

TENTMAKERS

Counsel for Pastors, Deacons, and Seminarians

THE GOD OF NICKELS AND DIMES

by Gary North

The American slang expression, "a nickel and dime deal," is a term of contempt. It refers to something small, something barely worth doing. It is implicitly contrasted to big deals, and is found wanting.

Pastors who look at the effects of their efforts are tempted to conclude that Christianity in general and their own efforts in particular have not accomplished very much. Small church buildings, small congregations, small mailing lists, small influence: this seems to be the condition of the vast majority of ministries today.

But it has always been such. In every business field, in every ideological movement, in every human endeavor, most efforts produce small effects. There are the "Fortune 500 companies, and then there are all the rest. There is an elite core of innovative scientists, and then there are all the faceless Ph.D's and their lab assistants. Who remembers them? Rev. Cho has 400,000 members in his Korean church; Jack Hyles has 25,000 or so, and probably feels bad when he compares his visible success to Rev. Cho's. Everyone else just bumps along. General Julius Caesar lamented that when Alexander the Great was 32, he had conquered most of the Mediterranean world, and what had he, Caesar, accomplished? Compared to the handful of people who ever get into the history textbooks, what have you and I accomplished? Nickel and dime deals.

John Wesley

Mid-eighteenth-century England was a hell hole. It was poor, just as every other nation was poor. It was dominated by a morally corrupt aristocratic leadership, whose moral corruption was matched only by its political corruption. England was becoming heavily bureaucratized. Its economic monopolies and grants of privilege were everywhere. Its imported Hanoverian king could not even speak English. The spiritual leaders of the Anglican Church were incapable of bringing spiritual light to anyone, including themselves. It needed a mighty miracle to avoid a revolution. It needed the biggest kind of deal imaginable.

What did it get? John Wesley. This energetic man, burdened with an insanely jealous wife, preached to the dregs of society. He went up and down the land, preaching in fields, or in churches that would accept him. He tried to calm the fears of the Anglican curates who resented his ministry by pointing out that he was not preaching to the well-heeled and well-connected members of their congregations, but only to the rabble. He came to heal the sick, not the healthy.

Something like 100,000 Englishmen were Methodists by the late eighteenth century. Wesley's preaching rescued something like five percent of the British population from alcoholism, ignorance, and despair. He taught them his three economic principles: make all you can, save all you can, give all you can. In short, increase personal income and reduce personal consumption. Meeting house by meeting

house, this message spread to a minority of England's dregs.

The results of this religious transformation are debated by historians. Some, such as the French historian Halevy, believe that it was the Wesleyan revival that kept a revolution from taking place in England. Others do not think that it was this significant, but that it did make available a base of "human capital" that helped to create the Industrial Revolution after 1780. Wesley's converts became more reliable workers. Some became successful entrepreneurs. There is no question that the revival brought a significant minority of the English working class out of the despair associated with the new urban life of industrialism.

Yet the transformation was a classic "nickel and dime" affair. The people brought to Christ were poor people for the most part. They were people who were neglected and even despised by the ruling class. Their joining a Methodist study group meant nothing financially to the local Anglican Church. Their "tithes and offerings" were not going to the local church in the first place, and even after their conversion, their meager incomes did not impress the Anglican hierarchy. Yet one by one, family by family, the Methodist movement grew, until it became a significant force for social renewal and economic growth.

Adam Smith

We know who Adam Smith was. True, hardly anyone actually reads *Wealth of Nations* cover to cover, but we all know that his arguments in favor of free trade, private enterprise, and thrift helped reshape the thinking of the British rulers. What we seldom recognize was that it took from 1776 until 1846 for the fruit of *Wealth of Nations* to bloom. With the abolition of the corn laws—high tariffs against the import of food—a generation of freedom and unprecedented economic growth hit England in 1846. It was perhaps the one case we have in history of a reversal from comprehensive economic interventionism by the State to something very close to full free enterprise.

What is rarely understood was that this idea of economic freedom was embraced by nonconformist evangelical — those outside the Anglican Church. It was the ad hoc co-operation of articulate evangelical leaders, "Manchester" economists, and radical pamphleteers (notably Cobden and the Quaker, Bright) which led to the abolition of the corn laws.

It took 70 years for Smith's vision to be translated into practical political and economic results in Britain, at least with respect to food policy. That is a long time by one man's life expectancy standards. It took the Napoleonic wars, plus repeated food shortages, plus the catastrophic food shortage of 1845 to create an environment in which Smith's ideas could be translated into practical politics. The point is, it eventually became a reality. The labor expended on the idea

by Smith, and the labor expended by the pamphleteers from 1841 to 1846, was not spent in vain

Idea by idea, footnote by footnote, tract by tract, men's ideas changed. The "big deal" of the *Wealth of Nations* could not become a legislative reality until a series of "nickel and dime deals" created the environment for the acceptance of a once radical idea—an idea which has again become radical in our day, the idea of an unhampered free market and personal responsibility for one's own economic affairs.

The Triumph of Modernism

The twentieth century has seen the capture of **denomination** after denomination by humanists and liberals. Since the 1920's. Bible-believing Christians in these denominations have waged a series of losing battles to withstand the onslaught of theological modernism, but only in the case of the Missouri Synod Lutherans did they achieve even first-stage success. The modernists adopted a strategy of infiltration that began in the Northern Presbyterian Church as early as 1880. Step by step, they captured the seminaries and church boards. Eventually they captured the minds of the next generation of pastors, missionaries, and writers. The conservatives were initially uninterested in fighting the modernists, heresy trial by heresy trial. The result was the loss of millions of members, plus church buildings, missionary boards, and denominational magazines. It set the conservatives back at least three generations.

The modernists understood the principle of nickel and dime victories. Two steps forward and no steps back: this has been their plan since the turn of the century. It has been amazingly successful.

Backs to the Wall

Where are the conservative evangelicals today? They have very little visible capital. They have only their faith in the Bible as the infallible word of God, the gift of the Holy Spirit, and their backs at last to the wall. They have begun to perceive that having your back to the wall is not necessarily a guarantee of the imminent rapture of the church. They have begun also to perceive that having your back against the wall is a disadvantage when the enemy is making a successful pincer movement to surround you. If you are convinced that you cannot morally run away—on the abortion question, on the Christian school question, on the necessity of political action question—then having your back against the wall means that you have only one way to go: forward. For over half a century, Christians have been fearful of going in this direction. More and more of them are now beginning to perceive that there is no other morally acceptable choice.

The problem is, Christians are still hopeful that they will get a miracle. They want a series of overnight breakthroughs that do not involve years of planning, sacrifice, and discipline. They expect to reconquer lost ground in a way other than the long-term strategy of minor deals that are augmented by an occasional big deal. They want to hit some cosmic jackpot the first time they pull the handle. So did the Hebrews of Moses' generation. What such thinking leads to is more wandering in the wilderness.

What pastors need to do is to confront their congregations with the long-term nature of the battle before us. They have to mobilize them, family by family. Each family has some gift that can be used to promote the expansion of God's kingdom. It is the task of the pastors to locate these

people, motivate them, show them how to improve their skills, show them the necessity of giving more of themselves and their economic substance, in short, make all you can, save all you can, and give all you can. It is the building up of nickels and dimes that leads to the great fortunes— not because nickels and dimes become millions in a lifetime, but because the discipline of work, thrift, and charity provide the individual with the necessary environment for recognizing and taking advantage of the occasional big deals in life that come along.

Furthermore, the combined effects of lots of Christian people working to achieve their decentralized, individual goals provides a capital base for the kingdom. When pooled, the nickels and dimes add up to significant pockets of capital, both spiritual and financial. The Puritan merchants established charitable trusts that continued to produce revenues for centuries. These trusts in some cases were still in operation at the end of the nineteenth century, still providing relief and education for the disadvantaged. These trusts followed the ancient rule: "Live off the interest, not the capital." It is the steady accumulation of capital which makes this possible.

It is not that the Puritan work ethic was exclusively focused on the mindless creation of ever-expanding wealth. It was that this ethic recognized that **dominion** is easier when you are in a position to work with interest returns and profits, rather than consuming capital. Capital is a tool to be used, not squandered. The more capital you have, the less hard you must work to achieve your goal. The capital base must be allocated and retested wisely, and this takes effort, education, and wisdom, but at least it provides a cushion for error. It gives men more mobility, thereby enabling them to take additional risks.

So it is with spiritual capital. The larger the base, the more we can accomplish. Better a million hard-working Christians, each subduing his portion of the earth, than only 500,000. Better two million than one million. The larger the base, the more likely we are of locating and encouraging those rare men with visions that can transform a civilization. But we need those millions of little people to provide the environment for the visionaries to harness and motivate the decentralized earthly capital of God's kingdom forces.

Conclusion

Christians have pursued a demonic quest, the grand illusion which Satan has used to beguile us: instant dominion. They have sought the big deals and neglected the cultivation of the little deals. They have said, "I believe in miracles," but not in biblical law. They have awaited the Big Eschatological Event rather than taking seriously the long-term dominion process. They have bet everything they own on the One Final Evangelism Program. They have rolled the dice, time after time. The result, time after time: snake eyes. That old serpent stares up at us, grinning. "Roll them again, boy, maybe you'll win. Be sure to put everything you own on the deal. You'll get even. You'll get ahead. You'll do big things for God."

Better to do a lifetime of little things for God than to wait for the big donation that you will make some day when your ship comes in. (Even if it does, you will probably be at the airport looking for a faster deal.) Better a lifetime of nickels and dimes than betting against "the house" in Satan's psychologically and ethically rigged game.