

The Relation of Wealth to Morals

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THERE is a certain distrust on the part of our people as to the effect of material prosperity on their morality. We shrink with some foreboding at the great increase of riches, and question whether in the long run material prosperity does not tend toward the disintegration of character.

History seems to support us in our distrust. Visions arise of the fall from splendor of ... Babylon, Rome, and Venice, and of great nations too. ...

Experience seems to add its support. Is it not from the ranks of the poor that the leaders of the people have always risen? Recall Abraham Lincoln and patriots of every generation.

The Bible has sustained the same note. Were ever stronger words of warning uttered against the deceitfulness of riches than those spoken by the peasant Jesus, who Himself had no place to lay His head? And the Church has through the centuries upheld poverty as one of the surest paths to Heaven: it has been a mark of the saint.

...[I]n spite of history, experience, and the Bible, men have gone on their way making money and hailing with joy each age of material prosperity. The answer is: "This only proves the case; men are of the world, riches are deceitful, and the Bible is true; ... In the increase of material wealth and the accumulation of riches the man who seeks the higher life has no part."

In the face of this comes the statement of the chief statistician of our Census – from one, therefore, who speaks with authority: "The ... visible material wealth in this country now has a value of \$90 billion. This is an addition since 1890 of \$25 billion ... a saving greater than all the people of the Western Continent had been able to make from the discovery of Columbus to the breaking out of the Civil War."

If our reasoning from history, experience, and the Bible is correct, we, a Christian people, have rubbed a sponge over the pages of the Bible and are in for orgies and a downfall to which the fall of Rome is a very tame incident.

May it not be well, however, to revise our inferences from history, experience, and the Bible? History tells us that, while riches have been an item and an indirect cause of national decay, innumerable other conditions entered in. Therefore, while wealth has been a source of danger, it has not necessarily led to demoralization.

That leaders have sprung from the ranks of the poor is true and always will be true, so long as force of character exists in every class. But there are other conditions than a lack of wealth at the source of their uprising.

And as to the Bible: while every word that can be quoted against the rich is as true as any other word, other words and deeds are as true; and the parables of our Lord on the stewardship of wealth, His association with the wealthy, strike another and complementary note. Both notes are essential to the harmony of His life and teachings. His thought was not of the conditions, rich or poor, but of a higher life, the character rising out of the conditions – fortunately, for we are released from that subtle hypocrisy which has beset the Christian through the ages, bemoaning the deceitfulness of riches and, at the same time, working with all his might to earn a competence, and a fortune if he can.

Man “Born to Be Rich”

Now we are in a position to affirm that neither history, experience, nor the Bible necessarily sustains the common distrust of the effect of material wealth on morality. Our path of study is made more clear. Two positive principles lead us out on our path.

The first is that man, when he is strong, will conquer Nature, open up her and harness them to his service. This is his play, his exercise, his divine mission. "Man," says Emerson, "is born to be rich. He is thoroughly related, and is tempted out by his appetites and fancies to the conquest of this and that piece of Nature, until he finds his well-being in the use of the planet, and of more planets than his own. Wealth requires, besides the crust of bread and the roof, the freedom of the city, the freedom of the earth. ... The strong race is strong on these terms." Man draws to himself material wealth as surely, as naturally, and as necessarily as the oak draws the elements into itself from the earth.

The other principle is that, in the long run, it is only to the man of morality that wealth comes. We believe in the harmony of God's Universe. We know that it is only by working along His laws natural and spiritual that we can work with efficiency. Only by working along the lines of right thinking and right living can the secrets and wealth of Nature be revealed. ...

Put two men in adjoining fields, one man strong and normal, the other weak and listless. One picks up his spade, turns over the earth and works till sunset. The other turns over a few clods, gets a drink from the spring, takes a nap, and loafs back to his work. In a few years one will be rich for his needs and the other a pauper dependent on the first, and growling at his prosperity.

Put ten thousand immoral men to live and work in one fertile valley and ten thousand moral men to live and work in the next valley and the question is soon answered as to who wins the material wealth. Godliness is in league with riches.

Now we return with an easier mind and clearer conscience to the problem of our twenty-five billion dollars in a decade. ... Who has prospered? Who has got the money? I take it that the loudest answer would be, The millionaires, the capitalists, and the incompetent but luxurious rich; and, as we think of that twenty-five billion, our thoughts run over the yachts, the palaces, and the luxuries that flaunt themselves before the public.

Who the Rich Are

As I was beginning to write this paper an Irishman with his horse and wagon drew up at my back door. Note that I say *his* horse and wagon. Twenty years ago that Irishman, then hardly twenty years old, landed in Boston, illiterate, uncouth, scarcely able to make himself understood in English. There was no symptom of brains, alertness, or ambition. He got a job to tend a few cows. Soon the American atmosphere began to take hold. He discovered that here every man has his chance. With his first earnings he bought a suit of clothes; he gained self-respect. Then he sent money home; then he got a job to drive a horse; he opened an account at the savings bank; then evening school; more money in the bank. He changed to a better job, married a thrifty wife, and today he owns his house, stable, horse, wagon, and bicycle; has a good sum at the bank, supports five children, and has half a dozen men working under him. He is a capitalist, and his yearly earnings represent the income on \$30,000. He had no "pull"; he has made his own way by grit, physical strength, and increasing intelligence. ...

Now we are beginning to get an idea as to where the savings are. They are in the hands of hundreds of thousands of just such men, and of scores of thousands of [other] men So that, when you get to the multi-millionaires, you have only a fraction to distribute among them. And ... only a small fraction of their income can be spent upon their own pleasure and luxury; the bulk of what they get has to be reinvested, and becomes the means whereby thousands earn their wages. They are simply trustees of a fraction of the national property.

When, then, the question is asked, "Is the material prosperity of this nation favorable or unfavorable to the morality of the people?" I say with all emphasis, "In the long run, and by all means, favorable!"

In other words, to seek for and earn wealth is a sign of a natural, vigorous, and strong character. ... The race is to the strong. The search for material wealth is therefore as natural and necessary to the man as is the pushing out of its roots for more moisture and food to the oak. This is man's play, his exercise, the expression of his powers, his personality. You can no more suppress it than you can suppress the tide of the ocean. ...

Self-respect and Self-mastery

Besides this natural play of the faculties comes the development of self-respect and ambition. ... The savage eats what he kills and spends what he has. In the movement towards civilization through material wealth, questions come up for decision every hour. Shall I spend? Shall I save? How shall I spend? How can I earn more? Shall I go into partnership with a capital of ten dollars, or shall I wait until I have fifty dollars? ...

To be sure, a certain fraction wilt under the strain, take to drink, to lust, to laziness. ... [B]ut the great body of the American people are marching upwards in prosperity through the mastery of their lower tastes and passions to the development of the higher. From rags to clothes, from filth to cleanliness, from disease to health; from bare walls to pictures; from ignorance to education; from narrow and petty talk to books and music and art; from superstition to a more rational religion; from crudity to refinement; from self-centralization to the conception of a social unity. ...

That there are those who in the deepest poverty sustain the spirit of unselfishness and exhibit a self-sacrifice for others which puts their richer neighbors to the blush we know by experience. At the same time, the fact is that for the mass and in the long run grinding poverty does grind down the character: in the struggle for bare existence and for the very life of one's children there is developed an intense self-centralization and a hardness which is destructive of the social instinct and of the finer graces. When, however, through the increase of wealth man has extended his interests, his vision, and his opportunities, "he is thoroughly related." His lines run out in every direction; he lays his finger upon all the broader interests of life, the school, the church, and the college. He reaches through commerce to the ends of the earth. He discovers one bond which is essential to the social unity in this commercial age – the bond of faith in other men; for in credit, on belief in others, our whole social and commercial fabric is built. And when a man has reached this point, he has indeed reached one of the high plateaus of character: from this rise the higher mountain peaks of Christian graces, but here he is on the standing-ground of the higher civilization. ...