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But I managed to look at them, and they are, perhaps, now open to general inspection. They represent two kneeling angels, bearing a *navicula* and other sacred utensils.

I spent nearly a whole day in the sanctuary, examining its pictorial treasures, and quite absorbed by their beauty. The sacristan, a most intelligent Italian, told me that the building was rarely visited by tourists, but that in previous years Mr. Ruskin had devoted considerable time to the study of its contents, which, as we know, he enthusiastically admired.

I have described them at some length because, amid countless examples of religious art to be found in the public picture-galleries and churches of Europe, I remember none—not even those executed by the most distinguished masters, from Fra Angelico to Raphael—which ever impressed me so much by their deep devotional feeling, combined (as in this case) with a highly refined sense of physical beauty in form and colour, and, above all, with a freedom from every taint of affectation.

There have been few painters of note who failed to receive—even in their lifetime—a generous acknowledgment of their ability. But the world has taken far too long to recognise and appreciate the unique character of Luini's genius.

CHARLES L. EASTLAKE.



ART. VII.—UPON PERSONAL EXPENDITURE.

“A well-ordered budget is as necessary for a citizen as a nation.”

“It is in personal expenditure we all find scope for the continuous daily application of Christian principles.”

“A purchase is a vital, and not only a commercial, transaction.”

BISHOP WESTCOTT.

THERE is a well-known story about an eminent statesman being made furiously angry because in his sermon a preacher offered somewhat plain advice and exhortation upon certain details relative to the conduct of a man's private or personal life.

That the preacher could claim the authority of the Bible for trenching upon this field none will doubt. It may possibly have been the rarity of the choice of such a topic for consideration in the pulpit which upset the statesman's mental equilibrium. We cannot speak of the proportion of sermons upon such subjects at the date of this explosion. Is that proportion to-day as great as it might with advantage be? A well-known dignitary of the Church has quite lately given it as his opinion that “there are reasons in the circumstances

of the time which give cause to say that practical preaching, in the Christian sense, is 'a subject which requires attention.'" Certainly it may be questioned whether, as a body, the clergy in their public teaching deal sufficiently clearly and definitely with the practical details of life. It has been quite justly claimed for Christianity that it addresses itself not only to every man, but to the *whole* of man. The Sermon on the Mount and the concluding chapters of several of St. Paul's Epistles are a sufficient proof of this. From these we learn that Christianity was meant to penetrate into and to rule every sphere and department of life.

There is, perhaps, no one action which touches life at so many different points as our use of money, whether we possess little or much. Many tests of character have ere now been proposed. Tell me a man's or a woman's friends, or tell me of their tastes and pursuits, etc., and I shall be able to tell you at least something of their character. But I venture to think that this test, "Tell me how they habitually spend their money," would probably be about the most comprehensive, and not the least fallible test. It will show, at least, what is regarded as essential and non-essential in and for life. And the proportions of expenditure upon various objects would be an extremely useful indication of the "value-judgments" of any man or woman. It is proverbially difficult for any of us to enter into another's thoughts or feelings. One of the best illustrations of this difficulty would be obtained if we had the opportunity of examining a number of "other people's" private budgets; the relative proportions of their expenditure upon various objects would be extremely difficult to understand.

The earnest student, to whom the purchase of a new book upon his favourite subject is, after the bare necessities of life have been supplied, of paramount importance, cannot understand the budget, amounting, perhaps, to £1,000 a year, in which the only entry for "food for the mind" is an occasional sum for newspapers. On the other hand, to the pleasure-loving, the entire absence of any expenditure upon recreation, and, possibly, of £10 a year, out of an income of little more than £2 a week, upon "books" is practically unintelligible. The action of the philanthropist (in the highest sense of the word), who conscientiously gives a tenth of his income to charity, is incomprehensible to the selfish or the miser. On the other hand, it may be extremely difficult for those with an ample and assured income to understand the feelings of those with small and precarious means, who yet feel the necessity of providing against sickness or old age.

Now if, as surely seems to need no proof, personal ex-

penditure is not only a test of character, but is governed by character, may it not well find a place among those subjects upon which the Christian teacher—the *γραμματεὺς μαθητευθεῖς τῇ βασιλείᾳ τῶν οὐρανῶν*—not only ought to have, but ought to be able to express, an opinion? But if so, it is evident that that opinion should be based upon or ruled by some clear and stable principle or body of principles.

Does not the third of the three dicta of Bishop Westcott's quoted at the head of this article offer such a principle, and one which has the immense advantage of being practically capable of almost universal application?

Let me state what I conceive to be Dr. Westcott's meaning in somewhat different words: "I am about to give or expend a sum of money; I must try to estimate the value or the result of my gift or purchase in terms of life, that being the only adequate standard of which to measure and justify the expenditure."¹

In the case of a contribution to a charitable object we may ask, Does the object tend to the *increase* of life—to raise or deepen, to improve and enlarge life? Contributions to the maintenance of Christian workers of all kinds, to missions, churches, schools, and hospitals, may be said in various ways to fulfil this condition. Here a word of caution. We must be very careful ere we justify ourselves in withholding a contribution from some institution because in one or more details we do not agree with the management of that institution. We are often only too glad to find an excuse for not giving, and one who gives has far more right to strive for reform than one who stands altogether apart.

But it is in the sphere of expenditure upon more or less material things for ourselves or for those immediately dependent upon us that the question of return in terms of life needs most careful consideration.

We wish to make a purchase. Will the object we wish to purchase *minister to life*? The question is of wide application. It may refer to rent or furniture, to art or literature, to food or clothing, to travel or various forms of recreation. I believe that this test suggested by Bishop Westcott might be most valuable if carefully applied to that vexed question of recreation. It would help to solve the following queries: What proportion of our time or money should be spent upon it? And into what kinds of recreation are we justified in entering?

But we must not forget to consider the other side of each

¹ "My own desire is to express all the details of life in terms of life" (from a letter by Bishop Westcott, "Life," vol. ii., p. 309).

transaction. What we purchase has "a value in terms of life" not only to ourselves, but to the one who sells it. We must ask at least ourselves, What has it *cost* in terms of life? For this is surely its *true* value. And this needs especially to be considered in an age when competition is so terribly severe, and the rage for cheapness is so widespread. A middleman, or retailer, offers us an article at a certain price. The pressure upon us—possibly arising from fashion, or from the rising standard of life—to obtain the article as cheaply as possible may be very great. But dare we consider the *conditions* under which the article has been produced in order that it may be sold at a profit by the middleman for the price he asks? To confine our attention to clothing and furniture: let us remember that the "sweater" has not yet been made to cease out of the land. The weakness of human nature which causes some to copy others, if only as far as *appearance* is concerned, and the rapid change of fashion, which causes many a thing to be disused long before it is worn out, have much to answer for. Again, of how many houses could it be said that all which they contain "ministers to life"? That which is useless and unbeautiful actually detracts from life. It cumpers the ground; it demands unproductive labour.

The argument which I am using is, I believe, the strongest of all arguments against every form of betting and gambling.

Try to estimate a transaction of this kind in "terms of life." Leaving on one side the professional bookmaker, can any of my readers point to a case from their own experience in which the habit of betting and gambling has tended to increase of life? Can anyone cite a case in which it has deepened the sense of responsibility, widened the sympathy, or raised the tone of character? On the other hand, I could quote many instances from my own personal experience in which mental energy was so concentrated upon the efforts and chance of winning (and the fear of losing) that it was entirely withdrawn from all useful objects. Work was neglected; the responsibilities of home and family were undischarged; most undesirable companionships were formed; and moral and financial ruin were the ultimate result. Measured in terms of life, the result is all on the wrong side of the balance-sheet. The man who loses on betting and gambling has lost more than his money; the man who wins has given nothing in return, and what he wins he has won at the cost of deterioration of his own moral fibre.

On the contrary, every wise act of charity—as an act of intelligent self-sacrifice—strengthens character. It has purchased an abiding possession which can at all times be turned to good use.

If, then, the use of money enters into conduct at so many points; if it is, as we know it must be, governed by, and in turn must affect, character, should not its wise use be among the most usual of subjects for Christian instruction? Yet in how many of our elementary or secondary schools; in how many Confirmation classes or Bible classes; in how many addresses to young people, or to men or to women, does such instruction find a place? How often, except in the form of an appeal for help towards some special collection, is its right use a subject of treatment in the pulpit?

And it is by no means an unintelligible or an uninteresting subject, and it is, as we have seen, a subject of the widest application. It satisfies, as few subjects can satisfy, the appeal for more practical preaching and teaching.

It is a subject upon which, if we will, we can constantly teach by example. I have been present at drawing-room meetings for charitable objects where the combined costliness, ugliness, and execrable taste in the furniture roused such a sense of incongruity with the appeals of the speakers that it was well-nigh impossible to listen to the subject seriously amid such surroundings.

The old furniture with which one meets in many a farmhouse kitchen is eloquent in relation to modern tastes and ideas. It is well made and good of its kind; it is eminently useful; it represents a genuine expenditure of life—time, skill, and thought—in its making, and it has ministered to the usefulness of life for generations. And because it is really good, artistic in the best sense, and useful, it is never out of fashion.

Compare it with much with which one meets to-day in the homes of the well-to-do, and especially in the homes of the vulgar rich, or in the homes of those who are not rich, but who apparently strive after show rather than usefulness.

How doubly important is it for those to be careful in this matter whose profession demands that they should set an example! The clergyman's house which reminds us of the worst features of the successful, but uneducated, tradesman is simply an abomination. In the home of the clergyman, if anywhere, we may seek to find proof of the conviction that life does not consist in the abundance of things possessed. Here, if anywhere, one might hope to find "little and good," no superfluities, but only what ministers to usefulness first, and then, if means permit, to usefulness and beauty in combination.

The late Dr. Dale once published a sermon on "The Uses and Perils of Rich Men"—the perils were not to themselves, but to their neighbours. The uses and perils of clergymen with large means would not be an unfruitful subject for

meditation. Most of us could give examples of exceeding usefulness, where a noble sense of stewardship and a wise liberality has ruled the life to the great, and often lasting, benefit of a neighbourhood. Yet some of us know of cases which seem to assert that if it be hard for a rich man, it seems to be still harder for a rich clergyman to live a consistently Christian life. Personally, I could name parish after parish where any spiritual influence there might have been has been more than counteracted by a life which, in its material aspects and surroundings, was very much that of the world.

Above all men the clergy should see that the higher nature—and the mind as a part of that nature—is not starved. Yet if we talk to almost any bookseller to-day whose custom lies among the clergy, he will tell us that the clergy do not buy books as they did in the past. There may be good reasons for reduced expenditure, but are the reductions always made in the wisest direction? A well-filled table and empty bookshelves do not agree with the ideal about “the priests’ lips keeping knowledge.”

The *proportions* of expenditure seem to need more careful adjustment. The junior clergy—the young, the unmarried, and the unbeneficed—are probably better off to-day than ever before. But how is their money spent? One serious item in the expense of a curate is the constantly increasing number of parochial clubs and institutions to which he is expected to subscribe—the cricket, and football, and hockey, and tennis clubs, the young men’s associations, the many parochial tea-parties and excursions, account in the course of a year for a good many five shillings, and for more than an occasional half-guinea. But would not the following be a very valid reason for refusal to accede to at least some of these demands? “A workman cannot work without tools, and a man cannot study without books, and he cannot teach unless he studies.” An additional five pounds a year *well laid out* upon books which he does not put unread upon his shelves, but actually studies, would make an immense difference in the efficiency and knowledge, and so in the teaching power and influence, of many a young clergyman. Such an expenditure, even if it entailed self-sacrifice in other directions, would certainly conduce to the fulness of life. What is true of the clergy is not less true of Church-workers—indeed, of all who, in a materialistic age, wish to exercise influence in a wise direction.

There is no reason why our dress or our surroundings generally should be *ugly*. It is surely possible for our surroundings—and our dress is our nearest “surrounding”—to be at once simple and in good taste. The effect of example in

this matter upon Sunday scholars and upon the poor generally must be great. The rage at present for cheap imitations of fine clothes and fine furniture conduces not only to the setting up of a wrong "standard of value," but is distinctly a spending of money upon that which does not feed our life, and a spending of our labour upon that which brings no permanent satisfaction.

I have surely proved "the need of" what Bishop Westcott calls "the continuous application of Christian principles in regard to personal expenditure."

It does not require a very strong effort of the imagination to see that such an application would very materially conduce to both the greater usefulness and the greater happiness of life. Such a subject, or perhaps, rather, such an appeal, even when treated, as this must to some extent be treated, in detail and with many practical applications, is surely a fitting subject for treatment by the Christian teacher.

W. EDWARD CHADWICK.



ART. VIII.—THE PARABLE OF THE UNJUST STEWARD.

THIS parable has always been a subject of great difficulty to the Biblical critic, who is generally unable to recognise the accepted translation as consonant with the teaching of Christ.

The parable, which in general spirit seems to deprecate dishonest methods, although recognising the ability of their author, ends up with a sentiment which, if the usual translation be correct, absolutely contradicts this inference, suggesting dishonest negotiation as a pattern for the earnest Christian.

The gist of the parable is so well known that it is scarcely necessary to state it in full. Suffice it to say that, after having commended the versatility and resource of the emphatically Unjust Steward, Christ proceeds to recommend the same spirit to His followers, though seeming to contradict His own vital doctrines in morality: "Make to yourselves friends by means of" [Revised Version, or "out of," Authorized Version], "the mammon of unrighteousness."

The whole matter hangs upon the precise meaning of the Greek preposition *ἐκ*. It has always been translated as