

# DETHRONING MAMMON



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MAMMON

MAKING MONEY SERVE GRACE

*The Archbishop of Canterbury's Lent Book 2017*

Justin Welby

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To Caroline



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## FOREWORD

This is a beautiful and important book to accompany people as they walk through Lent towards the poverty of Jesus on the cross and his subsequent resurrection. Last Lent a young assistant with no religious faith living in L'Arche asked me, 'What is Lent all about?' I replied that it is a time where we think about all the poor and lonely people of the world, refugees and the elderly, prisoners and those controlled by addiction. It is a time for addressing the barriers that divide us from one another. 'That is a good idea,' he replied.

Perhaps the greatest divide today is between the poor and the rich. It is a great and terrible divide, so wide that those on either side cannot even imagine its breadth. Those of us who have cars, who easily afford a plane ticket, who frequently purchase new clothes and have our food shipped from many different continents to our plate, cannot imagine the lives of those who have none of that available to them. And yet, our decisions, our consumption, have resounding effects upon everyone on this planet.

And some of these effects are amounting to crises. Ecological destruction, religious extremism, violent political regimes – these all have some roots in greed and the impetus to have more and more and more.

So the question of Mammon is pressing. But what is it? In this little book, Archbishop Welby wisely dissects the defining

characteristics of Mammon. They infiltrate our day-to-day lives with such subtle discretion that we may not even be aware of Mammon's pervasive presence. If we *are* aware, then every day, in little ways, we can immediately begin this urgent process of dethroning Mammon, of making room for Jesus.

In many ways, L'Arche, the community I have lived in for over half a century, is the antithesis of Mammon. My community, like nearly one hundred and fifty others in the world, is composed of men and women, with and without intellectual disabilities, living together. Part of our mission is to make known the gifts of people with an intellectual disability. But another profound vocation of L'Arche is to welcome young assistants who have often lived unquestioningly guided by Mammon, by competition and efficiency and productivity. That is the reality of our society today. In L'Arche, they discover something very different. Those who have no 'value' in society are the centre of our community. Our way of life together allows for the spontaneous, the creative, the inherently human to shine through. And competition quickly disintegrates into play and cooperation because each person is unique and gifted and beyond compare. Some have called L'Arche a school of the heart. What is true is that many of the lessons revealed in this book by Archbishop Welby are enacted (often unintentionally) in L'Arche. I would even go so far as to suggest that people with an intellectual disability have an amazing gift for 'dethroning Mammon'.

I greatly appreciate this book and the journey it leads us on through Lent. As I explained to that young assistant, Lent is a time of compassion, but it is especially a time of preparation and liberation. Some people give up sweets or coffee,

a symbol of giving up what appears essential in our lives so that Jesus can once again become central. This book is also about liberation. It is about freeing ourselves from the principles and spirit that amount to Mammon, freeing ourselves to be true disciples of Jesus. Let us prepare together for that ultimate liberation which is Easter, Jesus resurrected and alive today.

Jean Vanier

June 2016



# Introduction

Key text *Matthew 13:45-6*  
*The Parable of the Pearl of Great Value*

Jesus Christ sets us free through obedience to him. Serving Christ is no slavery in the way we understand the term, but an entry into the most beautiful and glorious freedom. He does not use underhand means to gain power, but lures us into ever more beauty and purpose, ever-deeper relationships and self-realisation, simply by the power of his compelling and unconditional love.

But the more interconnected the world becomes, the more power is held over individuals and nations by economics, by money and flows of finance. Mammon – a name given by Jesus to this force – gains strength through our obedience. The more we let ourselves be governed by Mammon, the more power he' has, and the more the vulnerable suffer.

It is that extraordinary contrast, between Mammon and Christ, that has made me want to write this book. In so many human crises, money plays a part. Debt and desire for things enslaves many people I know, and draws them into lives that are in the service of Mammon, a master they neither choose nor want, but who tricks them by playing on insecurities, on good intentions and on reasonable ambitions. At a national and international level, every crisis seems to end in talk about economics – not economics as a tool in the service of human

flourishing, but as an end in itself. It seems that in many eyes, and often in mine, personal finances that are in good shape, or a national or global economy doing well, are not merely a means to improve people's lives, but are seen as *the* goal in pursuit of a good life.

That approach is incompatible with serving Christ. It is incompatible, yet God, in grace and love and patience, meets us, blesses us, calls us and guides us, even while we are possessed by the power of Mammon. God waits for us to find the real treasure in life, and to begin the incredibly radical steps – the first steps in a journey that will last a lifetime – to bring us to the point of losing everything for the sake of the treasure of the Kingdom of Heaven.

**MATTHEW 13:45-6**

Again, the kingdom of heaven is like a merchant in search of fine pearls; <sup>46</sup>on finding one pearl of great value, he went and sold all that he had and bought it.

Jesus talks about the kingdom of heaven in numerous parables, and in Matthew 13 there is a great series of them. In vv. 45-6, we have the parable of the pearl of great price. It is a striking parable because it concerns a merchant, someone accustomed to doing good deals, someone that Jesus' hearers would have recognised as 'canny', as they say in northeast England. The merchant buys and sells pearls as a business, until one day he finds a pearl of pearls, more beautiful, more

valuable than any other. He is entranced with it. He sells everything he has and buys it. The parable is very short indeed, but vivid in the extreme. One of the first rules of business is that one should never bet everything on one deal, but should hedge one's bets. Yet here is this clever businessman doing just that. We don't have any idea what comes next – what happens to the pearl – but now the merchant has it as his own. The image on the front of this book is a profound and striking depiction of this scene.

In some interpretations of the parable, the merchant represents the believer, who, after much seeking and finding of good things, finds that uniquely great thing, the kingdom of heaven. In Matthew's Gospel the phrase is used to convey the idea of the area of God's rule. We enter it only by surrendering to the King, Jesus himself. The merchant recognises that everything else he has held on to is worth nothing compared to this treasure, and that nothing is worth keeping if it stops him getting hold of the pearl of great value.

But the parable can be understood in another way; the merchant is God, who demonstrates that he will hold nothing back in order to claim that which is most precious. The pearl of great value represents you – and me – for whom God gives up his only Son in order that we may know ourselves as loved, claimed, belonging, 'held' close to God's heart as his most valued treasure.

In the shadow of the cross (as the cover painting so vividly depicts), we are urged to see ourselves as the pearl in God's hand; but also, at the same time, as merchants. This book seeks to explore a small proportion of those things that prevent us from following the example of the merchant. It suggests

some ways in which we can tackle our own reluctance, and the pressures of our culture to conform us into being those who see the pearl, but fail to see it for what it truly is and thus hold on to lesser treasures instead.

In addition, I seek to explore some of the tensions that arise in our society because we are so dominated by economics and finance, the modern aliases of Mammon. It is very difficult to live well and with right attitudes in a society where the current prevailing values push us in a very different direction. There is much to be admired and valued in society today, especially in the United Kingdom. There is genuine valuing of people, profound security compared to many parts of the world, enormous wealth (even if its distribution is significantly unequal and exacerbated by rising house prices that benefit those at the top most), a commitment to universal health and welfare, and many other benefits and blessings besides.

I do not want to be grumpy or negative, or to hark back to some mythical golden age of Christian virtue. I am deeply thankful to have been born and raised here and now, in this age and at this time. Yet there is also much cause for concern – especially since the crash of 2008, often called the Great Recession. This is discussed more fully in Chapter 1. My concern springs from our turning away from the early and tentative questioning of the underlying ethical values of economics, and a resumption of the debt-fuelled, crisis-creating model that led us into such trouble in the past. Ethics have become (particularly in our political discourse) an economic enhancement, valued but not fundamental. In this book, I explore some of the underlying assumptions and suggest that economics, as an alias of Mammon, should also be subordinated to Christ, which

means being controlled and led by an ethic that seeks human flourishing. This has been exemplified in the great system of Catholic Social Teaching as developed over the last 125 years.

Mammon, with ethics as an add-on rather than a foundation, calls the weak to suffer in the name of the general good. There is nothing new about such an attitude. In his *History of the Peloponnesian War* (a war of around 431–404 BC), Thucydides describes the Melian dialogue. Athens threatened to attack the Melians, offering them an alternative of humiliating surrender and effective serfdom. Against the Melian appeal to divine justice they said, ‘The strong do what they have the power to do and the weak accept what they have to accept.’ Such also is the impact of Mammon.

The quote is paraphrased in a recent book<sup>2</sup> in which the former Finance Minister of Greece, Yanis Varoufakis, argues that in good times the global system of economics deals with economic imbalances through market mechanisms, but that these only clear the imbalances when times are easy. When hard times come, heavy-handed institutional and self-protective responses crush the poor. Our world has seen this again and again at times of crisis, from the sovereign debt troubles of the 1980s, through the crash in the Far East in the late 1990s, most clearly in 2008, and in the terrible deflation and economic depression imposed on the poor of Southern Europe since 2009.

John Maynard Keynes was the architect of the Bretton Woods settlement that after the Second World War set up institutions to deal with the sort of crises that had been created by the Great Depression of 1929–32. Bretton Woods worked for many years, until the early 1970s, at which point

global events could no longer be resolved by the assumptions on which the system had been built. Until then, it had reflected Keynes' understanding that economics was embedded in ethics<sup>3</sup>, representing a vision for an economically and relationally functional world.

Drained by the terrors of world war, exhausted by the memories of the 1930s, appalled by the idea that such events might recur, the world powers of the late 1940s were willing to compromise economically – at least to a certain degree – for stability, justice and virtue.

Now we must find an approach to economic justice that works in fair weather and foul, but that will require brilliance, vision and political leadership. Another Keynes is needed. It is only within such a global system that it is possible for individuals, businesses and societies to dethrone Mammon, and to give all for the pearl of great price.

It would be absurd to write much here about the outcome of the 2016 referendum on the United Kingdom's membership of the European Union. At the time of writing (early July 2016), and I expect for some time to come, the long-term effects of the decision are impossible to predict or decipher.

Suffice to say three things: first, it is essential that the new United Kingdom outside Europe is not built to a design drawn by Mammon; to put it more clearly, materialism is not the answer to the challenges we face. Rather, we need a deep sense of the priority of the human person, whoever they are and wherever they come from.

Second, once again we remind ourselves that Mammon always deceives his followers. A campaign fought on his agenda will lead to division and even despair. To displace Mammon

and dethrone his power involves an agenda of hope and love, rejecting the idea that we only value what we measure, or that we hang on to what we have, keeping it from others. Failure to reimagine our country with an agenda based on hope and love will lead to yet more disappointments.

Lastly, how we structure the way we relate must be led by values other than Mammon's. The renegotiation of our position in Europe, or elsewhere, as I hope this book helps to demonstrate, must be one that starts with the authority of Christ, not mere calculation of dubious material advantage.

The aim of this book is thus to encourage a Christ-directed questioning and examination of our attitudes to everything from our own wealth (or lack of it), through to a critical and prayerful approach to what is good at the level of local, national and global economics.

Why is such an aim appropriate for a Lent book? Because Mammon is so powerful that an attack on his authority over our lives, attitudes and thinking is as good a way of preparation for the reality of the Passion and crucifixion as I can imagine. Never mind chocolate, or even alcohol: try giving up materialism for Lent, and try reforming the way we understand what is good and bad in the economy. Put all of it into prayer, and find that, although the world won't change overnight, a revolution may begin, because God is the one who brings new life by raising Jesus Christ from the dead.

And what gives the Archbishop of Canterbury the authority to write about such things? This book is essentially a personal thinking-aloud, an attempt to answer a question I was asked in the mid-1980s by a curate at my church. Talking to me about Christians in the workplace when I was

Group Treasurer of Enterprise Oil, he asked, ‘But what is a *Christian* treasurer that anyone else is not?’ It is a question that is still with me.

How are Christians distinctive in their approach to money? In this book, I make some suggestions, which are not ‘professional’ answers – either theologically or economically – nor are they aimed at a specialist readership. Rather, they are an expression of my own ongoing journey of discipleship. Whether or not you agree with me, it will be good if my thinking aloud provokes deeper reflection.

The narrative of this Lent book starts before Holy Week, the week leading up to Good Friday, and ends long after it. Within each chapter, there are questions for reflection. Those who are interested may wish to use these as material in a study group for Lent. The writing and questions assume a Christian worldview, but I hope they are also accessible to those who aren’t regular churchgoers.

Chapter 1 deals with our inbuilt tendency to value what we see. We look at one of Jesus’ most significant miracles, the account of the resurrection of Lazarus in John 11, and how it enables his sisters to see the world through God’s eyes. It calls for reflection on what we look for, and how we know it when we see it. The pearl merchant was searching, and when he saw a pearl of great value he knew what it was, and what he needed to do in response. Are we able to become like him?

Chapter 2 turns from what we see to how we assess and measure things, and the impact of that on ourselves and those around us. Taking the events of Luke 19, as Jesus passes through Jericho on his way to Jerusalem and to the triumphal entry and the cleansing of the temple, I reflect on the danger of

measuring, because how we measure shapes in important ways what we see. The merchant knows how to measure pearls, as well as how to look and what to see. False measurement would have led to commercial disaster for him, while right measurement led him to the pearl of greatest value.

Chapter 3 reflects on the question of an ‘acquisitive’ nature, of our very human and understandable tendency to hold on to what we have, to say that what is ours is truly ours, not truly God’s, and act accordingly. We return to Lazarus’ home in John 12, and the extravagance of Mary’s anointing of Jesus’ feet in order that he might be glorified. The merchant had to lose all that he already had in order to acquire the pearl. Holding on to what he had would have prevented him from acquiring what was infinitely better. In Chapter 3, moving us towards the second half of the book, I begin to ask about how we might overcome such a tendency to hold on.

Chapter 4 looks at the links between power and money, and at the way in which we settle into thinking that what we have gained is by our own efforts rather than through the grace of God. As a result we have a wrong attitude to possession, and cling to power that protects wealth. In John 13 Jesus washes the feet of his disciples. The recovery of a sense of grace as the origin of all things opens the way to humble service, the common good, and the love for one another that dethrones Mammon.

Chapter 5 arrives at the burial of Jesus, and the actions described in John 19 of two of his lesser known followers, Joseph of Arimathea and Nicodemus. In this chapter, there is a much longer section which looks at the prevailing assumptions about the way economies work and what matters in

them, aiming to make us more self-aware about the invisible but powerful influences on our attitudes to money and possessions. Awareness of what shapes our thinking enables us to ensure that our influence is Christ, not Mammon.

Chapter 6 goes to the end of all things, again looking at issues of money and value, and recalling some of the themes of the first three chapters. Looking at the letter to the Laodiceans in Revelation 3 and the fall of Babylon in Revelation 18, it asks us to take a perspective on money that begins and ends with Christ. It speaks of the deep impact of false seeing, but also of the immeasurable love of Christ that meets each and all of us in our lostness, and offers hope, purpose and a future.