X. -The money power. Thou canst not serve God and Mammon. MATTH. 6:24.

Not the "golden calf", but Mammon is in the Holy Scriptures the brand for Money as an unholy power. The statue of a bull cast from pure gold, which Israel raised to the altar in the wilderness, was intended to be a symbolic representation of the Creator of heaven and earth. People did not expect gold from it, but gave their gold for it. And so, the whole struggle for or against the money power goes beyond the "golden calf". Judging purely by the sound of it, a kind of audience alienated from Scripture brought this talk of the "golden calf" into vogue for the purpose of whipping up money. On the other hand, the darker side of the whole world of money is sharply and deliberately summarized by our Lord Jesus Christ in the word Mammon, and condemned by the sharp contrast: "You cannot serve God and Mammon", and particularly exhibited in its anti-religious tenor.

Money can lure one into all kinds of sin; one might almost say that there is no sin imaginable to which it has not lured one; but all this is only the result of the central corruption which all money brings about as soon as it begins to be that which only its God can and may be for mankind. For a long time, it then struggled in the heart. Our human heart needs a foothold on which it can trust, support, lean and count, and from which it derives the peace, the serenity and the tranquility of life. At first this alternates. Sometimes the heart finds this support in its God, other times in its money or capital. Then there is steady oscillation, depending on the suffering or danger that threatens us. As long as this can be warded off with money, our God takes second place. But when the threatened suffering or danger takes on a character that can no longer be fought against with gold, the name of our God shifts to the forefront for most, and the heart actually looks for comfort in the forgotten God again.

For not a few, however, this clinging to money gradually takes on such power that it begins to dominate one's soul and senses. The more money one has at one's disposal, the more firmly and surely one feels in one's power to dispose of such a treasure. Half-pitying, one begins to look down on the poor wretches who, because they have almost no money, still find their relief in prayer and thanksgiving and in leaning on a purely imaginary God. This is granted to the poor, because they must have something to be able to accept their poor fate. But they themselves, as wealthy people, feel elevated above it. Those toboggans chase a dream; they themselves clasp reality. Gold, that is the real, the essential God, what would one take for an unreal God of fantasy? And so, the contrast becomes sharper and sharper. Religion for the poor and needy, who have to marvel at appearances, but money and gold, the real power for the owners. Their rock, their support and their strength. And so, money begins by standing beside religion; then comes a period in which money pushes religion out of the heart; and the end is that a mystical veneration of money itself arises in the heart. First, God and Mammon are worshipped. Then the whole soul is purified until all religion seems to be obliterated. And finally, not only does the worship of God disappear forever, but something of the old worship revives in another form, and that then passes into a kind of religious worship of money and Mammon. Just as the Christ indicated. First you try to serve God and Mammon. But that is not possible, that is permanently impossible. You cannot serve God and Mammon. Therefore, there is no other way, if you will not break with Mammon, the religion of your God must die in your metal heart, and in the end, nothing remains but the service of the Money God, of Mammon.

What is now the sad course for the individual addicted to money is equally true for entire social circles and for entire nations. Particularly the peoples who devote themselves to the wholesale trade and the money trade are so continually under the incredible power of money, and are ultimately so impressed by this terrible world power that it is only during periods of high spiritual exaltation that you still see a religious tone prevail in the circles of this powerful trade.

In the 16th and at the beginning of the 17th century this religious tone was high among the merchants, who came in large numbers from Flanders and the Walloon provinces to Amsterdam. But hardly had the high pressure of the Spanish tyranny on the conscience passed, and the gained capital increased in size, when also from our trading circles the love for the religion nearly disappeared. If at first in the *hac nitimur, liane tuemur*, i.e., "To this book we lean, and this book we protect," this book the Bible, soon people began to mock that book as the Bible, and came out smiling, that the book on which they leaned, and for which they stood up, was the book of the Stock Exchange. Mercury, the old idol of trade, went up; the God of the fathers who had made us free was forgotten. Money supplanted the service of the One True. Piety went out of sight, and in the end, there was no circle more fiercely opposed to religion than the powerful trading and stock exchange circle of our first trading city of that time. From the stock exchange, then, this turnaround in the world of thought and in the aspirations of the mind gradually spread to national life. The prosperity of our country came from sailing. On trade hung our national existence. Commerce was supreme because of its influence on all the colleges of state. From the high circles the spoilsport descended to the lower circles. Soon the large bourgeoisie, then the petty bourgeoisie, were infected, and finally the religious fervor persisted only in the circle of "small people" and in the countryside. Not as if Mammon was being openly exalted. Oh, no. Appearances were saved. It was to be a service both to God and to Mammon. But that was just not possible, and so the times have come that unbelief, atheism, has gained a firmer foothold, and the religious traits that were once so prevalent have been eroded from this part of our people's lives.

In the century that now lies behind us, this disturbing phenomenon has continued to spread more and more widely, and has gradually taken on a worldly character. The whole of world life as such is now dominated by money power. There is hardly any concern for higher interests in the international context anymore. Almost every government openly declares that its sole purpose is to increase the wealth and prosperity of the people. This direction of government policy has pushed material and pecuniary interests to the fore. All struggles between states, with or without war, are aimed at securing the greatest possible financial benefits for their own people. This spirit has penetrated from top to bottom and has affected all classes of society. The struggle, the fierce struggle of the so-called proletariat against capital has arisen for no other reason. And from those broad circles the same thirst for money has penetrated into families and individuals. To make a fortune, to improve one's position, and to get hold of the largest possible amount of money, and more money, is the passion of the present generation.

No longer the man of high birth, no longer the man of character and high intelligence, no longer the nobility of soul, has the front seat at the national table. The merchant, the man of much money, the possessor of millions, has been placed in the seat of honor. And so infectious has this passion proved to be, that even the higher classes, setting aside their higher calling, now compete with the peer to equal him in money power; yea, that even kings and princes strive to gain honor and prestige among the money mongers by attracting equally, or if possible, even greater capital. Without fortune one is nothing. Having immeasurable capital at one's disposal, one sees all doors opened, and one climbs automatically higher on the social ladder. Fortune covers everything, without it one is helpless. And especially in our great world cities it is the disposal of the largest possible capital by which one establishes one's influence, and in the international struggle of nations assures one's supremacy.

One should keep in mind that capital, by steadily developing the credit system, has grown into a previously unknown giant power. Capital as used to be the sole possession of a country is now in the possession of a single person or house. Millionaires as one now counts by the dozens in America, - and as they are found among the great bankers' houses also in London, Paris and Berlin, were formerly entirely unknown. The sums now scraped together and amassed by a few, exceed the budget as it was drawn up in former days for the whole States. Before half a century ago, our entire national budget in the Netherlands amounted to a good 50 million. Nowadays there are money mongers who spend a higher figure, not on their capital, but on their annual income. In the past, too, money "junked', as interest accrued, but this productive character of an acquired capital has been increased by the credit system in such an incredible way that a house or family, which has once secured possession of, say, 200 million, without anything else but the operation of the credit system, can already predict that in the fourth of a century its huge possession will have doubled. And even if the credit system is so strained by this that every now and then a slump, a bad economic situation, a "Crash" ensues, such a "Crash" in its bad effects usually falls more on the small money-owners than on the big money-magnates. They know all about it, they see the coming of such a craze, and they cover themselves; and although they themselves may have suffered a loss, the loss is soon recouped.

The magnetic force emanating from the money power has therefore become so enchanting that the young man of talent and energy feels increasingly drawn to banking and what institutions the money market has created. It is an exception if a man of the first rank, who feels strength in himself, devotes himself to other national interests. What are the low salaries that await in the service of church or state, if you compare them with the high salaries that are offered in commerce? In this way the high power of the human spirit is drawn together in these business circles. Substantial money lenders are throwing themselves into the gold trade, and the rest of working-class life has to make do with all kinds of second-rate talents that are all too ill-equipped to cope with the influences of high finance.

In fact, money harbors a magical and therefore enchanting power. Practically nothing is left that cannot be converted into money, and almost nothing is conceivable that is not safe for money. Money is the general means of exchange. Everything that attracts and fascinates and arouses desire can be converted into money, valued and priced. And where in the past this monetary power was still tied to gold as a metal, it has now loosened that tie. The metal has been replaced by valuable paper. The available gold is gathered together in the cellars of the banks, and with the credit based on this accumulated mass of gold, the treasure of paper value is issued, which finally succeeds in making itself so independent of the gold as substance, i.e., of the metal, that a rich man in America or England can create all the money he needs by simply putting his signature on a sheet of his cheque book any time he wants. This has raised human power to its highest level. One no longer pays, but one writes a word, and through that word one creates and calls into being all the treasure one needs at any given moment.

In the service of this money power all new emerging strengths have placed themselves. Has our power over nature increased so miraculously, this great power over nature calls everywhere for capital, in order to exploit discovered lands, to set up railroads and mail services, to promote huge traffic and to give industry the opportunity to flood the world market with its products. The states themselves are forced by this to constantly provide themselves with the funds through new, largescale loans, to complete the organization of social life on their own territory and in their colonies. The more knowledge we have at our disposal requires ever more expensive facilities in order to continue research in all fields; and each new scientific discovery creates new capital requirements for its practical application. The ease of production raises the standard of living, even creates new needs for civil life, which, once again, call for capital if they are to be fulfilled. Thus, the money power has become a world power, which, respecting no country's or people's boundaries, spreads its wings over all human life, seizes everything, and penetrates ever further into the most unknown regions, makes everything dependent on it, lays down the law for all life, and gathers in the great world cities to add a magic touch to life, to build in those cities the temple of its honor, and from there to rule over the whole world.

How could such a miraculous power have remained without influence on the life of the mind? How would it have been possible for such a power to rise, to exalt itself in a splendor and glory as never before, without poisoning the human heart itself? The public sees before their eyes how this money power flourishes, develops enormously, bends everything, and triumphs over oak opposition. And also, especially in America, one sees how in the palace of the money power there is a throne ready for everyone, even the smallest citizen, if only he is bold, cunning and

resourceful. More than one who now has gold in handfuls was a forgotten citizen ten years ago. There is no hierarchy here. Even those who start from nothing will soon be able to wear the diadem of the prince of finance on their temples. Hence the feverish pursuit in all corners and areas to get ahead, to climb the social ladder, and soon to be counted among the rulers of the earth. Greed pushes and pushes, and after all, all pleasure can be bought for money. Hence the increasing hunger for the game. Or is not speculation on the money market just as much a game? Aren't governments themselves constantly encouraging this game through premium loans and lotteries? Many love sport, but the game is also a sport. And why should only that sport be condemned? And so, the game, the game for money, wins in higher and lower circles, ever wider circles of admirers. It is one of the many ways to become a man of fortune, but the way that requires the least effort. Where there is one who wins, there must always be another who loses. But that's the risk. Financial suicide is inseparable from the service of Mammon. And thus, a magic power acts on the unguarded heart, which more and more lulls the nobler feelings to sleep, and in money lust and in nothing but money lust causes the world to recognize its dominating power, which far exceeds all ordinary dimensions, and which more and more assumes an almost all-powerful, an almost divine character. For this world alone, it is so; with the grave, that power irrevocably vanishes from its possessor. But what would it matter? After all, one wants to live only for this world, to merge into this world. To have been able to shine here, to have enjoyed here, to have been great here, is the only passion. Great not through nobility of soul, not through high devotion, not through sacrificing oneself for an ideal, but great through power, and that power lies in money. Whoever has the money sees everything subjected to his feet. Money is also a hard power for its owner, but it makes you lord and master in all the world's circles.

How could the worship of the One who created heaven and earth stand up in the face of such a gigantic development of monetary power in the unregenerate human heart? The worship of the One True God goes so deep. It does not allow you to put your trust in anything else, in any creature, but Him alone. And now we are faced with a riddle. For it has pleased your God, in His inscrutable order, to grant that money power to erect its throne on earth and to wave its scepter over the whole of this world empire. And in it reigns, let us not disguise it, a power most approaching God's omnipotence, at least as long as it concerns only the fulfillment of the needs and desires of the external life. God Himself brought this power into being in a way that is so mysterious to us, in order to make the choice for Him or against Him

the most difficult. After all, it then comes to pass that you can expect all that you desire from the money power; that you can ask and acquire it from Mammon. And this now leads to your God's question in your conscience: Is it now your determined choice to cast all that aside, to fathom it all in its futility, and then to put your one, your unshakeable, your complete trust in Me as your God? Of course, also our ancestors had to make the same choice. But then the temptation was so much smaller, because, compared to the omnipotence of God, the power of Mammon was so small, so insignificant. The money was there, but it could do so little. Now, on the other hand, it can sometimes do everything. And, provided you know no deeper distress of soul, money, Mammon, provides for all your needs, all your wants; and if everything is provided for, it still allows you the awareness of having an unused, almost superfluous, almost inexhaustible power left over, and that flatters your human vanity. And that is precisely why, as now the struggle began, much stronger spiritual power is needed to throw down that Mammon to the ground, and to kneel before your God alone, to love Him alone, and to trust in His omnipotence.

Shouldn't the King-Dollar thus take the place in many hearts that King Jesus once had in the human heart? The kingship of Jesus was and is the sum total of human life, precisely in its nobler, more noble and higher aspirations. His is the kingdom of heaven, as opposed to the kingdom of the world. Everything external, material and sensual can only occupy a second place in His kingdom. In Jesus' kingdom, the spiritual is always the starting point, the goal and the means to achieve that goal. And against that kingdom the kingdom of the money power stands so diametrically opposed. It is in everything the opposite, the planar contradiction, the counterimage of it, and its negation.

And now very certainly King Jesus is, and remains in all things; the supreme. No power of Mammon will ever prevent him from conquering the hearts of those given to him by the Father. That is why we always, and also here, exclude those who have been reborn by the Spirit. But if we look, with their exception, at the great multitude who have to do battle with nothing but the sinful heart, do you not feel, do you not see, do you not sense, with a compassion which nothing can suppress, how poor mankind no longer has any strength within itself and do you not hear the lamentation of melancholy, the cry of despair, that goes forth from that society, oppressed by Mammon, for deliverance, for salvation, to the High, but also to you?