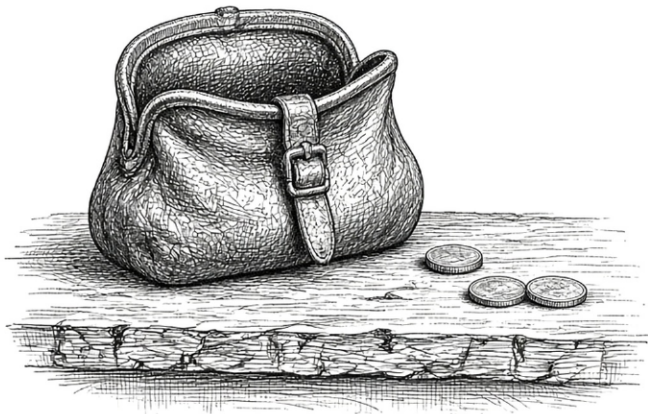




SILENT HOMILIES

The Wallet Held Out of the Water

Money in the Bible



Silent Homilies

Little Treasures



The Wallet Held Out of the Water

Money in the Bible

Before You Begin



This is not a book about becoming richer. It is not a book about becoming poorer either. It is a book about a surprising fact: the Bible talks about money a great deal.

Jesus speaks about coins, wages, debt, barns, taxes, alms and treasure. The Law of Israel speaks about fields, scales, gleaning, interest and the poor. The letters of Paul speak about work, contentment and the love of money. If we treat money as an unspiritual subject, we are not following Scripture. We are avoiding it.

The pages that follow are written as one priest talking to ordinary people. I have sat with households who could not sleep because of a figure that would not shrink. I have also sat with people who had more than enough and still felt empty. The Bible has something to say to both.

What you will not find here is a set of steps to financial freedom, or a promise that faith will fill the account. Christianity does not work like that. Christ was poor. The apostles knew hunger. The Cross is not a financial strategy.

What you will find is Scripture, Catholic teaching, a few saints, and one old story that I want to handle carefully. It is the story of a soldier who went down into the baptismal water and held his sword above it. Whether that scene ever happened exactly as later preachers told it is uncertain. The picture is still useful. Many of us do something similar with the wallet.

Read slowly. Then, if you can, look at a bank statement with a crucifix nearby and ask one honest question. That is enough for a beginning.

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Chapter 1

What the bank statement knows



If you sit with the Gospels for an afternoon, something slightly awkward becomes obvious. Jesus talks about money a great deal. Preachers have long enjoyed counting the parables and saying that a surprising number of them touch possessions. They have counted verses as well, and noticed that Scripture speaks of goods more often than many sermons do. Scholars can argue about the exact numbers. The impression remains. The Lord will not leave the subject alone.

There is a reason. In Luke's Gospel Jesus says that if we have not been faithful with worldly wealth, we cannot be trusted with the true riches. He is not comparing a bank account with holiness as if they were two hobbies. He is saying that the way we handle coins is a window. Through that window you can see whether the rest of our spiritual life is real, or only well spoken.

This is why a bank statement can be more honest than a retreat notebook. The notebook can be improved afterwards. We choose the words. The statement only shows what we were willing to pay for. Look at it without panic. Food is there. Rent or a mortgage may be there. Medicine. School shoes. A gift. Those lines can be acts of love. Then there may be other lines that are harder to explain: the purchase we did not need, the subscription we never use, the meal bought to soothe a mood, the thing bought because somebody else already had it.

The statement is not God. It is not a confession either. It is a kind of witness. If somebody knew nothing about us except where the money went, what would they think we worshipped?

Jesus put the question more sharply. No one can serve two masters. We will love one and neglect the other. God and money cannot sit on the same throne. Money can still be used. It simply cannot be adored.

Reflection

Most of us already know, more or less, what we believe. The harder question is what we pay for.

That is not said in order to shame anyone. A family that spends almost everything on food, heat and a roof is not failing a spiritual test. They are staying alive. The statement of a household in hardship may be one of the most honest prayers they have.

The question becomes sharper when there is a little room to choose. Then spending starts to look like a list of loves. Some of those loves are good. Some are only habits. Some are fears that have learned to sound necessary.

A budget can be an act of truth, not because columns are holy, but because truth is. If I will not look at the page, I may already know why. Sit with the statement once this month. Do not turn it into a performance. Look at it, and wait for an answer you did not write in advance.

A Short Prayer

Lord, You already know what I spend. Teach me to look at it without lying to myself. Amen.

Chapter 2

The sword held out of the water



There is an old Christian story that preachers have told in different versions for a long time. In one telling, soldiers go down into a river to be baptised. They hold their sword arms above the water. The rest of the body can belong to Christ. The fighting hand must stay free.

Sometimes the story is attached to Charlemagne's Franks. Sometimes it is attached to other armies. Sometimes it is told as if it happened to Roman soldiers. I have not found a reliable historical source that pins the scene to one date, one river and one group of men. It seems to be a later illustration rather than a documented event.

That matters. A Little Treasure should not pretend that a sermon story is a medieval chronicle.

And yet the picture remains useful, because the temptation is real. Baptism claims the whole person. We do not offer Christ a compartment. We offer a life. In practice, most of us try to keep one room dry.

For some people the dry room is anger. For some it is a relationship they will not examine. For some it is ambition, or a wound they prefer to nurse. For a great many baptised people it is money.

We do not usually say, "Lord, You may have Sunday. You may not have the account." We simply stop asking Him about it. The wallet stays in the air while the rest of us goes under.

Christ does not need our coins in order to be Lord. He already is. The question is whether we will live as if that were true.

Reflection

Most Christians do not deliberately tell Christ that He cannot have part of their life. It happens more quietly. We simply stop discussing that part with Him.

Money is only one example. The same thing can happen with time, with a grudge, with a hidden habit, with a plan we have already decided and then asked God to bless.

Baptism is not a religious wash for the parts of us we can display in church. It is a claim on the whole person. If there is a room we never take to prayer, that room has already begun to act as if it were unsaved.

The question is not first, “Have I rejected Christ?” Many of us have not. The more useful question is, “What have I stopped talking to Him about?”

If the answer is money, this book is for that room. If the answer is something else, the same water is still waiting.

A Short Prayer

*Lord Jesus Christ, I do not want to keep any part of my life above the water.
Begin with the part I protect most. Amen.*

Chapter 3

Who owns the cattle?



The first psalm of money in the Bible is not a proverb about saving. It is a sentence about ownership. “The earth is the Lord’s and the fullness thereof.” That is Psalm 24. If the earth is His, then the cattle on a thousand hills are His as well. The line is from Psalm 50, and it is not poetry for its own sake. God is telling His people that He does not need their animals as if He were hungry. The sacrifice is not a delivery of stock. It is an act of worship.

Haggai puts the same truth in a harder key. The people have panelled houses. The Lord’s house lies in ruins. They sow much and harvest little. They earn wages and put them in a bag with holes. The point is not that God is petty about buildings. The point is that a people who forget the Owner begin to lose even what they think they have secured.

Leviticus says that the land must not be sold in perpetuity, because the land is mine, says the Lord, and you are strangers and sojourners with me. That is a startling sentence. A family could hold a field. They could work it. They could live from it. They still did not stand over it as final owners.

Catholic teaching keeps both halves of this. Private property is real. The Catechism says it can protect freedom, dignity and the needs of those in our charge. A person may own a house, a tool, a workshop, a field. That ownership is not a sin.

But ownership is not absolute. The same Catechism says that the goods of creation are destined for the whole human race. The technical name is the universal destination of goods. In ordinary speech it means this: I can truly own something and still have duties about how I use it.

God remains the Owner. We remain stewards. That does not make a family poorer. It makes a family honest.

Reflection

Stewardship changes both poverty and wealth.

If I have little, I still have something entrusted to me. A small wage, a spare hour, a meal I can share, a kind word I can afford. Having little does not mean I have nothing to answer for.

If I have much, having more does not make me more important. It only increases the number of people who may be affected by my decisions.

People can spend a lifetime comparing how much God gave them. A better test is simpler. What am I doing with what has passed through my hands?

A steward is not a slave. A steward is also not the master of the house. The peace of that position is easy to describe and hard to keep.

A Short Prayer

Father, the earth is Yours. Teach me to hold what I have as a trust, not as a throne. Amen.

Chapter 4

Bigger barns



A man in Luke 12 has a good year. His land produces abundantly. That is not a sin. Harvest is a gift. Planning is not a sin either. Joseph stored grain in Egypt and saved a nation. The problem in this parable is not that the man thinks about tomorrow.

Listen to how he talks. He speaks to himself. “What shall I do, for I have nowhere to store my crops?” Then: “I will pull down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years. Take your ease, eat, drink, be merry.”

My crops. My barns. My grain. My goods. My soul. The man cannot get through a short speech without circling back to himself. God is not in the sentence. The poor are not in the sentence. Even the land is treated as a machine that has finally paid him what he was owed.

That night God calls him a fool. Not because he farmed well. Because he treated his soul as if it were another barn he owned, and because he thought surplus could secure a life that was never his to keep.

Jesus adds the moral himself. So is the one who lays up treasure for himself and is not rich toward God.

Bigger barns can be prudence. They can also be a way of saying, “Now I need nobody.” The difference is not always visible from the outside. It is visible in the pronouns.

Reflection

Saving can be an act of love. A parent who puts something aside for a child's winter is not playing the rich fool.

The fool's mistake is different. He lets surplus become a story about himself. The harvest is no longer a gift that passed through his hands. It is proof that he has arrived.

A quieter test than "Should I save?" is this: when I talk about what I have, who else is in the sentence? If the answer is only I, my, mine, the barn may already be too large, even if the building is small.

Wealth can make gratitude more difficult, because gifts begin to look like wages we earned. Poverty can make trust more difficult, because tomorrow looks empty. Both conditions need grace. Neither condition automatically produces holiness.

The rich fool dies with a full store and an unexamined soul. That is the warning. Not against farming. Against forgetting the Owner in the year that went well.

A Short Prayer

Lord, when a year is good, keep my pronouns honest. Let me remember who gave the harvest. Amen.

Chapter 5

The steward, not the owner



Jesus tells more than one story about a man who is trusted with someone else's property. In the parable of the talents, servants receive different amounts. They are not judged by how much they were given. They are judged by what they did with it.

The one who hides the gift in the ground thinks he is being careful. He is actually refusing the risk of faithfulness. Fear can look like prudence, and still be a way of not trusting God. Catholic language for this is stewardship. It is an old word and a good one. A steward manages what belongs to another. He can be praised. He can be dismissed. He cannot pretend the estate is his crown.

St Matthew knows this from the other side of the table. When Jesus calls him, Matthew is sitting at a tax booth. Money is his work. Conversion begins there, not later in a more spiritual setting. He gets up. He leaves the table. Then he gives a dinner, and the guests are the sort of people respectable religion would rather not see.

That is why it is right to ask St Matthew to pray for Christians who are trying to put money in its proper place. He did not become an apostle by pretending coins did not exist. He became an apostle by standing up when Christ passed the booth.

Faithfulness with a little is already faithfulness. The Church does not teach that only large gifts count. The question is whether the thing in my hand is being used as if God were watching, because He is.

Reflection

We often wait to become generous until we have more. We wait to become honest until the situation is simpler. We wait to become grateful until the numbers look safer.

The parable of the talents does not bless that delay. The servant with two is judged by the same measure as the servant with five: did you use what you were given?

This cuts two ways. It comforts the person who has little and thinks their fidelity is too small to matter. It warns the person who has much and thinks the size of the gift is already a virtue.

Fear can keep a gift in the ground. So can laziness. So can the wish to remain uninvolved. A buried coin does not grow. It also does not feed anyone.

The useful question is not how much I wish I had. It is what has already been placed in my hands this week. Do something faithful with that, before the larger fantasy arrives.

A Short Prayer

St Matthew, who rose from the coins when Jesus called, pray for us who still sit among them. Amen.

Chapter 6

Two small coins



Jesus sits opposite the temple treasury and watches people put in money. Many rich people put in large sums. A poor widow puts in two small copper coins. He calls his disciples and says that she has put in more than all the others. They gave from abundance. She gave what she had to live on.

The point is not that poor people should give more. That would be a cruel reading, and the Church must not preach it. A person who cannot feed a child does not honour God by emptying the last jar in order to look devout.

What Jesus notices is the person. Other people notice the amount. He notices the cost. God measures generosity from the inside of a life, not from the size of a figure that impresses a crowd.

There is a harder note nearby in Mark. Just before this scene Jesus condemns those who devour widows' houses and then say long prayers. Some readers think the widow's gift should also make us angry at a system that leaves her with so little. That warning deserves to be heard. Piety that exploits the poor is not piety.

Hold both truths. God sees the hidden gift. God also sees the structure that made the gift almost everything she had. A Catholic reading of the scene should produce reverence and justice, not a slogan.

If you have little, you can still give something that costs you. If you have much, a large gift may still cost you nothing. Christ is not fooled by the difference.

Reflection

Generosity can become pride. A person can give money and still refuse love. A person can have very little money and still be greedy. A person can have considerable wealth and still be detached.

The widow teaches us that God does not use our arithmetic. That is a relief to the poor, if it is preached carefully. It is a warning to the comfortable, if it is heard at all.

The danger on the other side is using her story to pressure people who are already exhausted. The Church has sometimes done that. It was not the mind of Christ.

The better test is not first, “How much should I put in?” It is whether the gift comes from the centre of my life, or only from what I will not miss.

Mark will not let us stop there. Is anyone near me being quietly drained while I congratulate myself on being generous?

A Short Prayer

Lord, You saw the widow when the crowd saw the coins. Teach me to give without display, and to notice those who have almost nothing left. Amen.

Chapter 7

Zacchaeus opens his wallet



Zacchaeus is a chief tax collector in Jericho. He is rich. He is also short enough to climb a tree because he wants to see Jesus. That detail has made children smile for centuries. The more adult part of the story comes after Jesus looks up and invites himself to the house.

People grumble. Jesus has gone in to be the guest of a sinner. Inside, Zacchaeus stands and starts talking about money. He will give half his goods to the poor. If he has defrauded anyone, he will restore it fourfold.

Notice the order. He meets Christ. Then the wallet moves. Conversion is not only a new feeling about Jesus. It reaches the place where the fraud happened.

Restitution belongs to Catholic moral teaching for the same reason. If I have taken what is not mine, saying sorry is not the whole repair. Where I can, I give it back. Zacchaeus understands this before anyone hands him a manual.

This is one of the clearest biblical pictures of a wallet going under the water. He does not become poor in order to be interesting. He becomes just, and then generous, because Christ has entered the house.

Jesus says that salvation has come to this house, and that the Son of Man came to seek and to save the lost. The lost man in the tree was not only socially awkward. He was financially entangled. Mercy went there too.

Reflection

We sometimes hope that following Jesus will remain an interior event. New thoughts. New feelings. Perhaps a new Sunday habit. Zacchaeus will not let us stop there.

If there is a person I have treated unfairly over money, prayer without repair is incomplete. If I can restore something, I should. If I cannot restore the whole, I can still tell the truth and begin.

Generosity after conversion is not a fee paid to God. It is one of the ways a changed life becomes visible. The poor in Jericho did not need Zacchaeus to feel differently. They needed him to open his hands.

There is also comfort here. Christ does not wait for the tax collector to become respectable before visiting the house. He goes in first. The wallet follows.

If money is the part of your life that feels least converted, you are in a biblical story already. The next sentence is not despair. It is an invitation to come down and be honest.

A Short Prayer

Jesus, who entered the house of Zacchaeus, enter the part of my life where money has been easiest to hide. Amen.

Chapter 8

Honest scales



Proverbs is almost blunt on this point. A false balance is an abomination to the Lord. A just weight is His delight. In a small market that meant a stone that had been shaved, or a measure that cheated the poor by a handful each time.

The ancient shopkeeper's dishonest scale has many descendants. Hidden fees. An invoice that hopes nobody will check. A description that is almost true. A fault left unspoken in a sale. Tax forms treated as a game. A worker paid late because the payer can get away with it.

Scripture is equally clear about wages. Deuteronomy says the hired man must be paid on time, because he is poor and sets his heart on the wage. Leviticus says the same. James is harsher. The unpaid wages of the labourers cry out, and the cries have reached the Lord of hosts.

A Catholic book about money cannot speak only to the person deciding what to buy. It must also speak to the person who pays someone else. Employers, contractors, landlords, anyone who owes an invoice: the money still in your hand may be the money another family needs for bread.

Paying what is owed, and paying it promptly, can be an act of justice. It may never feel spiritual. The Bible thinks it is.

Judas belongs at the edge of this chapter, handled carefully. Money did not by itself cause the betrayal. John's Gospel does say that Judas used to take from the common purse. Then thirty pieces of silver become part of the sale of Christ. A person does not usually wake up one morning and do that. Smaller dishonesties prepare larger ones. Money

can reveal those compromises early.

Ananias and Sapphira show another face of the same wound. In Acts they sell a field and keep back part of the price while letting the Church believe they have given all. Peter says the property was theirs. The proceeds were at their disposal. The sin is the lie. They wanted the appearance of complete generosity without its reality. That desire is not ancient. It is still easy.

Reflection

Honesty with money is often boring. That is one reason we avoid it. A corrected invoice does not feel like holiness. A late payment sent at last does not feel like prayer.

Scripture is less romantic. The Lord cares about the scale. He cares about the wage. He cares about the story we tell around a gift.

Wanting to look generous is not the same as being generous. Ananias and Sapphira wanted the honour without the cost. Many of us want the same honour on a smaller stage: the reputation of being kind, open-handed, good with money, while a quieter calculation continues underneath.

Two practical questions belong here. Is there anyone I owe, in money or in truth? And is there a place where I have enjoyed being thought better than I am? Those questions are not a hunt for scandal. They are a way of taking baptism into the marketplace.

A Short Prayer

Lord of just weights, make me honest in the small accounts, where nobody is watching except You. Amen.

Chapter 9

Slowly is sometimes holy



Proverbs 21 says, in the wording of the Revised Standard Version, “The plans of the diligent lead surely to abundance, but every one who is hasty comes only to want. The getting of treasures by a lying tongue is a fleeting vapor and a snare of death.”

That is not a promise that careful people become rich. Plenty of honest workers remain poor. It is a warning against a particular hunger: the wish to be wealthy quickly, and the shortcuts that hunger invents.

Our culture is fascinated by speed. A scheme that cannot lose. A purchase that must be made today. An online promise of instant return. A tip from someone who barely knows our name. Gambling dressed as investment. Work treated as a nuisance on the way to a windfall.

Scripture keeps praising something less exciting. Patience. Labour. Planning. Honesty. Waiting. The diligent person thinks, then works, then thinks again. The hasty person wants the result without the years of work.

Joseph in Egypt is the long version of the same wisdom. He stores grain in the good years because famine is coming. That is not a lack of faith. It is faith using a mind. Trust in Providence does not mean refusing to plan. It means refusing to treat the plan as God.

St Joseph the Worker stands near this chapter as well. Money in a household often arrives through labour. Work is not only a way to obtain coins. Catholic teaching sees in work a share in dignity, service and provision for others. A person is not a machine. Wages, rest, Sunday and family life belong to that dignity too.

The counter-cultural financial virtue in 2026 may be a simple one.
Refuse to be hurried into foolishness.

Reflection

Haste is not always energy. Sometimes it is fear that has found a timetable.

An offer that cannot wait until morning may not deserve the evening. A voice that mocks patience may not be wisdom. A plan that works only if nobody asks a second question is already telling you what it is.

Diligence can look dull beside a story of sudden success. The Bible is willing to look dull. It would rather a household eat next winter than win an argument about being bold.

Saving for an emergency can be an act of love. Planning a week's food can be an act of peace. Asking advice before you sign can be an act of humility. None of these will trend. They may keep a family from drowning.

If you have already been hurried into something that hurt you, the next virtue is not self-contempt. It is slowness. Begin there. God is not impressed by speed.

A Short Prayer

God of Joseph and of ordinary Tuesdays, save me from the hunger to be rich quickly. Teach me the holiness of a patient plan. Amen.

Chapter 10

The borrower and the lender



Solomon wrote a sentence that still sounds modern. The rich rule over the poor, and the borrower is the slave of the lender. Anyone who has lain awake because of a figure that will not shrink knows what he meant.

Paul tells the Romans to owe no one anything, except to love one another. The second half of that sentence matters. The one debt a Christian is meant to carry is charity. The others have a way of becoming masters.

The Church has never taught that every loan is a sin. A house that may hold a family, a tool that helps a person earn bread, a necessary course of study, an emergency that cannot wait: honest Christians have lived with these and slept in peace. What Scripture will not bless is the habit of buying first and thinking later, then calling the tightness in the chest a lifestyle.

Catholic tradition also has a long memory about usury. The word has a history, and not every modern interest rate is the same thing medieval writers condemned. The moral centre is still visible. Lending must not become a way of trapping the poor. Profit taken from another person's desperation is not a Christian skill.

Debt can enter sleep. It can enter a marriage. It can enter prayer. A person may sit in church and still be adding up the next payment. That is not a failure of faith so much as a sign that money has stopped being a tool and has started filling the whole house.

If that is your house, this chapter is not a scolding. Tell the truth. Ask for help. Make a plan that a wise person can see. Refuse despair. You

were bought with a price, Paul says. Do not become a slave of men if there is still a road back toward freedom.

Reflection

Debt is not only a number. It is a relationship. Somebody is owed. Somebody owes. Between them there can be justice, mercy, delay, cruelty or patience.

If you are the borrower and the weight is already on your chest, Christ is not standing at the end of the pew with a calculator. Begin with one honest list. What is owed. To whom. What can be paid this month. Then speak to a human being who knows this work, and to God who knows you.

If you are the lender, or the one who sets terms, the Bible has a word for you as well. Do not use another person's fear as an opportunity. The Jubilee laws of Israel are strange to modern ears, but they grew from a conviction that people must not be owned by their debts forever.

Freedom here means room to love. A household that spends its evenings hiding envelopes has little room left for anything else. Walk slowly. Freedom of this kind is usually recovered by months, not by slogans.

A Short Prayer

Christ, who paid a debt I could not pay, make me free enough to tell the truth and to treat others without a trap. Amen.

Chapter 11

Jars, grain and tomorrow



In the Second Book of Kings a widow comes to Elisha. Her husband, one of the prophets, has died and left debts. The creditor is coming for her two children. Elisha asks what she has in the house. Only a little oil, she says. He tells her to borrow empty jars from the neighbours, as many as she can, and to pour. The oil lasts until the last jar is full. She sells it, pays what is owed, and keeps her children.

The miracle does not abolish ordinary sense. It begins with a cry for help and with the small thing already in the house. Getting free of debt is rarely as theatrical as that scene. The shape is still recognisable. Ask. Use what you have. Do not pretend the jars will fill themselves if they are never brought.

Joseph's story balances the widow's. He does not wait for the famine to start praying. He stores grain while the years are good. Christian trust is not the refusal to think. An emergency fund can be prudent. Provision for children can be responsible. Planning for later life can be responsible. The question is whether prudence serves life, or whether fear has become the master of the plan.

Manna in the wilderness taught another lesson. Israel was told to gather enough for the day, and not to hoard overnight, except before the Sabbath. The people who tried to keep extra found worms. God was training them to receive, not to clutch.

Those two pictures belong together. Store grain when winter is coming. Do not treat every extra handful as a private god. Needs and wants are not the same thing. A household that cannot tell them apart will always feel poor, even when the cupboards are not empty.

Reflection

Can saving be an act of love? Yes, if it protects a person who will need bread later. Can refusing a purchase be an act of freedom? Yes, if the purchase was only going to become another master. Can spending money be an act of hope? Yes, if the spending feeds a life rather than a fear.

The widow had almost nothing and still had to act. Joseph had authority and still had to wait through seven years. Most of us live between those stories, with a little in the house and a date on the calendar. Providence is not a guarantee that nothing hard will happen. It is the faith that God remains God when the hard thing does happen, and that our planning is not a rival to His care.

Look at one shelf in the house, or one line in the account. Is it grain for a real winter, or extra being held because we do not trust the morning? Then do the next ordinary thing. Borrow the jar. Write the list. Give thanks for what is already there. If a miracle comes, that is God's work. Ours is the next faithful step.

A Short Prayer

*Lord, You filled the widow's jars and You taught Joseph to store the grain.
Teach me the difference between prudence and fear. Amen.*

Chapter 12

Money given away



Almsgiving stands with prayer and fasting in the traditional Christian life. Jesus does not say, “If you happen to give alms.” He speaks about when you give, and He warns against doing it in order to be seen.

Money is given away because money is powerful, not because money is dirty. A coin can feed a family, pay a worker, buy medicine, keep a parish roof from leaking, send help where we cannot go. A coin can also become the thing we serve. Giving some of it away is one of the ways we remember that it is not the master.

The Church has always known this. St Lawrence, when asked for the treasures of the Church, brought the poor. St Basil and St John Chrysostom preached as if the surplus in a rich house already had the name of the hungry on it. St Vincent de Paul organised charity so that love would not remain a mood. St Elizabeth of Hungary spent herself among the sick. None of them taught that poverty is the only holy condition. They taught that the poor are not an interruption to the spiritual life.

Catholic teaching is careful here. Private property remains. Almsgiving does not abolish it. But the Catechism says that in the use of things a person should regard goods not merely as exclusive to himself. Ownership makes us stewards of Providence.

What the Church does not teach is the prosperity gospel: give money so that God will owe you more money, or pray correctly and watch the account rise. That is not the Cross. It is a bargain dressed up as faith. God may bless a generous life. He does not run a scheme. Generosity is larger than the collection plate. It can be hospitality, a debt forgiven, a

wage paid fairly, a quiet gift that never receives a name. Sometimes, though, the gift that is needed is money itself. Feeling kind is not the same as helping.

Reflection

Giving money away can expose what has been controlling me. If the thought of a gift produces anger, I have learned something. If it produces only display, I have learned something else.

The poor are not a stage on which I become holy. They are people. Almsgiving that forgets that becomes another kind of use.

There is also a temptation to give only what will never be missed. That may still help someone. It may not yet free the giver. The widow's coins and Zacchaeus's fourfold restoration stand at different ends of the same road: a gift that costs, and a repair that costs.

If you cannot give money this month, you are not outside mercy. You may still give time, attention, a share of food, a prayer that names someone. If you can give money and have not, the question is simpler. Why not?

Reject any voice that tells you God will repay the gift as if He were a bank. Give because the person needs it, and because you are not the Owner.

A Short Prayer

*Father of the poor, teach me to give without theatre and without a bargain.
Let what leaves my hand serve someone You love. Amen.*

Chapter 13

Enough



Paul tells the Philippians that he has learned to be content. The verb matters. He was not born knowing how. He learned it in plenty and in hunger, with a full plate and with an empty one. He can do this, he says, through the One who strengthens him.

Contentment is not pretending that we want nothing. It is learning that what we have today can be enough for today. That sentence is easy in a comfortable chair. It is harder in a house where the meter is running out. The Church must not preach contentment at people who are being treated unjustly, as if the remedy for an unfair wage were a more spiritual mood.

Catholic teaching holds the two together. Contentment, so that desire does not become a god. Justice, so that another person's contentment is not purchased by my hardness.

Needs and wants part company here. Bread is a need. Status is often a want. Medicine is a need. A newer version of something that still works may be a want. The line is not always obvious. That is why a household has to talk, and why pride has to be invited out of the conversation.

Scripture does not say that money is the root of all evil. It says that the love of money is a root of all kinds of evils. The difference is large. Money can do good. The love of it can eat a life from the inside while the outside still looks respectable.

If I lost a large part of what I own, would I merely lose money, or would I feel that I had lost who I am? That is an uncomfortable question. It is also a useful one. Identity built on an account will collapse

when the account does. Identity built on being a child of God can survive a smaller house.

Reflection

Contentment is learned in both directions. The person with little has to learn that tomorrow may still contain bread. The person with much has to learn that more will not finally name them.

A worker being underpaid should not be told to be content as if that were the whole Gospel. A family unable to afford food does not need a sermon about wanting less. They need help, and they need a Church that remembers justice.

Where the warning still stands is among those of us who have enough and cannot feel it. The second coat becomes necessary. The next upgrade becomes obvious. Rest becomes impossible because the comparison never ends.

Paul learned contentment. That means we can fail at it without being finished. Begin again this week with one concrete limit. One thing you will not buy. One thing you will share. One thanks said before the complaint.

Enough is not a number that never changes. It is a way of standing in front of God without bargaining.

A Short Prayer

Lord, I have learned so little of enough. Teach me again this week, in plenty if I have it, and in want if that is where I am. Amen.

Chapter 14

Put the wallet in the water



We have walked a long way from a bank statement. The Bible has shown us barns, coins, a tree in Jericho, a widow's oil, Joseph's grain, false scales, unpaid wages, and a man who thought his soul was a storehouse.

The old story about the sword above the water, whether or not it happened as later tellers said, has done its work if we can now name the thing we hold in the air. For many of us it is the wallet. Not because money is evil, but because money is close to the nerve of security, status, fear and love.

Baptism has already claimed you, if you have been baptised. The question is not how to begin belonging to Christ. The question is whether any part of the belonging is still theoretical.

Putting the wallet in the water does not mean throwing it away. It means asking God about it. It means letting Scripture talk where we have preferred silence. It means repair where we have defrauded. It means justice where we pay others. It means gifts that cost something. It means plans that are honest. It means contentment that does not excuse injustice.

St Matthew left a table of coins. St Joseph kept a workshop. One reminds us that money can be walked away from when it has become a master. The other reminds us that money can be earned with clean hands and used to keep a family alive. Hold nothing out of the baptism: not the calendar, not the tongue, and not the purse. The statement will still arrive. It will still need attention. It simply will not be a god.

Reflection

The last act this book asks for is small and concrete.

Take a statement. Sit down. If it helps, put a crucifix or a Bible on the table. Look through the page without panic and without congratulating yourself.

Ask a few questions and do not rush the answers. Lord, what does this tell me about what I love? Is there anything here I need to change? Is there someone I should help? Is there a debt I need to face? Is there a purchase I do not actually need? Is there something good I have been afraid to spend money on, out of fear rather than wisdom?

Then pray. The prayer does not have to be long. The Owner already knows the columns.

If you do that once, this Little Treasure has done most of what it came to do. The rest is lived on ordinary Tuesdays, when nobody is preaching and the coins are still in your hand.

A Short Prayer

Lord, here is the part I have kept dry. I put it into the water. Teach me to use Your coins as if they were Yours. Amen.

A Last Word



If these pages have done their work, you may look at a statement the way you look toward Confession: not in order to despair, but in order to tell the truth and begin again.

That is a quiet ending, and it is enough. The Bible has been talking about money all along. We do not need a new gospel. We need to let this one reach the place we have kept dry.

Keep the book if it helps. Give it away if it would help a household that is tired of serving two masters.

St Matthew, once a collector of coins, pray for us. St Joseph the Worker, pray for us. St Lawrence, who called the poor the treasure of the Church, pray for us.

Sources and Further Reading



Biblical quotations in this booklet follow the wording of the Revised Standard Version, Second Catholic Edition, or are close paraphrases with the reference given in the text. Principal passages include Psalm 24:1; Psalm 50:10–12; Leviticus 19:9–13; Leviticus 25:23; Deuteronomy 24:14–15; 2 Kings 4:1–7; Proverbs 11:1; Proverbs 21:5–6; Proverbs 22:7; Haggai 1; Matthew 6:24; Matthew 9:9–13; Matthew 25:14–30; Mark 12:38–44; Luke 12:16–21; Luke 16:10–13; Luke 19:1–10; Luke 21:1–4; John 12:4–6; Acts 5:1–11; Romans 13:8; 1 Corinthians 6:20; 1 Timothy 6:6–10; Philippians 4:11–13; James 4:13–15; James 5:1–6.

Catechism of the Catholic Church, especially 2401–2463 on the seventh commandment: private property, the universal destination of goods, justice, wages, theft, restitution, almsgiving and love for the poor; also 2535–2540 on avarice.

Compendium of the Social Doctrine of the Church (Pontifical Council for Justice and Peace), chapters on work, economic life, and the poor.

The story of soldiers holding a sword-arm out of baptismal water appears in later Christian preaching in several incompatible versions. I have not found a primary medieval source that establishes it as a single historical event. It is used here as a traditional illustration, not as documented history.

On St Lawrence and the poor as the treasures of the Church, see the early accounts of his martyrdom as received in the Roman liturgical tradition. On St Matthew, the Gospel call narrative. On St Joseph the Worker, the feast instituted in 1955 and the wider Catholic teaching on the dignity of labour.

A note about supporting this work



A book about money would be a strange place to pretend that books cost nothing to make.

I offer these Little Treasures freely because I want anyone to be able to read them. That choice matters to me. It does not mean the work itself is free. Research takes evenings. Sources have to be checked. Drafts have to be rewritten until they sound like something I could actually say aloud. The design and the website have to be paid for as well.

One question running through this book has been: what is money for? Sometimes the answer is very simple. It gives somebody the time and the means to do good work.

If this Little Treasure has given you something worth keeping, and you are able to support my writing, I would be genuinely grateful. Your support does not pay for the book you have just read. That has already been given freely. It helps give me the time and resources to begin the next one, and to keep these booklets available to anyone who wants them.

If giving is not possible, please do not feel uncomfortable. Read. Share the booklet if it may help someone. Pray for the work. I value that too.

Thank you for reading, and for letting these little books have a place in your life.

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