

Sermon preached at Faith Presbyterian Church, Springfield, Virginia,  
on Sunday, September 4, 1988, by the Rev. W. Graham Smith, D.D.

**MATTHEW 25:26,27**

“His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned, I would have received it back with interest.’”

**I OWE, I OWE, SO OFF TO WORK I GO.**

It is surely safe to infer that Jesus, in telling this parable, is not opposed to responsible capitalism. Profit promotes employment, and when people work hard and earn money they are in a position to support the work of the Lord, and to help those who are in need.

But helping others was about the last thing this “one talent” man thought of. He was not only wicked, but also lazy, guilty of the very sin against which again and again Scripture hurls its thunderbolts. Listen to these pearls from the Book of Proverbs:

“Lazy people want much but get little, while the diligent are prospering” (13:4).

‘A lazy man sleeps soundly -- and goes hungry!’ (19:15)

“If you won’t plow in the cold, you won’t eat at the harvest... If you love sleep, you will end in poverty. Stay awake, work hard, and there will be plenty to eat!” (20:4, 13)

“I walked by the field of a certain lazy fellow and saw that it was overgrown with thorns and covered with weeds; and its walls were broken down. Then, as I looked, I learned this lesson:

‘A little extra sleep,  
A little more slumber,  
A little folding of the hands to rest’

means that poverty will break in upon you suddenly like a robber” (24:30,31).

And the Apostle Paul says quite bluntly in 2 Thessalonians 3:10, “He who does not work shall not eat.”

Wickedness and laziness are allies. While the other two servants had been busily at work, figuring out ways in which, by honest means, they would be able to multiply their master’s capital, this wicked and lazy fellow had dug a hole, little realizing that in a sense he was digging

it for himself!

I became a teenager in the middle of the Great Depression of the 1930s. I got my first job when I was fourteen, working after school and on Saturdays; and I got great satisfaction in bringing home that small brown pay envelope and giving it to my widowed mother. She taught me to believe in the Protestant work ethic, and those principles encouraged me to look upon work as a virtue, and laziness as a sin. I learned the “Poor Richard” sayings of Benjamin Franklin, sayings such as:

- Idle hands are the devil’s workshop.
- A penny saved is a penny earned.
- A fool and his money are soon parted. (Although I’ve often wondered how they got together in the first place!)

Max Weber, one of the founding fathers of modern sociology, traced the origins of this work ethic. His research among the people of Europe led him to conclude that there was something about Protestantism that encouraged hard work and thrift. He noticed that in those countries where Protestantism dominated, people seemed to be more industrious, more thrifty, and consequently more affluent than in predominantly Catholic countries.

I love Switzerland, the home of the Protestant reformers Calvin and Zwingli. Everyone in Switzerland seems to be working and doing something productive. Hardworking capitalists are everywhere evident. Their banks are the most beautiful buildings imaginable, with their rich mahogany interiors. Everything functions with precision. Nothing seems to be broken in Switzerland! All the lawns are neatly trimmed; no trash is found on the sides of the roads; and the whole countryside appears to have been recently manicured by a flock of angels,

Contrast that with the Catholic Republic of Eire. If you drive through a little southern Ireland town before 10 o’clock in the morning, you will see no one astir, and not a store open! Signs of poverty are evident, except for the Catholic Church up on the hill with its stately architecture and pink Italian marble interior. Or drive from Protestant Holland into Catholic Belgium and see the world of difference on every hand.

Now, of all the Protestants, the Calvinists, by and large, have been the most diligent workers. Max Weber believed that the origins of this diligence could be traced to Calvinistic theology. There were three elements in the Calvinistic creed that represented hard work as a virtue, and thereby generated a religious motivation for the accumulation of wealth. These three doctrines are:

1. The belief that wealth is evidence of divine election;
2. The doctrine of a calling; and
3. The doctrine of thrift.

**1. Calvinists have always believed that those who are to be saved have been “chosen” for this salvation before the foundation of the world.** But people have always asked this serious question: “How can we know who are among the elect, and who are not? How can a person know if his or her destiny is to enjoy eternal life?” And the response that Calvinists have given to this question, boldly stated, is this: “Those who are predestined for salvation will know that they are among the elect by virtue of the fact that they prosper economically!” I suppose they would say that, conversely, those who are not among the elect are more likely to suffer from poverty and ill fortune!

Calvinists have found some biblical support for this belief system, particularly in the Old Testament. From the history of the Jews we learn that when Israel was in a right relationship with God, the people prospered and when they were disobedient and defiant of Him, they suffered socially and economically. The Jews believed that not being godly would probably mean that they would experience famine, and conquest by their enemies. Furthermore, the prosperity of the patriarchs of the Old Testament, men like Abraham, Isaac and Jacob, seems to say that a right relationship with God results in wealth and well-being.

The belief that the saved always prosper has had painful effects on the minds and hearts of poor people in our generation. In Protestant nations such as our U.S.A., it is more than inconvenient to be poor, it is downright unspiritual! The poor in our city slums often seem overwhelmed with sadness and despair. In contrast, friends of mine who have visited Latin America and seen their slums and barrios, tell me that they are taken aback by the fact that the poor in those Catholic nations seem to have a contagious joy and happiness about them. According to the followers of Max Weber, this is due to the different interpretations attached to poverty by each of these groups of poor people. In Latin America, poverty does not have the negative spiritual overtones that it does in the United States. In Latin America people believe that Jesus regards the poor as deserving of the special blessing of God, whereas the Protestant attitude in countries such as ours leads to the view that the rich are the blessed of God, and the poor people are alienated from Him.

And so, we hear a lot today about “Prosperity Theology” or “health and wealth religion.” I have heard some television preachers of the baser sort proclaim that Christians should always be able to journey through life on a first-class ticket. If the representatives of Mary Kay cosmetics can drive around in pink Cadillacs, why shouldn’t Christians do the same?! If only you are faithful to God, you can expect to get a high-paying job, and to enjoy a long and healthy life, free of the four “H’s” - heart trouble, hypertension, hiatal hernia, and hemorrhoids!

Now this kind of message bothers me, perhaps because some of the finest Christians I have ever known haven’t had two cents to rub together. Some of the most committed Christians anywhere on earth live in Latin America, Africa and India, and most of them live in grinding poverty. And then, of course, isn’t it often true that while the righteous are oppressed, the wicked prosper. Read Psalm 73, especially verses 12 and 13: “Look at these men of arrogance; they never have to lift a finger — theirs is a life of ease; and all the time their riches multiply. Have I been wasting my time? Why take the trouble to be pure? All I get out of it is trouble and woe -- every day and all day long!”

What particularly grieves me is that this “health and wealth” theology has too often become the justification for some Christians to reject the pleas to provide economic assistance for people in impoverished countries. The Christians who question such efforts at assistance contend that all such help to the poor of the world is valueless. They argue that until people come to know Christ, they will never prosper economically, and in the meantime, all efforts to improve social conditions are a waste of time. They believe that all we have to do is to preach the Gospel and get people saved, and then socioeconomic progress will take care of itself.

While I usually find that attitude naive, selfish and insulting, we cannot altogether discount what they say. People who are deeply committed Christians do tend to translate their faith into creative economic productivity. But, let’s face it, in many places in the world, people who are converted, and adopt a biblical life style, will still languish in desperate privation because of an evil governmental system. And wherever such systems reduce people to poverty through no fault of their own, Christians must act to change the system.

## **2. Calvinism promoted a new attitude toward the believer’s Christian vocation.**

Mediaeval Catholicism urged people who wanted to serve God with total commitment to leave their “worldly” vocations and enter the monastery or the convent. In contrast, the Reformers, and particularly Calvin, maintained that Christians need not be separated from the business of worldly economic activities in order to serve the Lord effectively. Christ could be served as one pursued one’s daily work. The Reformation rescued Christianity from the cloister and restored it to the marketplace. The butcher, the baker and the candlestick maker, the carpenter, the farmer and the housewife, all could serve God in their respective activities if they offered up their work to Him as a sacrifice of praise and thanksgiving, and as a means of helping their fellow human beings. Ordinary economic production could be godly, they argued, if the products were a testimony to the faith of the producers. Calvinists believed that committed Christians could be counted on to work diligently at all times, not just when their employers were watching. The work that Christians produced should never be of slipshod quality because their work was done to glorify the God Whom they loved and served. Every worker, regardless of how humble his task, was to view work as a religious discipline and as a divine calling.

There was a time when the Protestant work ethic created an attitude toward work in this country that caused even the most common of industrial tasks to be undertaken with real pride; and if this Protestant work ethic has begun to die in America, we will all be losers.

When London’s St. Paul’s Cathedral was being built at the end of the 17th century, the architect, Sir Christopher Wren, was in the habit of chatting often with the workmen, many of whom did not know who he was. One day he stopped to watch three men who were dressing stones which were to be used in the wall of the cathedral. He casually asked each man what he was doing. The first, a rather dull and unimaginative fellow, told Wren that he was “dressing stones.” The second ventured the information that he was “earning five shillings a week.” The third, when asked, drew himself erect, and with a look of pride expressed himself thus - “I,” said he, “I am helping Sir Christopher Wren to build St. Paul’s Cathedral!”

Our work becomes an act of devotion when we do it not simply for the money or even the

personal satisfaction we get out of it, but when we offer it gladly and willingly to God as our contribution toward a brighter and happier and better world.

**3. Calvinists have always proclaimed the doctrine of thrift.** Christians who embrace the Protestant work ethic work hard. They despise laziness. They glorify God through their work. Their spiritual attitude toward their job makes – them productive, and the more productive they are, the more they prosper. However, the old-time Protestant preachers offered important words of caution and admonition to their people: “Be careful not to waste your money,” they said. “All wealth belongs to God; He entrusts us with its use, and we must always act as good stewards of what He has given us; so, thrift is a very important virtue and should be evident in the lives of all Christians.”

John Wesley used to say, “Earn all you can; save all you can; and give all you can.”

Just as the three servants in the parable were entrusted with caring for their master’s money to the best of their ability, so we must do the very best we can with what the Lord has given us.

Calvinists have traditionally believed that it’s okay to make money, but it’s not good to spend it! Money, they believed, should be saved and invested. Economic resources should be used to gain more wealth; but wealth should be earned by rendering diligent service to others in the name of Christ. It should not come by chance and without honest labor.

Isn’t it interesting that the financial value system of the Protestant establishment is gaining support today, especially among young, well-educated professionals? The “yuppies” of the 1980s, like their grandparents, see nothing wrong with making a lot of money, and they are willing to work hard to do so. However, their penchant for hard work and their appreciation of wealth does not come from deep-rooted religious convictions. It arises from a self-centered, materialistic philosophy that defines “the good life” as something that rich people can buy. Yuppies want to make a lot of money, not for the benefits that come from believing that wealth is a sign of divine election. Theirs is a worldly attitude that leads them to want to buy the things that seem to make life worthwhile and make them look impressive.

And yet there are more and more young people, in love with Christ, who realize that serving their Lord sacrificially is more fun than anything the world has to offer.

I often see pictures of Mother Teresa in the newspaper and on television. And the thing that always impresses me about her is her smile. She gives every indication of enjoying life more than any yuppie ever could. Once, when a famous television commentator interviewed her in Calcutta, he said, “Mother Teresa, I wouldn’t do what you’re doing for all the money in the world” -- to which Mother Teresa answered, “Neither would I!”

So, I think this parable of the talents is telling us this Labor Day weekend: Work hard; earn all you can; save all you can; give all you can. Do your appointed job conscientiously and well; do it as unto the Lord, for His glory, and for the benefit and blessing of your fellow human beings. And remember that everything you have, be it health, wealth, family, and your personal

salvation are all God's gifts to you; and He expects you to be a good steward, giving sacrificially to the work of His Kingdom, so that at the end of the day you will hear His

“Well done, good and faithful servant;  
enter into the joy of your Lord!”

**AMEN.**