literally before, and that wealthy Christians have thus despaired of their salvation in light of such a radical teaching.¹¹ Clement begins his argument with the contention that angst surrounding the words "it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom" comes from a misunderstanding of the Scripture.¹²

¹⁰ Annewies Van Den Hoek, "Widening the Eye of the Needle: Wealth and Poverty in the Works of Clement of Alexandria," in *Wealth and Poverty in Early Church and Society*, ed. Susan R Holman (Grand Rapids, MI: Baker Academic, 2008), 69. Kindle.

¹¹ This teaching, to go and "sell all that you have," would eventually become known as an evangelical counsel, which is distinct from a command. The idea of evangelical counsels are a way to explain the means by which one may attain a state of religious perfection, and to distinguish certain teachings of Christ from commandments, as they are not necessary for salvation. Clement notes that the aim of Christ's teaching here is perfection, but does not distinguish command from counsel, as would be done in the medieval period.

¹² Clement of Alexandria, *Who Is the Rich Man That Shall Be Saved?*, ed. Kevin Knight, trans. William Wilson, vol. 2 (Buffalo, NY: Christian Literature Publishing Co., 1885), 4.

A carnal understanding of this command, in Clement’s view, is insufficient in grasping the spiritual wisdom that can be found within it.¹³ He believes wealth is a transient thing, and that one’s attachment to it is the imperfection that Christ describes—not merely the attainment or possession of wealth. Clement does not entirely ignore the negative impact wealth can have on the soul, but he believes such impacts are the result of inordinate attachment to wealth. Consistent with other Patristic authors, he denounces such inordinate attachment and calls anyone overcome by it to “Leave it, throw it away, hate, renounce, flee.”¹⁴ While he does not believe Christ’s words to be a literal or universal imperative, neither does he support the inordinate accumulation or pursuit of wealth. Just like any other thing, wealth can be a distraction from the path to eternal life, but it is not problematic when considered in itself.

But distinguishing himself from those who had been interpreting this passage literally, Clement draws attention to what he perceives to be the error of poverty as a command: an external action of obedience does not entail an inner disposition. He explains that wealth can be shed by the rich for several reasons, “because of the leisure (thereby obtained) for learning, and on account of a dead wisdom; and others for empty fame and vainglory...”¹⁵ Subsequently, he believes it is not the case that material poverty, even when taken on voluntarily, corresponds to spiritual richness. Clement contends that it may be detrimental to one’s spiritual life. He explains, “it is then of no advantage to him to be poor in purse while he is rich in passions.”¹⁶ Depriving oneself of food does not

¹³ Ibid., 5.

¹⁴ Ibid., 24.

¹⁵ Ibid., 11.

¹⁶ Ibid., 15.

dispose one to be without hunger, nor does abstinence dispose one to be chaste in thought. In essence, ridding oneself of material conditions does not necessarily rid one's attachment to them or his desire for more. He leaves room for the command to be interpreted literally, but only insofar as the command is embraced with the right disposition, which is charity.

Clement explains that detachment from wealth, not the embrace of poverty, disposes one to righteousness through charity. He writes, “he so praises the use of property as to enjoin, along with this addition, the giving a share of it, to give drink to the thirsty, bread to the hungry, to take the houseless in, and clothe the naked.”¹⁷ In light of this, Clement points to wealth as an instrumentally good thing—Christ's words about *the least of these* practically rely on the wealthy to perform acts of charity. In itself, wealth is amoral, as is the possession thereof, so long as it is not squandered or misused. The correct attitude toward wealth, for Clement, consists in detachment from wealth accompanied by the right use of it, no matter how much a person owns. He elaborates, “are you able to make a right use of it? It is subservient to righteousness. Does one make a wrong use of it? It is, on the other hand, a minister of wrong.”¹⁸ Wealth can be a distraction from eternal life and has the danger of being used for great ills, but the opposite can be true as well.

Although he offers a great deal of wisdom on the nature of wealth, Clement gives a rather liberal reading of the passage concerning the young rich ruler. It allows for the amassment of wealth so long as some is used for charitable purposes. This interpretation

¹⁷ Ibid., 13.

¹⁸ Ibid., 14.

of the passage is reductionistic, as it does not account for a potentially literal meaning of Christ's words, "sell all that you have," and "I say to you, there is no one who has left house or wife or brothers or parents or children, for the sake of the kingdom of God, who will not receive many times more in this time, and in the age to come eternal life."¹⁹ It seems that there must be a literal aspect of this command that Clement willingly ignores.

He explains that even Christ's words to Peter ought not be read carnally, but spiritually. But Peter and the disciples left everything behind in a very literal way. Clement does not account for the apostle's literal interpretation of Christ's words, nor does he account for the literal nature of Christ's response. Put more plainly, Clement communicates the danger of greed and the necessity of charity, but he does not adequately address the nature of Peter's question or of Christ's consolations.

IV. St. Anthony the Great

St. Anthony of the Desert was born into a wealthy family in the mid-third century, and the death of his parents left him with a great inheritance, which carried significant moral questions with it. In his biography of St. Anthony, St. Athanasius recounts that he attended a liturgy one morning, and in the Gospel reading he heard Christ's words to the young ruler: "go and sell all that you have." Anthony took those words as a literal command directed toward him, read that day by providence. He took this at its word, "went out immediately from the church, and gave the possessions of his forefathers to the villagers."²⁰ Informed by divine teaching and moved by his conscience, Anthony took a

¹⁹ Lk. 18:22, 29-30.

²⁰ Athanasius, *Life of St. Anthony*, ed. Kevin Knight, trans. H. Ellershaw, vol. 4 (Buffalo, NY: Christian Literature Publishing Co., 1892), 3.

step of radical obedience and renounced the world for the sake of the Kingdom of God. And with this step, he became a model of faith and asceticism, reminding himself constantly of the Lord's providence by meditating on Christ's words, "But your Father knows that you have need of all these things. Howbeit do you seek first His Kingdom, and all these things shall be added unto you."²¹

In his discussion of St. Anthony's lifestyle, David Brakke describes this ascetic style of life as a "kind of self-sufficiency."²² Colloquially, it can be said that a monk is self-sufficient in that he relies neither on wages nor society.²³ But monks are radically dependent on God, and this life consists of much more than mere self-sufficiency—it is a certain kind of spiritual abundance to which one is disposed by a kind of radical reliance on divine assistance.

St. Anthony, much like Sts. Basil and Benedict who followed him, relied not on himself for bread, or vegetables, or water, but on God who commanded a raven to bring him bread, to give water to his garden, and to sustain his very being. And many monks who are not hermits, such as those from the orders of St. Basil and of St. Benedict, do depend on others (especially their brother monks) for material and spiritual support. In this way, the life of the monk consists not in mere self-sufficiency, but rather in a radical dependence on God and independence from society.

²¹ Ibid., 45.

²² David Brakke, "Care for the Poor, Fear of Poverty, and Love of Money," in *Wealth and Poverty in Early Church and Society*, ed. Susan R. Holman (Grand Rapids, MI: Baker Academic, 2008), 82.

²³ I do not mean to say that Brakke would deny the dependency of monks on God, nor that he believes the ascetic life consists in self-sufficiency. Rather, I am drawing attention to the language used to describe asceticism and to better understand its nature and protect proper attitudes toward wealth from semantic error.

V. St. Basil the Great: A Spicy Theology

In stark contrast to Clement’s ideas of wealth—that Jesus’ words are to be interpreted in a moral sense and not a literal one—St. Basil forever changed Christendom by establishing a communal monastic rule. St. Basil’s life mirrors St. Anthony’s reliance on God through his renunciation of worldly goods. His homilies speak to the disposition to charity he believes is almost always necessarily precluded by possessing abundant wealth. He admonishes the wealthy in a homily, saying, “those who love their neighbor as themselves possess nothing more than their neighbor; yet surely, you seem to have great possessions!... The more you abound in wealth, the more you lack in love.”²⁴ Basil implies that Christ’s words to the ruler are a reflection of the great commandment.

Clement is right in believing that wealth is not evil by nature and that a man may be rich without sinning, but only so long as he makes his wealth an instrument of charity and does not let greed act as an imposition on charity. Basil agrees with this, reflecting on Jesus’ commandment, “He therefore does not bid us cast them away as if they were bad, but distribute them.”²⁵ Thus, Christ’s words to the ruler may be interpreted hyperbolically. Merely selling all that one has is not a fulfillment of Christ’s words (it is a means to an end, which is charity), and one does not need to sell all that he has to be charitable. But he maintains that wealth should not get in the way of charity, and that there is a soberingly literal aspect of the commandment—we must give of ourselves to be charitable. Herein lies a chief difference in the theology of Clement and Basil: Clement is

²⁴ Basil, *On Social Justice*, ed. C. Paul Schroeder, vol. 38 (Crestwood, NY: St. Vladimir’s Seminary Press, 2009), 43.

²⁵ Aquinas, Thomas. *Catena Aurea: Commentary on the Four Gospels*. Edited by Paul A Boër. Translated by John Henry Newman. III. St. Luke. Vol. III. St. Luke. (Edmond, OK: Veritatis Splendor Publications, 2012), 492.

primarily concerned with crafting a theology for the salvation of the rich, whereas Basil concerns himself with the destructive nature of excess for both the poor and the rich.

St. Basil notes that neither a disposition to act charitably, nor the renunciation of some portion of one's wealth—even reluctantly—is common for the wealthy. Moreover, persons often accumulate excessive wealth without realizing the avaricious tendencies it creates. Wealth is a quiet danger that does not dispose one to charitable giving. He explains, “if you had truly loved your neighbor, it would have occurred to you long ago to divest yourself of this wealth. But now your possessions are more a part of you than the members of your own body.”²⁶ He stresses to the rich that making excessive savings and allowances for certain expenditures only contributes to their attachment to wealth. And that many such uses of wealth are inexcusable because of this disposition they create. So wealth, to him, is not inherently sinful, but it seems to dispose people to inordinate attachment. Our Lord reminds us, “if your right hand causes you to sin, cut it off and throw it away; it is better that you lose one of your members than that your whole body go into hell.”²⁷ If one is unwilling to give some of his wealth to the poor in a literal way, then it is as good as a part of them in a spiritual way. And if this part of them prevents one from loving from neighbor—and through this, following Christ—then he ought to cut it off.

While Clement suggests the rich attend to the spiritual root of their spiritual problem, greed, Basil implores them to get rid of that which disposes them to greed,

²⁶ Basil, *On Social Justice*, 43.

²⁷ Mt. 5:30.

supposing it has a material cause.²⁸ Looking to those around him, he saw the poor suffering and the rich thriving, and argues that greed is responsible for this injustice. This is the crux of Basil's argument: excess is vicious when it drives someone to neglect the impoverished, and the virtue of wealth is that it may be used to help the suffering and the destitute.

VI. Boethius

In the *Consolation of Philosophy*, Boethius makes several significant points about wealth, greed, and self-sufficiency. Throughout the text, Lady Philosophy chastises those who rely on Fortune, which expresses itself in a number of ways, including wealth. A desire for wealth cannot be satiated, but rather disposes one who seeks it to covetousness, which is a type of voluntary enslavement. Lady Philosophy remarks, "when you account the most worthless objects of goods of yours, you make yourself lower than those very things."²⁹ The desire for wealth renders one subservient to it, especially when wealth is desired as an end in itself.

A more subtle temptation of wealth, however, is that it is a means to attaining a state of self-sufficiency.³⁰ The desire for self-sufficiency rooted in the possession of

²⁸ Christians, having recently become a tolerated religious sect, began living comfortably, moving away from merely trying to survive, which has been the case under persecution.

²⁹ Boethius, *The Consolation of Philosophy*, trans. Victor Watts (London: Penguin Books, 1999), 36.

³⁰ Ibid. Lady Philosophy does later explain that true happiness is one which makes a man self-sufficient, but the self-sufficiency she describes in that passage is contextually rooted in the pursuit of God. That is, true self-sufficiency does not dispose one to needing more and more of a material thing that can be depleted (such as wealth, which only gives on the illusion of self-sufficiency). One who pursues God does not pursue something that can be depleted, and the pursuit of God does not dispose one to greed, but rather charity. Thus, the self-sufficiency described in III.IX is distinct from that in III.III. True self-sufficiency, as I will later discuss, consists not in having much, but in not desiring much.

material goods is an inclination that hinders persons from entrusting themselves to God's assistance and providence. Lady Philosophy tells Boethius, "wealth which was thought to make man self-sufficient in fact makes him dependent on outside help."³¹ She concludes, although wealth can help satisfy our material needs, this fulfillment of material needs by wealth is cyclical in nature. To satisfy needs by means of wealth under the guise of self-sufficiency, one would need to continually acquire wealth, making them reliant on wealth.

VII. St. Benedict of Nursia

St. Benedict authored the first western monastic rule, which is largely based on the *Rule of St. Basil*. The *Rule of St. Benedict* is set forth to help monks foster an ethic of obedience, so that they might "run on the path of God's commandments, ... hearts overflowing with the inexpressible delight of love."³² Obedience and humility are the main virtues discussed in the text, but they find their fulfillment in a disposition to charity. St. Benedict makes clear that humble obedience must be free from grumbling and reluctance, which is consistent with my definition of orthopraxy—obedience pertains to both response and disposition.³³ Unlike the homilies of Clement and St. Basil, the *Rule of St. Benedict* is focused solely on monastic living rather than on formulating an ethic of wealth and charity for secular life. It makes demands of its adherents that are not intended or appropriate for people in marriage or even secular ministry. Although excess is vice, it

³¹ Ibid., 53.

³² Benedict, *Rule of St. Benedict*, ed. Timothy Fry (New York, NY: Vintage, 1998), 6.

³³ Ibid., 14.

is worth considering that what is excessive changes according to one's vocation and state in life. I will further develop this idea in my accounts of Scholastic and Reformation thinkers.

He gives several instructions to the monks concerning proper treatment of wealth and property that are rather radical. The private ownership of goods, for monks, is described as an "evil practice" to be "uprooted and removed from the monastery."³⁴ This particular rule is not a unilateral condemnation of private ownership in the sense that laity or those in secular ministry, would be considered sinful for their ownership of goods. Rather, St. Benedict writes this rule to underline the problematic disposition that a monk would cultivate by owning things himself, and to highlight the proper disposition that is cultivated by selling all that they own.

First, the dissolution of goods for the monk is an act of complete abandonment and entrustment into the arms of God, that He will faithfully provide for their needs. He explains, "for their needs, they are to look to the father of the monastery."³⁵ This particular act of obedience (that is, poverty) is not for all, but rather for those who are called to it and wish to radically conform themselves to the image of Christ. Thus, St. Benedict agrees with St. Basil concerning the literal nature of Christ's words concerning wealth, but not the universality of their applicability.

Concerning food portions in the monastery, he posits that even within the monasteries, different amounts of food ought to be given to different monks according to necessity. Thus, he draws a distinction between what is desirable and what is appropriate

³⁴ Ibid., 36.

³⁵ Ibid., 36.

with regard to one's material needs. On the other hand, he writes that overindulgence in any way is inconsistent with the life of all Christians, referencing Christ's words about overindulgence and inordinate attachments in Luke 21:34.³⁶

Secondly, the gift of oneself (and one's goods or service) accords with charity. Regarding kitchen service, Benedict writes that no one is to be excused from his duties except for those engaged in more important monastic affairs, "for such service increases reward and fosters love."³⁷ Although such charitable acts can be done begrudgingly or reluctantly, thus removing from them the spirit of charity, he notes that repeated acts of obedience foster a charitable disposition. Conversely, not serving others fosters a spirit of apathy, whereby one favors comfort and their own interest to the good of others. Through this, it becomes evident that by acting charitably, one is disposed to becoming charitable.

As previously explained, this is a monastic text whose audience is those who have taken a vow of material poverty. The end of such material poverty, though, are the virtues of poverty and charity. The example of the Benedictines is helpful even for laity and those engaged in secular ministry in demonstrating how one may cultivate these virtues, even though the material conditions that dispose the monks to such virtue may not be adopted in full.

VIII. Consensus

When Christ told the young rich ruler to sell all that he had and give to the poor, He knew that accomplishing such things would lead the ruler to follow Him. Sts. Basil

³⁶ Ibid., 41.

³⁷ Ibid., 37.

and Benedict are right in asserting that evils can come from the possession of wealth, and that a literal interpretation of Christ's counsel and obedience to it do, indeed, dispose us to charity. So far, though, this radical renunciation of wealth only seems appropriate or prudential for those in religious life.

Each theologian agrees that the chief aim of Christ's commandment is a spiritual poverty. Material poverty, as evidenced by the religious, does remove obstacles to achieving this end, but material poverty is quite obviously not the end itself, nor the necessary means of achieving the end. However, voluntary material poverty is the most complete comprehension and perfect demonstration of Christ's words to the young rich ruler. And it seems that such conditions—when taken on voluntarily—do dispose one to achieving a state of spiritual poverty, which is both a virtue and disposition. The examples of the religious are holy and admirable, but the extent to which laity and secular clergy should embrace material poverty is ambiguous. For a better understanding of other responses to Christ's words, we will turn to St. Thomas Aquinas.

CHAPTER THREE

How Big is this Camel, Anyway?

In this chapter I will examine some writings of St. Thomas Aquinas, Martin Luther, and John Calvin on wealth, poverty, and charity. St. Thomas was influential in explicating the nature of the evangelical counsels, which helps us understand how to interpret the writings of the Fathers. Luther and Calvin would come to reject voluntary poverty (explicitly and implicitly, respectively). Although their writings pertain to different theological traditions whose conceptions of grace and vocation differ from that which preceded them, they help us to understand the development of ideas that would lead to the modern economy.

I. A Brief Word on the Evangelical Counsels

The concept of an evangelical counsel was explicated in the Scholastic Era to help better understand the nature of some of Christ's more radical sayings (e.g.: "sell all that you have.>"). The *Catechism of the Catholic Church* explains that a counsel is distinct from a commandment in several significant ways. Firstly, commandments seek "to remove whatever is incompatible with charity," whereas counsels seek "to remove whatever might hinder the development of charity."¹ Secondly, whereas everyone is called to follow Christ's commands, not everyone is called to accept His counsels. The *Catechism of the Catholic Church* cites St. Francis de Sales, explaining, "God does not

¹ *Catechism of the Catholic Church*, 2nd ed. (Washington, DC: United States Catholic Conference, 2000), 1973.

want each person to keep all the counsels, but only those appropriate to the diversity of persons, times, opportunities, and strengths, as charity requires.”²

One does not become the holiest they can become—or even holy in the particular way God calls them to be holy—by means of embracing Christ’s teachings in the most radical way they can. While the ascetics’ embrace of poverty disposes them to a more perfect state of life right now, in this day, St. Thomas will explain, one becomes holy in the way they are called by discerning the extent to which they should embrace the counsels in accordance with charity, and by acting accordingly.

II. St. Thomas Aquinas

St. Thomas is well known for the high-minded theological treatises that earned him the nickname, “the Angelic Doctor.” While much of his writing is devoted to metaphysics and speculative theology, he offers a great deal of wisdom on morals, vocation, and discernment. Like St. Anthony the Great, St. Thomas came from a noble family, and like Sts. Basil and Benedict, he joined a religious order whose vows included the renunciation of wealth and the embrace of poverty.³ This evangelical counsel of poverty is to be fully embraced by those who are called to it, but not to be neglected by those that are not called to embrace it fully. St. Thomas develops a framework for this distinction and the application thereof. This new distinction allowed his writings on wealth to be more permissive in tone than many of the ascetics who came before him.

² CCC, 1974.

³ While the family history of St. Thomas and the historical context of his writings are interesting to consider, I will be offering a theological treatment of them rather than a historical one.

Vows of Voluntary Poverty

It is first worth examining St. Thomas' view of voluntary poverty. In the *Summa Theologica*, he ponders the nature of religious perfection. He first establishes that what is required for salvation is distinct from what is required for perfection, and that religious life (i.e.: monastic or consecrated life) “was instituted chiefly that we might obtain perfection by means of certain exercises, whereby the obstacles to perfect charity are removed.”⁴ The evangelical counsels are Christ's invitation to perfection—He lived a life of perfect chastity, obedience, and poverty, and throughout the Scriptures He invites many people into this way of life. In the Sermon on the Mount, He urges the crowd, “if your right eye causes you to sin, pluck it out and throw it away.”⁵ It is not the case that plucking out one eye precludes one from looking lustfully at someone or something, but it would be helpful, undoubtedly. Likewise, the counsels do not entail perfection, but they assist one's ability to attain it. Christ's words to the ruler, to sell everything, are prefaced in St. Matthew's Gospel by, “if you would be perfect.”⁶ Thus, Christ's words to the ruler can be interpreted literally insofar as they are understood as counsel rather than command.

Christ does not call all people to voluntary poverty, but it stands as an invitation. St. Peter, alongside those around him, embraced this invitation. St. Thomas explains that it is worth renouncing wealth for the sake of eternal happiness “since voluntary poverty is

⁴ Thomas Aquinas, *Summa Theologica (ST)*, trans. Fathers of the Dominican English Province (New York, NY: Benziger Bros., 1947), II-II, q. 186, a. 1, ad. 1, 4.

⁵ Mt. 5:29.

⁶ Mt. 19:21.

an efficient exercise for the attaining of perfect charity.”⁷ Christ assures those who renounce their material wealth, “there is no man who has left house or wife or brothers or parents or children, for the sake of the kingdom of God, who will not receive manifold more in this time, and in the age to come eternal life.”⁸

Commenting on St. Thomas’ treatment of wealth and desire thereof, Paul Schervish and Keith Whitaker write, “money itself does not make the greedy person hoard it or trick others in order to get more of it.”⁹ While the sinful nature of one’s relation to wealth resides in their disposition to and desire for it, St. Thomas dissents from the view that one’s possession of wealth does not deepen their desire for more of it. He states plainly, “the possession of worldly things draws a man’s mind to the love of them: hence Augustine says... ‘we are more firmly attached to earthly things when we have them than when we desire them.’”¹⁰ Thus, the possession of wealth does dispose one to greed, but it is possible to resist and overcome this temptation even in the midst of wealth.

Speaking to the effects of voluntary poverty, St. Thomas writes, perfection does not consist in poverty, “but voluntary poverty conduces instrumentally to the perfection of life.”¹¹ It is not the case, as Clement argues, that embracing poverty voluntarily does not dispose one to the virtue of charity. Rather, St. Thomas agrees with the ascetic

⁷ *ST*, II-II, q. 186, a. 3, ad. 4.

⁸ Lk. 28:29-30.

⁹ Paul G. Schervish and Albert Keith Whitaker, *Wealth and the Will of God: Discerning the Use of Riches in the Service of Ultimate Purpose* (Bloomington, IL: Indiana University Press, 2010), 47.

¹⁰ *ST*, II-II, q. 186, a. 3, co.

¹¹ *Ibid.*, II-II, q. 185, a. 6, ad. 1.

Church Fathers that a literal reading of Christ’s counsel, to sell everything, disposes one to the virtue of poverty.

As to whether a rich person may be saved, St. Thomas affirms the possibility but notes the difficulty of such an event. Christ tells the multitudes, “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon.”¹² So if someone has great wealth and also inordinate affection for it, this would seem to preclude them from salvation. If, however, they have great amounts of wealth but no attachment to it, it seems they could be saved, but resisting the temptation to become greedy amid such excess would be difficult.¹³

All Christians, then, despite not being called to live lives of material poverty, should nonetheless avoid attaining or possessing excessive wealth. And if they do attain or possess great amounts of wealth, should nonetheless seek the virtue of poverty by making appropriate use of wealth. In the following subsections, I will explore St. Thomas’ views on the proper treatment of wealth.

Spending Wealth

St. Thomas explains that in some cases, God—in His providence—gives people great wealth so “that they may obtain the merit of a good stewardship.”¹⁴ The proper response to this gift is liberality—gradually giving away one’s possessions. In this, one

¹² Mt. 6:24.

¹³ *ST*, II-II, q. 186, a. 3, ad. 4.

¹⁴ *Ibid.*, II-II, q. 117, a. 1, ad. 1.

frees themselves from attachment and others from destitution. He writes that while the full renunciation of all goods is proper to the perfection consisting in religious life, all Christians are called to give of themselves in some capacity. “The renouncement of one's own wealth is compared to almsgiving as the universal to the particular, and as the holocaust to the sacrifice.”¹⁵ Some Christians are called to give all that they have all at once, while others are called to do so gradually.

St. Thomas describes this second manner of giving as “liberality,” a virtue that helps one cultivate a right disposition toward their material goods. He explains that this virtue is subservient to charity, and that it is concerned with using money virtuously so as to draw one closer to God through charity. Once someone has truly cultivated the virtue of liberality, their use of wealth will accord with charity.¹⁶

The virtue of liberality is cultivated by appropriately and virtuously spending wealth. There are essentially two objects of expenditure: others and oneself. St. Thomas argues, with regard to using wealth, “the farther we put it away, the greater the force (*virtus*) employed. Hence parting with money by giving it to others proceeds from a greater virtue than when we spend it on ourselves.”¹⁷ So liberality, which is subservient to charity, is better cultivated by spending money on the needs of others. Spending money on our own needs is not wrong and does not detract from the virtue of liberality so long as it is done with the right intention and in proper proportion.

¹⁵ Ibid., II-II, q. 186, a. 3, ad. 6.

¹⁶ Schervish and Whitaker, *Wealth*, 54.

¹⁷ Ibid., 54.

St. Basil, in his critique of the rich, explains that the wealthy often excuse their spending habits by saying they need:

some wealth for spending, and some held in reserve, while the allowance for daily provisions should exceed the level of mere necessities. Some will be for comforts within the house... some to make traveling comfortable...¹⁸

Abundant wealth, when spent selfishly rather than liberally, is misused. Schervish and Whitaker comment, one may save and spend money to meet their own material needs, but that money used for the “the need to sustain life and the need to support one’s station... shape the surplus one might give as alms.”¹⁹ Thus, what is saved to provide for more than just basic necessity should be the reserve from which one draws in order to give generously.

Saving Wealth

Along with the expenditure of one’s wealth, St. Thomas discusses appropriate ways in which one may retain wealth. He explains, “it belongs to liberality not only to use money, but also to keep it in preparation and safety in order to make fitting use of it.”²⁰ It is not sinful to save reserve some wealth for oneself as established, or to save it for the sake of investment or alms-related expenditures. However, it may be sinful to store up excessive wealth for oneself, especially without having acquired the virtue of liberality. Christ offers his disciples the illustration of a man who stores up his possessions in barns, wherein the man says:

¹⁸ Basil, *On Social Justice*, 44.

¹⁹ Schervish and Whitaker, *Wealth*, 69.

²⁰ *ST*, II-II, q. 117. a. 3, ad. 2.

I will pull down my barns, and build larger ones; and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; take your ease, eat, drink, be merry.’ But God said to him, ‘Fool! This night your soul is required of you; and the things you have prepared, whose will they be?’ So is he who lays up treasure for himself, and is not rich toward God.²¹

If a person were liberal, their use of wealth would accord with liberality. This parable, then, speaks to the importance of ridding oneself of greed, and storing up wealth in a way that accords with liberality.

Schervish and Whitaker comment on St. Thomas’ exposition on liberality, “A person may cease to spend and to give, and yet remain liberal if this is a wise choice. So may a liberal person under circumstances want money, even lots of money.”²² It is worth clarifying, a person should desire not money in itself, but rather the ends that might be attained by proper use of money. The Psalmist says, “if riches increase, set not your heart on them.”²³ There are wise reasons not to spend wealth, but liberality is chiefly concerned with the proper use of money.²⁴ The desire for wealth itself is contrary to the nature of liberality, but a person may desire the ability to be liberal with the recognition that wealth is an instrumental means toward that end. Likewise, a person may cease to give and remain liberal, as they suggest, but only if one is detached from the wealth they may cease to use.

²¹ Lk. 12:18-21.

²² Schervish and Whitaker, *Wealth*, 54.

²³ Ps. 62:10.

²⁴ *ST*, II-II, q. 117. a. 3, ad. 3.

If a person does decide to cease spending, it should be for the sake of investing or safeguarding wealth, that it might be better used at a later date. Through this, saving wealth, just as divesting it entirely, is a means by which one may be disposed to loving his neighbor.

Schervish and Whitaker suggest that in addition to saving some wealth for the sake of liberality, it is fine for one to save in order that they might “secure their need for food, clothing, and shelter.”²⁵ That is, people engaged in the secular world are not expected to give up their homes, spouses, or siblings for the sake of the kingdom—this would be inconsistent with their state in life, and therefore inappropriate. Instead, we are asked to spend and use money as is appropriate to our present state in life.

As explained with regard to the evangelical counsels, only those called to material poverty ought to embrace it fully. However, those who do embrace the counsels should be an example to the rest of the Christian faithful, no matter their state in life or vocation. Most of us will not be given the chance to love others most perfectly—to demonstrate a love of which no man knows greater, to lay down our lives for our friends—but we would be remiss not to look to Christ’s sacrificial love as inspiration so that we may more readily make sacrifices for our friends. Similarly, I argue we ought to look to those who embody virtue most radically and strive to emulate them to the degree appropriate and responsible, in accordance with our state in life.

²⁵ Schervish and Whitaker, *Wealth*, 69.

III. Martin Luther: Breaking Old Habits

Martin Luther was an Augustinian monk. That is, Luther swore vows of celibacy, poverty, and obedience along with committing to living a common rule of life with his brother monks. His dissent from the Western Church began with a disdain for the political entanglements of the Church, the corruption of the clergy, and the sale of indulgences, but eventually grew to encompass major theological precepts of the Church. In this section I will discuss Luther's attitudes toward voluntary poverty and vocation, how these two concepts were influenced by the idea of salvation by faith alone, and how his theology influenced Christian conceptions of working, saving, and spending.

In his treatise, *a Prelude on the Babylonian Captivity*, Luther laments that the Church encouraged Christians to make a vow of poverty. He explains that while it is not problematic for a Christian to embrace poverty on his own accord, such a vow "is without warrant of Scripture... and should by no means be commended to any one, much less established as a common and public mode of life," especially as though through such a vow one might be saved.²⁶ By writing this, Luther posits that 1) vows of voluntary poverty are not scripturally warranted, 2) they do not dispose one to righteousness through charity, since this is the job of faith, not works, and 3) people who take such vows are not commendable or exemplary for their devotion to poverty.

Luther supposes that through renouncing material goods, one neither removes obstacles to their salvation nor increases in holiness. Anyone who renounces wealth must understand, voluntary poverty differs "no whit in the sight of God from the works of the

²⁶ Martin Luther, *A Prelude by Martin Luther on the Babylonian Captivity of the Church*, ed. Robert E Smith, trans. Albert T. W Steinhäuser (Philadelphia, PA: A. J. Holman, 1915), 540.

rustic toiling in the field or the woman going about her household tasks.”²⁷ Whereas St. Thomas contends that poverty and religion are proper to perfection, Luther writes that such devotion does not set a religious apart from a secular worker in any capacity, including in their disposition to charity. Rather, it is prideful.

Luther’s critiques of the evangelical counsels arise for several reasons. As Max Weber points out, Luther believes the counsels to be “dictated by the Devil,” as they encourage the idea that one’s works are what count them as righteous before God rather than their faith.²⁸ That is, Christians ought not to make vows of poverty, since there is no poverty that could merit salvation for a person, and embracing poverty does not contribute to one’s capacity for charity. Moreover, he detests the notion of a religious vocation, as he believes all Christian work is of equal value in the eyes of God.

With regard to Christ’s teachings on wealth, Luther explains in the *Freedom of a Christian*, that Christ’s commands “teach us to know ourselves. In the face of the commands, we recognize our inability to do the good.”²⁹ Thus, Christ’s words to the young ruler, “sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me,”³⁰ are not a command, or even a counsel, but rather an impossible standard set to let the ruler be “humbled and reduced to nothing” in his own

²⁷ Ibid., 541.

²⁸ Max Weber, *The Protestant Ethic and the "Spirit" of Capitalism and Other Writings*, trans. Peter R. Baehr and Gordon C. Wells (New York, NY: Penguin Books, 2012), 29.

²⁹ Martin Luther, “The Freedom of a Christian,” in *Martin Luther's Basic Theological Writings*, ed. Timothy F. Lull and William R. Russell, Third Minneapolis (MN: Fortress Press, 2012), 407.

³⁰ Lk. 18:22.

eyes.³¹ In Luther's eyes, the ruler walked away sad, realizing his own inability to fulfill the law.

When read consistently with this interpretation of the ruler's reaction, Christ's consolation does not mean we should more readily ask for God's grace in pursuing holiness by ridding ourselves of our possessions—as the Fathers suggest—but that our pursuit of holiness does not impact our salvation. That is, by telling His disciples, “what is impossible with men is possible with God,” Christ means that it does not matter whether one even attempts to fulfill the law, since it is impossible, and that Christ makes possible their salvation despite their unwillingness or inability to fulfill his counsels or commands.³² Christ's words, then, are spoken merely for the sake of pointing out man's inability to choose what is good, and act as neither command nor counsel.

On the topic of spiritual poverty, he comments, Christ's words often help us to understand what it means to be “poor before God. We should not evaluate things externally, on the basis of money and property or of deficits and surpluses... We should evaluate things on the basis of the heart.”³³ Like Clement, he thinks the means to achieving this end are spiritual in nature, ignoring the effects of material conditions on a person's disposition toward wealth.

Luther's theology of wealth is very closely tied to his view that salvation is in no way assisted by our actions or even by cooperation with grace. Thus, he does not offer much perspective on how Christians ought to save or spend their money in the context of cultivating a disposition to charity, let alone does he consider it necessary to consider

³¹ Luther, *Freedom of a Christian*, 407.

³² Lk. 18:27.

³³ Luther, *Sermon on the Mount*, 13.

such things. Rather, Christians ought to conduct themselves in accordance with their secular duties.

However, he argues that one should earn enough money to support oneself in their station, that persons are obligated to offer up money for others in need, and that one may lay up as much wealth as one's "relationship with God and... honesty permits."³⁴ While he does stress the importance of avoiding greed and treating money in accordance with one's vocation, Luther's conception of vocation is ultimately identical to that of station (which is secular in nature). I will further discuss the distinction between station and vocation later.

IV. Calvin and the Calvinists

Until the Protestant Reformation, Christians had thought of poverty as something—for different reasons and in particular ways—favorable. Our Lord reminds His early followers at the Sermon on the Plain, "blessed are you poor," and "blessed are you who hunger now,"³⁵ promising them future recompense for their sufferings.³⁶ Moreover, Christ offers condemnatory remarks to their counterparts: "woe to you that are rich, for you have received your consolation. Woe to you that are full now, for you shall hunger."³⁷ In this, He makes several things clear: 1) one's material conditions in the

³⁴ Ibid., 172.

³⁵ Lk. 6:21-22.

³⁶ In v. 21, Christ is referring to either the virtue of poverty or material poverty here, not merely a lowly spirit. This is evidenced by the corresponding woe, which condemns the rich in v. 24. Commentary on this passage indicates that the common Patristic understanding in of these two verses is that they are literal, but leave room for a figurative understanding.

³⁷ Lk. 6:24-25

present life are not necessarily a reflection of their impending reward or punishment in the life to come, and 2) often, these material conditions indicate the opposite of what is apparent, with regard to what is to come. That is, one is not poor *because* they are unloved by God, and one is not rich *because* they are favored by God above the poor; there is no necessary causal relationship between condition and sanctity.

A more radical Reformation Father than Luther, John Calvin, bases his theology of wealth on God's desire to glorify Himself. Calvin's theology is worth considering in the question of how Christians should view wealth—not because of his own writings or opinions, but because of how his followers came to understand wealth in the context of some of his major theological precepts.

Weber explains that in Calvin's perspective, "God was not there for the sake of men, but men were there for the sake of God," and that all things happen for His greater glory.³⁸ That is, salvation and damnation, repentance and impenitence all act as manifestations of God's power. This would eventually come to be understood in a very deterministic way with regard to all aspects of Christian life, not just soteriology.

Calvin agrees with Luther that a Christian's external circumstances are distinct from their state of salvation (especially circumstances achieved or merited by the Christian themselves). However, he does consider material poverty to be an undesirable thing. Commenting on a harmony of the Gospels, Calvin explains that often in Christ's words, "blessed are you poor" must be chiefly metaphorical, "as the poverty of many is accursed and unhappy."³⁹ He considers the verse in St. Matthew's Gospel to contain the

³⁸ Weber, *The Protestant Ethic*, 72.

³⁹ John Calvin, *Commentary on a Harmony of the Evangelists, Matthew, Mark, and Luke*, trans. William Pringle, vol. 1 (Grand Rapids, MI: Baker Books, 1979), 260.

fullest expression of Christ's intent, in which the beatitude is written, "blessed are the poor in spirit."⁴⁰ From this, he suggests that one is poor who has humbled himself and entrusted himself to the Lord.

However, he offers commentary on the passage concerning Christ and the young rich ruler that agrees with St. Thomas' view of liberality. He suggests, "Christ applauds not simply the *selling*, but liberality in assisting *the poor*."⁴¹ That is, the virtue of divesting oneself of wealth resides in the choice to give that wealth to others. He then clarifies that, Christ's words in the first consolation are also not to be interpreted literally, as it would be wrong for a husband to leave his wife, children, and station, since these are good things to which he has been called by God. Calvin offers the counsel that one should earn and save wealth in such a way that they may sustain themselves in their station, but not too much—consistent with Luther, he advises that they should remain frugal to avoid greed.⁴² Frugality, however, appears in his theology as a way of avoiding greed, not growing in charity.

The remainder of his argument pertains to the historical context of monastic life, which had endured corruption in the light of a flourishing economy in which the Church was deeply entangled. Nonetheless, Calvin is clear in establishing that poverty is only virtuous if one gives to the poor, and that one should sustain their station by the means given to them by God. He does not, however, draw a deep connection between wealth and one's disposition to charity.

⁴⁰ Mt. 5:3.

⁴¹ Calvin, *Harmony of the Evangelists*, 398.

⁴² *Ibid.*, 399.

Later Calvinists would come to positively associate wealth with one's state of salvation. Weber comments, "tireless labor in a calling was urged as the best possible means of attaining this self-assurance. This and this alone would... give assurance of one's state of grace."⁴³ That is, a person's worldly success became a sign of their election by God; if one was saved, there must be evidence that God has saved them and favored them. Since all things happen for the sake of God's glory, Weber continues, the works that would lead to an increase and wealth are "willed by God and above all effected by God."⁴⁴ Wealth and poverty became 1) signs of one's state of salvation and 2) the result of God's predestination. Earning great amounts of money, then, was a sign that one was saved, and success in the secular world came to be thought of as the will of God.

By the end of the Reformation, voluntary poverty was no longer a commendable practice. It was, according to Luther, scripturally unfounded (it is an offense on *sola fide*) and prideful, and according to Calvinist thinking, unnecessary because of God's predestination and contrary to one's goal of gaining certainty of their salvation. Both of these authors warn against the greed often accompanied by great amounts of wealth, but neither seem to recommend voluntarily taking on material conditions for an increase in the virtue of charity.

Moreover, by dissenting from the idea that one's vocation is not primarily religious, Luther and Calvin rid societies of examples of poverty, which could inspire charity. St. Thomas' explanation, "the renouncement of one's own wealth is compared to almsgiving as the universal to the particular, and as the holocaust to the sacrifice," is

⁴³ Weber, *The Protestant Ethic*, 78.

⁴⁴ *Ibid.*, 79.

helpful in explaining that we know the particular by the universal.⁴⁵ Sacrifice finds its basis and fulfillment in the idea of holocaust, just as chastity does in celibacy, and as simplicity does in poverty. We are often deeply inspired to give parts of ourselves to God thanks to the witness of those who make a total gift of self to God. Calvin is right in agreeing with St. Thomas as he asserts that we must be liberal in our spending, but I argue his theology of wealth is insufficient insofar as it only addresses sacrifice, not holocaust.

⁴⁵ *ST*, II-II, q. 186, a. 3, ad. 6.

CHAPTER FOUR

Camel's Got a Brand-New Bag

I. A Brief Word on the Modern Era

The economic conditions of the modern world are quite different from the ones in which the writings of those we have engaged are situated. These conditions arose from a variety of causes, including the globalization of trade, the ethical precepts of the Enlightenment, and the Protestant Reformation. Christians' response to, and involvement in, this culture find its roots primarily in the Reformation. Stephen Miles remarks, although Calvin attempted to keep Christian involvement in the world rooted in faith, his efforts "were compromised by the simultaneous breakdown of ecclesiastical authority and the explosion of commercial activity."¹ The disintegration of Christianity from the secular world, for better or worse, became cause for Christians to divorce Christian ethics from everyday living.

Weber points out that while Luther believed all work to be of religious nature, he "produced no ethical principles according to which the world might be shaped,... never having quite rid himself of his Pauline indifference to the world."² Without a more systematic set of ethics, an orthodox Christian understanding of wealth would not be safe for the new world, and thus, nor would Christian orthopraxy.

¹ Stephen Miles, "In Spite of All This Toil," in *Work as Key to the Social Question: The Great Social and Economic Transformations and the Subjective Dimension of Work* (Vatican City, Vatican: Libreria Editrice Vaticana, 2002), 43.

² Weber, *The Protestant Ethic*, 108.

I do not argue that this secularization of Christians' attitudes toward wealth was the intended outcome of the Reformers, or that the Reformation was its sole cause. Rather, I argue that dividing Christian ethics and one's habits of working, saving, spending, and giving is contrary to the nature of a Christian ethics that disposes one to charity, as evidenced by the spiritual effects of an economy that divides the two. To better understand effects of this secularization and before finally giving an account of wealth to help the Christian stay committed to his convictions in the midst of a secular world, we will consider the idea of a person in the context of a consumer economy, as well as some basic monetary behavioral tendencies.

While the study of markets, consumerism, and behavioral economics are helpful in understanding some reasons a person might make decisions in a consumer setting, they do not provide a wholistic understanding of a human person or afford them the dignity that they deserve. In a secular culture, people are understood as contributors to the economy—producers and consumers—and nothing more. Commenting on the Catholic Social Teaching document *Laborem Exercens*, Archbishop Anton Stres proposes, the “materialism and individualism” driven by a consumer economy ever-increasingly reduces one to “his relative economic usefulness, proof of which is seen in the practice of abortion and euthanasia.”³ We are not persons, but parts of an economic order, and our worth is evaluated according to this order. Nonetheless, this secular account of a person is worth examining, if we are to correct it. So cautiously, we will proceed.

³ Anton Stres, “Laborem Exercens and Human Work,” in *Work as Key to the Social Question: The Great Social and Economic Transformations and the Subjective Dimension of Work* (Vatican City, Vatican: Libreria Editrice Vaticana, 2002), 26.

III. Incentives to Work

There are two categories of incentives that may motivate one to work: extrinsic and intrinsic. Michelle Baddeley offers several examples of each to illustrate her point. She comments on extrinsic incentives, “a common and powerful incentive is money... a more powerful external incentive is physical threat. But extrinsic motivations can also come from non-monetary incentives.”⁴ An extrinsic incentive to work is a factor that pertains to something such as desires or needs for things, one’s duties, or social pressures. That is, work may be the necessary means to achieve a particular end such as survival, goods, or social status.

An intrinsic incentive, on the other hand, comes from inside one and pertains to things such as “a sense of duty, loyalty to a cause, enjoyment.”⁵ For the Christian, intrinsic incentives pertain to things such as piety, virtue, and conviction. That is, if something motivates us to work for reasons that promise no reward on earth such as these, it is rightly called intrinsic. Baddeley does not assign moral value to the two categories, but is rather concerned with the relationship between the two.

Before further discussing the nature of work, it is worth clarifying the classification of heaven and holiness with regard to these categories of incentive. I argue that in her analysis of the two categories, Baddeley conflates external goods with extrinsic ones, and internal goods with intrinsic ones, describing extrinsic goods as capturing “incentives and rewards external to us as individuals,” and the opposite for

⁴ Michelle Baddeley, *Behavioural Economics* (Oxford, UK: Oxford University Press, 2017), 9.

⁵ *Ibid.*, 10.

intrinsic goods.⁶ Although things such as salvation and holiness are goods that are external to us, they are external to us in a different way than something such as wealth.

While wealth is an end of work, it is only instrumentally good—it is good insofar as it is valuable for the sake of achieving some other end. It can be “subservient to righteousness,” as established in Clement’s discourse on wealth.⁷ Conversely, heaven is an end in itself, and is thus called intrinsically good. We are reminded of this fact in Boethius’ discussion of self-sufficiency, wherein Lady Philosophy clarifies that wealth does not make us self-sufficient, but instead that true self-sufficiency is found in beatitude.⁸ Heaven and holiness, although external as they are goods conduced by work, are intrinsically good things that are external to ourselves. For the remainder of this chapter, I will treat piety, virtue, and conviction as intrinsic goods. Material goods such as wealth and survival, and immaterial goods such as prosperity and popularity are more appropriately described as both external and extrinsic, so I will treat them as extrinsic despite reflecting internal motivations in some cases.

To establish a proper relationship between extrinsic and intrinsic motivations for working, it is worth reflecting on the Christian notions of vocation we have already begun to discuss. Although St. Thomas defines and discusses vocation differently than Luther and Calvin, it is still worth considering his writings on station. With regard to extrinsic goods, St. Thomas posits that an extrinsic good “is said to be necessary, if a man

⁶ Ibid., 10.

⁷ Clement, *the Rich Man*, 14.

⁸ Boethius, *The Consolation of Philosophy*, 53.

cannot without it live in keeping with his social station.”⁹ He further contends that one should not live in a way that is inconsistent with their vocation.¹⁰

In a discussion of whether it is right to desire material things, St. Thomas appeals to St. Augustine’s explanation, “it is not unbecoming for anyone to desire enough for a livelihood, and no more; for this sufficiency is desired... that we should desire to be clothed in a way befitting one's station.”¹¹ Thus, extrinsic goods can have positive moral value insofar as the pursuit thereof is informed by intrinsic incentives such as vocation. Work, like wealth, is instrumentally good to achieving some intrinsically good end. For the Christian, this end ought to be holiness.

Baddeley explains that the relationship between extrinsic and intrinsic incentives to work is such that “extrinsic motivations can *crowd out* our intrinsic motivations. This occurs when our intrinsic motivations are dampened by external rewards.”¹² The tendency described here is accentuated by things such as globalization, media, and social influence.¹³ For the Christian, this tendency turns into temptation when one loses sight of his vocation in light of the world’s promises.

This can happen for any number of reasons. Firstly, extrinsic incentives may subordinate intrinsic motivations when the two are conflated. That is, if work is viewed as though it were one’s vocation rather than the means by which he supports his vocation,

⁹ *ST*, II-II q. 32, a. 6, co.

¹⁰ In light of this, we will proceed to discuss the “necessary” in light of both station and vocation. What is said to be necessary in this way, then, is distinct from what is necessary for mere subsistence.

¹¹ *ST*, II-II q. 83, a. 6, co.

¹² Baddeley, *Behavioural Economics*, 10.

¹³ *Ibid.*, 23.

one may be motivated to pursue work for its own sake rather than because of the intrinsic goods that come from it. In this view, things such as work, wealth, and security are given too much value, become ends in themselves rather than means. Here, the sin of greed flourishes, even disguising itself as obedience or asceticism.

Secondly, intrinsic motivations are susceptible to subordination when the two categories are considered entirely distinct from one another. This is especially prevalent in the modern era, wherein work and one's personal life are often viewed as wholly separate, and work is not informed by one's intrinsic incentives. Work, in this view, also becomes an end in itself. It may be pursued reluctantly as something that needs to be done for no other reason than to survive and meet material needs. Or perhaps wealth and work are pursued by immoral means or for an immoral intent, with one working under the pretense that their work—or motivation to work—is wholly distinct from their relationship with God.

IV. Incentives to Spend

Just as there exist varied and interrelated factors that motivate one to work and earn money, these categories extend to our reasons for spending money. There are extrinsically good reasons for spending (e.g.: food, office supplies, clothing) and intrinsically good reasons for spending (e.g.: charitable giving, leisure). Baddeley notes that in the modern era, our motivations for earning and spending money can be influenced by social status. She writes, we are susceptible to turn intrinsic incentives such as charitable giving into and extrinsic good “in a world dominated by social media where

we have an opportunity to publicize our good character and generosity.”¹⁴ Social media and other social engagement may dispose one to seek recognition or approval, which may turn intrinsic incentives for generosity into extrinsic ones.

Additionally, the consumer economy and social media may drive us to conform to the decisions of others, even blindly.¹⁵ Baddeley elaborates, “we make our own decisions with reference to what we believe to be the average decision of the group.”¹⁶ Thus, we look at the spending habits of others and are encouraged to do the same without realizing. This can have positive and negative moral value. A society with abundant wealth may drive individuals to be more charitable and generous, if this is a socially normative behavior. Conversely, this influence of others may dispose one to greed if the average person is very self-interested with their spending and saving habits.

The key effect of the consumer economy on the Christian I want to highlight is, if the Christian does not rightly discern between extrinsic and intrinsic motivations for earning, saving, and spending wealth, he will tend not to use his money in accordance with charity, but with self-interest. Arch. Stres considers, “work belongs to the order of means and not to that of an end. The question then becomes: a means in view of what? Where can one see and experience the ultimate meaning of man if not in work itself?”¹⁷ He clarifies, work finds its value in the realm of spirituality. Properly ordering one’s attitudes toward work and wealth requires a proper understanding of one’s vocation.

¹⁴ Ibid., 14.

¹⁵ Ibid., 23.

¹⁶ Ibid., 23.

¹⁷ Anton Stres, *Human Work*, 28.

CHAPTER FIVE

Ditching the Camel: A Theology of Wealth

Since we have now considered the historical development of some Christian attitudes toward wealth in the Church and several understandings of work and vocation, we will now examine how one can rightly order their monetary habits in such a way that their use of wealth accords with charity, looking back to the Early Church as the ideal of good will and Christian charity. In light of all the consumerist developments in the modern age, the Christian is left to think back to Christ's exchange with the young rich ruler with a sense of confusion. *How have we strayed so far from these words?* Despite the discomfort this exchange may cause us, and regardless of how foreign—culturally, historically, religiously—Christ's words might seem to us, we are, perhaps now more than ever, able to relate to the ruler very closely. Perhaps it is even more pertinent to consider the implications of this exchange in the present day when it seems so startling.

Amid the security, comfort, and abundance so many of us enjoy, Christ speaks to us now, saying, "one thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me."¹ Early Christians and today's religious have read this passage without confusion, and in some instances without even discomfort. They have been eager to renounce all earthly belongings and have been afforded a rich theology of poverty to accommodate them in their pursuit of spiritual poverty. The articulation of the distinction between command and counsel is helpful

¹ Lk. 18:21.

insofar as it clarifies what is necessary for salvation, as opposed to what is helpful in one's pursuit of perfect charity.

However, the evangelical counsels are more or less thought, in the modern mind, to have been appropriated by the religious alone, whose way of life has remained relatively untouched since the beginnings of monastic spirituality. Theologian Hans Urs Von Balthasar notes, "in contrast to the laity imprisoned in the life of the world, [the Church monastic] kept its eyes fixed on the Kingdom of God, on 'what ought to be.'"² The laity still pursue the same end as the religious, which is a life of grace finding its fulfillment in heavenly perfection. But unlike the religious, they have been left wanting with regard to a more systematic understanding of how their everyday lives should be influenced by their faith: a theology of the counsels applicable outside the monastery.³

It is not as though the counsels or perfection are exclusive to religious life—they ought to be embraced by all Christian faithful to the proper degree. The Second Vatican Council's Dogmatic Constitution on the Church, *Lumen Gentium*, explains:

All the faithful of Christ are invited to strive for the holiness and perfection of their own proper state. Indeed they have an obligation to so strive. Let all then have care that they guide aright their own deepest sentiments of soul. Let neither the use of the things of this world nor attachment to riches, which is against the spirit of evangelical poverty, hinder them in their quest for perfect love.⁴

All Christians, therefore, are called to a life of moral perfection—one which is demonstrated by those in religious life, and open to all. Although through St. Thomas'

² Hans Urs von Balthasar, "A Theology of the Evangelical Counsels," trans. Br. Albaric, *CrossCurrents* 16, no. 2 (1966), 215.

³ *Ibid.*, 217.

⁴ Second Vatican Council, *Dogmatic Constitution on the Church [Lumen Gentium]*, Vatican website, ch. 5 sec. 42.

writings we have clarified that only some Christians are called to religious life, to which perfection is proper, this described perfection pertains to one's state in life, not to one's moral perfection. Perfection is proper to religious life because it anticipates heavenly perfection most completely.⁵

All Christians, however, are called to moral perfection. Likewise, Sts. Basil and Benedict wrote their rules not to segregate monastic Christians from their brethren in the world, but rather to encourage the latter by means of example.⁶ The counsels are not ends in themselves, but rather means to an end, and Christian religious are intended to be a testament to both the means and ends of the counsels. While each of the counsels seek a spiritual end, the lives of the saints testify that one's voluntary material conditions are, indeed, conducive to achieving that spiritual end—namely charity. And similarly, one's material conditions often act as obstacles to this end.

So while not every Christian is called to a life of voluntary material poverty, each Christian ought to ponder the lives of the ascetics and their great love for others when evaluating their own attitudes toward wealth, and seek after that same moral perfection. We ought not to ignore the evangelical counsels, but to rightly integrate them into our daily lives. Pondering their example, especially in light of the world around us, implores us to reconsider the value of our work, to more deeply pursue our vocation, and to make better use of our wealth. I argue that for the laity and secular clergy, a life of simplicity and liberality is the most conducive means by which one might attain the goods of spiritual poverty and liberality, and through them, perfection in charity.

⁵ *ST*, II-II, q. 186. a. 3, ad. 3.

⁶ Balthasar, Hans Urs von. *The Laity and the Life of the Counsels: The Church's Mission in the World*. Translated by D C Schindler and Brian McNeil. (Ignatius Press, 2003), 128. E-Book.

I. A Reconsideration of Work and Vocation

As we have concluded, the end of work is not work itself. Arch. Stres emphasizes that work is transitive in nature—“the object of work, in the strict sense of the term, is always found outside the subject.”⁷ We work to earn or achieve something that we do not have. However, while we can work to achieve security, money, and a number of other extrinsically good things, these cannot be the proper object of work, as a proper object is an end, and the aforementioned goods are means to an end.

The virtue of work must be the achievement of a spiritual end. St. Thomas highlights, one may desire extrinsic goods (which are earned through work) for the sake of supporting his station.⁸ While Luther and Calvin essentially agree with this understanding of the reasons for which one may desire extrinsic goods, their theologies are insufficient in describing the spiritual end of work. We can understand station to include things such as one’s familial, religious, social, and political duties. And work finds its value in its contribution to and support of one’s station, both materially and spiritually, especially when it is informed by his vocation.

All Christians, both in the monastery and in the world, share in a universal call to holiness. St. Peter reminds the Church in his first epistle, “as he who called you is holy, be holy yourselves in all your conduct; since it is written, ‘You shall be holy, for I am holy.’”⁹ Our work should therefore be informed by this call to holiness—our work is not

⁷ Anton Stres, *Human Work*, 24.

⁸ *ST*, II-II q. 83, a. 6, co.

⁹ 1 Pt. 1:14-16

the same as our holiness, but the two should not be divorced. Rather, our incentives to work should be influenced by our call to holiness. Considerations such as 1) whether one's work is consistent with this vocation (e.g.: is it obviously sinful to be in such a line of work? Am I able to cultivate holiness through obedience in this line of work?), 2) whether this work benefits their pursuit of this vocation or hinders it, and 3) whether their pursuit of extrinsic goods through work is beyond what is appropriate for their pursuit of this vocation, are helpful in discerning whether one's attitudes toward work are consistent with the Christian call to holiness.

The idea of vocation produced by the Reformation fathers implicitly reject a vocation-informed notion of work. In an odd commentary on the *Sermon on the Mount*, Luther asserts:

That person of mine which is called 'Christian' should not worry about money or save it, but should give its heart to God alone. But outwardly I may and I should use temporal goods for my my body and for the needs of other people. As far as my secular person is concerned, I may and I should accumulate money and treasures—yet not too much, so that I do not become a greedy belly... that can never be satisfied.¹⁰

Luther's conception of vocation, as established, considers secular work of no less moral value religious work, since neither are what justify one before God.¹¹ Thus, secular work finds its value in *being* one's vocation, not in its contribution to personal holiness.¹² The conflation work and vocation condition one to believe their work or career (called "vocation") *is* their relationship with God insofar as work becomes an end or sign of

¹⁰ Luther, *Sermon on the Mount*, 171.

¹¹ Luther, *Babylonian Captivity*, 541.

¹² Weber, *The Protestant Ethic*, 29.

salvation, or *wholly distinct* from their relationship with God insofar as work does not find its end in the achievement of spiritual end. Thus, work should always be done in light of one's vocation.

St. John Paul II explains this idea further, that work "should harmonize with the genuine good of the human race, and allow people as individuals and as members of society to pursue their total vocation and fulfill it."¹³ Work, if it is not pursued for the intent of sustaining one's station and ordered to the subservience of one's vocation, is subject to becoming an end in itself and will inevitably accord with self-interest. Extrinsic incentives to work, when they are not informed by intrinsic goods, hinder man's ability to love God namely because they are pursued without regard to God, and is a sign of apathy for his neighbor because they are pursued for the good of the worker himself without concern for those around him.

Christians ought to work in order that they can make "appropriate and reasonable use of goods and means."¹⁴ For instance, it is more befitting for mothers and fathers to work in order to nourish, raise, and support their children as it accords with their particular vocation than it would be for them to work to fulfill or meet societal expectations, especially arbitrarily. By allowing intrinsic goods (such as providence, hospitality, and charity, which promise no return) to inform one's extrinsic motivations for working (such as wealth, food, or shelter, which are returns on one's labor), one integrates the two. And through this integration, extrinsic motivations become expressions of intrinsic goods. This vocation-informed model of living is simple living.

¹³ John Paul II, *Laborem Exercens*. Vatican website, 26.

¹⁴ Balthasar, *Evangelical Counsels*, 216.

II. A Reconsideration of Spending and Saving

Our use of wealth naturally proceeds from our attitude toward it, and it is indicative of our disposition to charity. A brief consideration of the ways we spend our money brings to light the ways we have been formed by a consumer society. We see hundreds, if not thousands, of advertisements each day through media and social media, whereby we are instructed to purchase and subscribe countless useless things—clothes we will not wear, technology we will replace in a year, books we will not read, and memberships and services we will not use.¹⁵

This temptation is not new. St. Basil eloquently points out the problematic nature of our self-concerned spending habits, proclaiming, “the bread you hold back is for the hungry, the clothes you keep put away are for the naked, the shoes that are rotting away with disuse are for those who have none.”¹⁶ Looking to the disparity in wealth that surrounded him, he argues that those who spend wealth undiscerningly, accumulating things for which they have no need—or even for which they have no use—contributes to their own greed as well as to the sufferings of the poor.¹⁷ Thus, undiscerning and excessive patterns of spending are problematic 1) for the one whose habits they are, as they dispose one to greed, materialism, and self-interest, and because they render him an

¹⁵ By this, I mean “useless” in a negative sense. Leisure, art, and other such things can be considered useful in a positive sense—there is inherent value in them, and there is therefore value in pursuing them, insofar as they contribute to one’s flourishing within their vocation. A useless thing, as it is written here, is something that contributes to neither one’s station nor vocation, or something one does not use or have use. As we have established, Christians ought to make reasonable and appropriate use of goods and means regarding wealth, and so purchasing and consuming things for which one has no use (that is, either materially or spiritually) or not making use of something is excessive.

¹⁶ Basil, *On Social Justice*, 70.

¹⁷ *Ibid.*, 26.

economic commodity rather than a person, and 2) for his neighbor, whose sufferings might have been alleviated by the proper stewardship of wealth.¹⁸

Undoubtably, this problem has become more prevalent and apparent in recent decades.¹⁹ In the modern era, we have much more wealth at our disposal than ever before, and we are likewise very quick to purchase and accumulate goods without counting the cost. Baddeley offers a historical judgement on this ability—that “today’s technologies allow us to make many of our decisions much, much more quickly than our distant ancestors,” but that since our motivations to purchase or obtain goods are no longer rooted in a desire to merely survive, “we may no longer want or need to be driven by quick, instinctive impulses.”²⁰ The point stands that our ability to make purchases is much easier than ever before, and things such as social media have turned our attention inward, which is contrary to the nature of charity.

While the Christians in the world may not easily remove themselves from the influence of society, as is modeled by ascetics who have fully embraced the counsels, one may take measures to limit his sphere of influence and to live simply, considering his vocation above other factors in his spending decisions. These include measures such as dismissing trends as transient, deleting social media (or severely limiting one’s use thereof), and not purchasing things for which one has no need. If one makes appropriate

¹⁸ Cf. *ST*, II-II, q. 118, a. 1, ad. 2., wherein St. Thomas argues that excessive wealth can be indicative of a disregard for neighbor. If the person whose wealth is excessive has grown a disposition to covetousness, the excess is sinful because necessarily precludes his neighbor from access to those goods.

¹⁹ Anton Stres, *Human Work*, 26.

²⁰ Baddeley, *Behavioural Economics*, 89.

use of what he has, and purchases things for which he has right desire or true need in light of his vocation, his use of wealth will better accord with charity.

Looking to the example of ascetic Christians, we see that they do not have abundant wealth, but rather that they are completely free of excess. Yet they live a rich life and are poor in spirit. Their detachment from wealth is brought about by a literal renunciation of it, which is not advisable or appropriate for most Christians whose vocations include marriage and family life or the secular priesthood. The stations of Christians in the world demand expenses that are not expected of the ascetic. Because of this, just because one possesses more than a monk or nun, this does not mean what they possess is excessive, since the necessary and the excessive are proper to one's station and vocation.

Just as chastity and celibacy seek the same spiritual end, as do liberality and holocaust offering, I argue that simplicity is the most analogous virtue to poverty, as they share the same end: spiritual poverty. What makes simplicity especially helpful for the laity's life in the counsels is, it does not preclude one from having more than is materially necessary (as is the case with poverty), because it leaves room for discretionary spending on things such as travel, leisure, and other such expenditures that may contribute to one's spiritual fulfillment and flourishing in their vocation. It does, however, concern itself with what is inappropriate, excessive, and extravagant. One who lives simply has, in the best way possible, simple motivations for working, spending, and saving. Living simply consists in working for—and possessing—what is necessary in sustaining one's station and what is appropriate in cultivating holiness.

One who leads a simple life will be inclined not to purchase things for themselves undiscerningly, as we have discussed. If they come into the possession of wealth or other extrinsically good things, they will be less inclined to become attached to them (as the possession of things increases one's desire for more), and thus more inclined to give such things away.²¹

We have also already established that one may desire wealth as it is necessary to support their station, and that work finds its value in this when it is informed by charity and vocation. Likewise, the Christian ought to reserve their wealth appropriately in a manner that enables them to be charitable and generous, and as it accords with their vocation. This often requires making *provision for expenses* that are not required of the ascetic. This, in turn, requires properly ordering one's habits of saving as though their saving were an extension of spending—one should not save for the intent of saving, but rather for the intent of spending. This belongs to simplicity. The ascetic who has embraced poverty will not save money for their future, and a person living a life opposed to spiritual poverty will save excessively (that is, either unnecessarily or in improper proportion).

Dying with excessive wealth is good evidence that one has improperly and uncharitably reserved it. Christ beckons us not to store up for *ourselves* treasures on earth, asking us to detach ourselves from it.²² This is accomplished in spirit and in deed.

²¹ *ST*, II-II, q. 186, a. 3, co.

²² Mt. 6:19.

St. Basil writes of someone leaving their fortune to the poor after dying, “when I see you dead, then I will call you a lover of your brothers and sisters.”²³

A key problem that may arise for saving wealth is, it is often not saved for the sake of being distributed. Just as the monk offers their wealth all at once as a holocaust offering, Christians in the world ought to distribute their wealth over the course of their life. It is honorable to give great sums of money to those in need, but this ought to be an intentional choice rather than a mere consequence of dying—that when one no longer has any need or want for their possessions, they give them to those who needed them. St. Basil reflects on this, “the gratitude is due to death, not to you.”²⁴ So when wealth is saved, it ought to be saved chiefly for the sake of being given away.

St. Thomas rightly establishes that one may save some money for himself, but not excessively and not so that they can find rest in it—the end of one’s savings should not be self-sufficiency.²⁵ The things we own and the things on which we spend our money form us. They hold us in sin and dispose us to righteousness.

Of our savings, wealth beyond what is necessary for subsistence should be directed toward things such as almsgiving and charitable giving, generosity, and the financial support of one’s family. Just as with spending, when one has cultivated virtue of liberality and the intended object of his savings is primarily beyond himself, one is better able to discern what to save for himself in terms of his discretionary spending. But before one has attained the virtue of liberality, by which he makes appropriate decisions about

²³ Basil, *On Social Justice*, 55.

²⁴ *Ibid.*, 56.

²⁵ *ST*, II-II q. 83, a. 6, co.

saving for his own benefit, he should strive for material simplicity—saving for and spending on himself only what is necessary and appropriate in light of his vocation.

III. Conclusions on Simplicity

The Christian ideal is exemplified by the perfection found in the monastic life, wherein “one is, for oneself, poor and sparing; for others, as beneficial as possible,” because it is an image of Christ’s poverty.²⁶ Self-gift and self-denial, as we have established, are two integral and complimentary components of Christian charity. For the monk, this charity is manifest in poverty and holocaust offering, which are the most complete fulfillments of Christ’s counsel to the young rich ruler. For the Christian living in the world, it ought to be simplicity and liberality.

From the example of the ascetics, we ought to be inspired to save modestly for ourselves, turning our attention on the needs of those around us and realizing the disposition to charity that is cultivated by our acts of generosity. For ourselves, then, we ought to be simple and sparing, spending and saving what is necessary for our station and appropriate for our vocation; for others, beneficial and models of God’s providence, acting as instruments of His love, hospitality, and generosity. When we entrust ourselves to God, neither storing up treasure up on earth nor setting our hearts on them, we will find ourselves more dependent on His abundant care, and more readily willing to part with our wealth and offer it to those in true need of it.

Material simplicity is the most analogous and fitting comparison to poverty for the laity and secular clergy, since both simplicity and material poverty seek the same end

²⁶ Balthasar, *Evangelical Counsels, II*, 333.

by different means. But of course, they are distinct. The nature of simplicity is that it differs depending on one's station and disposition, and there is accordingly no definitive way to describe what it looks like other than that it is more permissive than poverty, and that it does not permit excess.

One who embraces material simplicity does renounce excess, but what is excessive is determined to be so when it does not contribute to one's flourishing within their vocation. The same can be said of excess even for one who has embraced poverty—that what does not contribute to the ascetic's flourishing is excessive—but the idea of material simplicity is prudently permissive. Some money spent at a nice restaurant, for new clothing, or on books is excessive when it is done with a spirit of haste, wastefulness, vanity. Conversely, when one spends money on such things for the sake of showing good will toward someone else, for hospitality, for leisure, or for moral edification, this use of wealth is highly appropriate, presuming it contributes to one's pursuit of holiness.

Voluntary poverty is to be fully embraced by those whom Christ calls, as it is the most perfect elimination of obstacles to one's holiness.²⁷ For those who are not called to this life of material poverty, though, material simplicity ought to be desired and pursued. Simplicity provides the most fertile soil for cultivating charity through the virtue liberality. One who lives simply lives in pursuit of his vocation and seeks not his own.²⁸

²⁷ *ST*, II-II q. 186, a. 3, ad. 4.

²⁸ 1 Cor. 13:5.

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