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The Parable of the Talents: What If It Really Is **About Money?**

AUGUST 22, 2021 BY MICHAEL AUSTIN 27 COMMENTS



This is not a post about the recent disclosures regarding the LDS Church's investment in the City Creek Mall, but it is inspired by some of the discussions I have had about those disclosures. More than anything else, it is about the difference between managing (including investing) money and spending money, which, I think, is at the heart of the disagreement. If the Church has been spending tithing dollars on city malls, that is a big problem. If they have been investing savings — wherever the origin —in a in a city mall, then, it seems to me, that is no different than investing in oil companies, or tech stocks, or bitcoin. The management of resources, I think, follows a different set of moral rules than their expenditure.

In support of this seemingly capitalist assertion, I offer a reading of Jesus's Parable of the Talents (Matthew 25:14-30) that goes somewhat against the prevailing Christian orthodoxy. The standard Christian interpretation of this parable inheres in the English language, which uses the word "talent" to mean something like "natural ability," usually involving music or athletics or some other easily demonstrable ability that can be improved by hard work. The gist of the standard interpretation is that God gives each of us certain gifts, and we dishonor the gift, and God, if we don't do everything in our power to become great athletes, composers, writers, or whatever else we may have some native ability for.

Anciently, of course, a talent was a large amount of money—about 80 pounds of silver, or more money than most ancient servants would see in their entire lifetime. For a thousand years or so, Christians have gone to great lengths to interpret the Parable of the Talents in a way that makes it about something other than a large amount of money. It must be about something other than money because money is dirty and commerce is evil. So, the parable becomes about natural abilities, or about the love of God, or about anything other than the thing that it says it is about. Jesus, we know intuitively, doesn't care about the return on investment.

But what if we are going to metaphor too quickly without considering the surface meaning of the text? Parables are metaphorical, of course, but the metaphors only work if the core narrative makes sense on its own terms. So, in some sense, Jesus really is talking about how we manage resources (assets to which we have access through no merit of our own) rather than abilities (aptitudes or natural propensities that come as part of our genetic makeup)? And the core narrative of this parable suggests that Jesus thinks it is a good thing—and maybe even a moral choice-to exercise wisdom in managing the resources that we have been blessed with?

One reason to think that this might be the case is that The Parable of the Talents in Matthew comes right after the Parable of the Ten Virgins—another story about managing resources. Oil is a limited resource that all ten virgins had the money to purchase, but five of them

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mismanaged their resources, and five of them did not—and those who managed well were rewarded, metaphorically, with the Kingdom of Heaven.

The servants in the Parable of the Talents are in a very similar situation. The master gives them wildly unequal amounts of money—five talents, two talents, and one talent—and asks them to manage the resources they have been given. Two of the servants manage wisely and double the amount. One of them simply buries a talent of silver in the ground and then digs it up when the master returns. The first two servants are praised and promoted for their wise management of the master's stuff. The third is condemned as a "wicked and slothful servant" and cast into outer darkness.

Perhaps the most obvious, surface message of the parable is that hiding 80 pounds of silver in the ground is really stupid. Imagine somebody taking the same strategy with their retirement savings and hiding \$500 a month in a sock for 50 years. Such a person would retire with about \$300,000. Putting the same amount of money in a retirement account averaging 6% a year would yield a retirement of around \$2,000,000. Simply not being stupid can, over time, dramatically increase our access to resources.

Wise money management can also increase the capacity of an institution, or an individual, to do good. Let's say that I have a million dollars and want to help alleviate hunger in my community. And, because I know that hunger is a perpetual problem, I realize that buying a million dollars worth of Big Macs and distributing them to hungry people is not going to do much in the long term at all. So, I decide that I am going to spend \$50,000 a year on inexpensive, nutritious meals and donate them to homeless shelters and food banks to distribute to hungry people. At this point, I can do one of two things:

- 1. I can go to the bank and withdraw the one million dollars in hundred dollar bills and place then in socks that I hide under my bed. Then, each year, I can take \$50,000 out of my sock drawer and buy nutritious meals.
- 2. Or, I can put the one million dollars in a fund that averages 5% interest a year, spend \$50,000 per year on nutritious meals, and always have the million dollars.

You don't have to be that good at math to figure out that option #1 will last for 20 years and then be gone, while option #2 will last for 20 years, and then 20 more, and then 20 more after that, and the money will still be there. The total amount of good that I can do with a million dollars increases dramatically when I manage the money well. This is the principle (and also the principal) behind most university endowments and charitable foundations. They manage their money wisely in order to do more good for more people for more time than they would if they just handed out money until it was gone.

The same holds true for other resources too. Someone who spends two hours a day reading and learning stuff is going to be better educated than someone who spends the same two hours a day playing video games. Somebody who strictly organizes their time is going to have more time for other things than somebody who does not. Countries who keep their air and water clean are going to have more good air and water. Resources often come from the accidents of fortune, but we have the choice to be wise or foolish about how we use them.

Is this a good thing? The text asks us to assume that the money will ultimately be used for a good purpose. The master in the story represents God in the allegory, and the servants represent all of us. We can assume, for the sake of interpretation, that God will use the money wisely and well and that our job is to manage it wisely so that it can do as much good as possible. But this is not a parable about spending money. It is a parable about managing money. Whether the money is ultimately spent morally or immorally is–while not an unimportant question–one that cannot be answered from the text. Morality and immorality are not at issue in our interpretation; wisdom and foolish are very much at issue. And, as the master's final dismissal of the foolish servant indicates, God expects us to be wise as well as good–which, it turns out, is also the point of the Parable of the Ten Virgins.

Is this too harsh? Maybe. I know that, in my own life, wisdom can often be more ellusive than goodness. But, as a broken person who has to live in a fallen world—one in which resources matter quite a lot for my ability to do anything—I take great comfort in the fact that nearly all of the parables in the New Testament that deal with financial and other resources come down on the side of not being stupid with money.

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There are two recent lawsuits filed against the LDS church that are worth taking a look at. Both lawsuits demand that the church return donations to the donor (or the donor's heirs). And both face a major impediment: as a general rule, if you make a charitable donation, you can't get that donation back. And [...]

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Comments

J. Charity Spring says: August 22, 2021 at 2:54 pm

This is a wonderful post. It is not enough for individuals or organizations to simply maintain the status quo. They must put in the work and effort needed to improve. As this post indicates,

wasting time on violent video games is never justified.

Ivy says: August 22, 2021 at 3:26 pm

This post is right about the parable leaving questions unanswered. We never learn what the increased funds would be used for.

I sincerely wonder what the end game is. Is it to save indefinitely? Is it to save for a rainy day? If so, how can church leaders say that the people of tomorrow will have needs that are more important than those of today? If it is the Lord who determined this, then it should be relatively easy to say so.

Nancy Roche says: August 22, 2021 at 3:53 pm

I got into a very vocal argument at church once about whether or not God ultimately cares about money. I think because he cares about people, he must. But the relationship between the stewards and the talents complicates that. I would assume that God doesn't give resources because he wants more resources: it's ultimately about the people. So what about managing resources wisely helps us be closer to the Savior? Because I know a few billionaires who think that building rockets is the thing.

Michael Austin says: August 22, 2021 at 3:57 pm

Nancy, in my view, money is an amplifier. It is not good for its own sake, but if one is going to do good things, then managing money effectively is much better than not trying to manage it at all. A lot of very well-meaning charities go bankrupt because they don't manage their funds well. Charities that invest their funds, create endowments, keep the principal intact, and spend the interest are sustainable for the long term and, ultimately, do much more good over longer periods of time than those that throw a lot of money around and go broke.

Matthew says: August 22, 2021 at 5:10 pm

I think the negative reactions to the Church's investment fund stem from a general belief in "money = evil." Learning good money management is part of the key to a successful and happy life. The critics are right that the Church should be more transparent, as I noted in the comments on the previous post published on this blog. But we should be glad the Church is at least thinking long-term about finances. The alternative is that the Church mismanages finances, runs out of money and is completely incapable of sending aid to countries in a disaster. Of course, it's not either/or, and maybe the Church should be spending more. But it's ultimately impossible to say whether the Church is doing exactly what they should be doing or whether they've now invested too much without more transparency about the goals of the fund and the expenditures.

Kevin Barney says: August 22, 2021 at 7:06 pm

Great post. It may be interesting to note that the original meaning of talent was as a weight, and from there a sum of money (equaling 6,000 denarii, an enormous amount). The modern meaning of natural inclination or ability is a later development.

Rockwell says: August 22, 2021 at 9:05 pm

I like the treatment here of the difference between spending and managing money. But I think the application of the parable of the talents is not a good application of the parable.

It's true that the parable of talents was not about natural ability. Fine. That doesn't mean that the talents were not a metaphor. A parable is by its very definition a metaphor, and I don't think it is right to treat it literally. People are not actually literal Wheat and Tares. We aren't actually salt, although we all have salt in our bodies. That just isn't how the parables work.

I should probably go read the parables again before opining on their meaning, but off hand, I think the parable of talents can be interpreted a few different ways. It could be about being a profitable servant: people are expected to do more to build the kingdom than just return what they are given, I.e themselves. In that sense, it is about working and serving to build the kingdom of Heaven, perhaps by missionary work or otherwise spreading the gospel. Another reasonable interpretation is that it is contrasting faith vs fear: the unprofitable servant acted out of fear of losing his talent while the other two acted in faith to increase their talents.

One interpretation that I think is not true to the original is the idea the the kingdom of Heaven is literally comprised a man (God) who gives money to his servants (us, or the church as a whole) and expects them to invest it successfully in profitable businesses and interest bearing accounts. That's worse than saying the parable of the ten virgins is about managing resources (also an off base interpretation); rather, it's akin to saying the parable of the ten virgins is literally about having enough olive oil to attend a wedding.

All of this is to say, while I agree with much of the OP about the need to manage resources, i don't think the parable applies here.

* on a side note, every time I type "ten virgins" in my phone it tries to correct it to "teen virgins." I hope I fixed all those.

Michael Austin says: August 22, 2021 at 9:11 pm

Rockwell,

Yes, I think that parables are metaphorical by nature, but the metaphor depends on the core narrative making sense on its own terms first so that it can then be generalized and spiritualized. If it made no sense for a shepherd to pursue a lost sheep, or for a woman to spend hours looking for a silver coin, then the parables based on these things wouldn't work. If we don't see investing resources in a way that creates more resources as clearly the right thing to do, then it makes no sense to apply the lesson to more spiritual things. I think.

For example, one might plausibly argue that the shepherd who chases down the lost sheep is actually working against the interests of the sheep, who is only trying to escape the fate of being slaughtered and turned into lamb chops. The shepherd acts in the interest of the landowner by tracking down escaped sheep, but not in the interests of the sheep. But however true it may be, this argument destroys the metaphorical value of the parable of the lost sheep.

So, yes, I think that the parable means more than what it is about. But I also think that it needs to actually mean what it is about before we move to spiritual generalizations. If it doesn't, then the spiritual generalizations don't work.

Rockwell says: August 22, 2021 at 10:23 pm

Michael,

That is a fair response. I will think about it.

I do find it interesting that you refer in your response to the parable of the lost sheep as an example, saying the core idea of a parable should make sense.

In the typical Sunday school class the teacher cites the parable and explains why it makes sense: The Shepard knows each sheep and will leave the flock to seek out and rescue the lost individual because he knows it and cares for it. On the other hand, I'm reminded of a podcast, "Engaging gospel doctrine" on this topic when Jared Anderson said something like, "you should all realize that in real life OF COURSE no Shepard would actually do this [leave 99 sheep alone and potentially in danger to rescue a single lost sheep]." This rings true me. The traditional Christian interpretation protests too much that this is normal Shepard behavior. So at least one person thinks that parables do not need to make sense in that way: rather they can be a subversion of the expectation. I have no expertise to say whether the traditional interpretation or Jared's interpretation is more accurate for a shepard of that era. But it does seem to me that a parable can equally say "The kingdom of Heaven is like (thing) that behaves the way you (do/don't) expect."

That is a bit beside the point on the parable of the talents, which is not a subversion of expectation. We can all agree that wise money management is generally a good thing, and that

the church (or any organization) can help more people if it manages money well. Even so, I'm not convinced that the parable was intended to be used this way. But I am slightly more convinced than I was a few minutes ago.

peterllc says:

August 22, 2021 at 10:44 pm

What spiritual generalizations apply here to individuals? That if bestowed with unimaginable riches, Jesus wants us for a hedge fund manager?

In seriousness, I would be happy to learn from this parable that Jesus wants everyone to feel a certain responsibility for the growth and progress of the Lord's kingdom and that an eye on the larger affairs of the institution is a good thing to have.

But we also have to contend with the widow's mites, which taken together with this parable suggests that while it is a fine thing for the kingdom to be increasingly prosperous, different rules apply to individuals.

This might well be the case, but it's not immediately apparent to me why "faith-based resource management decisions for thee, market-based resource management decisions for me" should be the governing principle in a fallen world populated by broken individuals.

Sute says: August 22, 2021 at 11:04 pm

I've always felt we're missing something whenever we look at one of the 3 parables in isolation. We have

virgins/oil - preparedness, personal righteous

talents – stewardship and increasing what you have been given Sheep and goats – serving your fellow man in need like they are the son of God

All 3 are needed to fully appreciate what Christ is asking us to become.

peterllc says:

August 22, 2021 at 11:38 pm

The widow's mites and the talents could also be read together as an endorsement of something like the social welfare state—individually ruinous taxes to support a prosperous society with no poor among them.

And as far as parables go, this post is a good one for the discussion within the church about financing the Lord's kingdom—all stories and opinions and no actual receipts. Which in turn reminds me of the parable of the plans on display in the bottom of a locked filing cabinet stuck in a disused lavatory with a sign on the door saying "Beware of the Leopard."

Russell Arben Fox says: August 23, 2021 at 5:48 am

Michael,

I realize that buying a million dollars worth of Big Macs and distributing them to hungry people is not going to do much in the long term at all.

If one million beggars petition you for \$1 Big Macs, is it in fact keeping with the language of the scriptures to insist upon the necessity of prioritizing their "long term" interests over the needs they present to you? I suspect, taking overall, the best answer is "no," but I suppose one could use the parable of the talents to argue otherwise.

Russell Arben Fox says: August 23, 2021 at 5:51 am

Peter,

it's not immediately apparent to me why "faith-based resource management decisions for thee, market-based resource management decisions for me" should be the governing principle in a fallen world populated by broken individuals

Excellently said, and directly relevant to the likely response to my above comment, which is that individuals are commanded to respond to beggars with their own money, but corporations to whom money has been entrusted by the Lord (or whomever) have the responsibility to steward their resources differently.

A Turtle Named Mack says: August 23, 2021 at 6:54 am

I find that it's essential to read the two parables in Matthew 25 as complementary, rather than isolated analogies. The author is using both to address the main point, v13 (Watch therefore, for ye know neither the day nor the hour wherein the Son of man cometh) which connects both parables. The parable of the talents isn't about individual skills or abilities, and it's not about money – just as the parable of the ten virgins isn't about oil or weddings. The parable of the ten virgins is about being prepared for the day when the Savior comes and not putting off that preparedness to the last minute. But there is a problem with that mentality of always waiting and being prepared for something we are continually told is just around the corner (something early LDS members also faced). The problem is that people dig in and just...wait. They don't plan for the future or progress. The parable of the talents is intended to implore people to continue to live their lives, and plan, and progress. So, the unprofitable servant hides in his bunker, waiting, while the others (regardless of what they were given) continue to look forward and live profitable lives (again, it's not about making money!).

I think we can still use this to think through the Church's approach to their finances. Rather than simply stashing away any excess they incur over the years, in anticipation of the end, they have invested and sought to grow the excess. That's forward-thinking action that seemingly flies against the continuous refrain that the Second Coming is imminent. But we shouldn't go too far in our use of the parable of the talents to justify or encourage the accumulation of wealth. The parable is not about money. That would be inconsistent with nearly every other instance where Christ discusses money and wealth – he's not a fan.

Sute says: August 23, 2021 at 8:08 am

There's nothing in the widows mite to support a large statist regime. She voluntarily gave little to the temple treasure (not a redistributing, confiscating state to the poor) which was said to be more than those who gave much. Best case for a literal application is a very generous fast offering or tithe to the church. But its clear Jesus was talking about the heart of the woman. Interestingly, he didn't comment on how the temple fund was used, sometimes unrighteously to the self aggrandizement by what was essentially church administration.

Those considering ruinous taxes to help the poor a virtue ought to consider adding a zero or two to their fast offerings. You'll still survive and you'll become closer to the Lord if you do it with real love for your fellow man. No sarcasm or aggressive intent meaning.

This scripture should have us all trembling a bit.

if ye turn away the needy, and the naked, and visit not the sick and afflicted, and impart of your substance, if ye have, to those who stand in need—I say unto you, if ye do not any of these things, behold, your prayer is vain, and availeth you nothing, and ye are as hypocrites who do deny the faith.

Marian says:

August 23, 2021 at 8:21 am

Peter said it well – and not just the excellent Hitchhiker's reference. If individual members were to treat their charitable giving the way the church does, we would have a lot more market investment funds and a lot less contemporaneous giving. That doesn't sit well with me. We also teach church members to give their 10 percent first, and look after their personal needs second. That is the opposite of how the church uses its money.

A few years ago my bishop spoke on this, and said that giving your ten percent outside of the church was wrongly "choosing how to spend God's money" whereas giving it all to the church was faithfully surrendering it to God. Now we know that it is more like giving it to God's hedge fund. I do prefer a money-wise church to one that is underwater and struggling financially, but I also now give all of my tithing money elsewhere. I don't think the richest servant with all of the talents really needs more charitable giving.

peterllc says: August 23, 2021 at 8:53 am

There's nothing in the widows mite to support a large statist regime.

Of course not. What I meant to highlight in that comparison is the fact that individuals are called on to display faith by taking financial decisions that in a fallen world where broken individuals largely rise and fall on the basis of the resources they can call their own would fall squarely on the stupid end of the management continuum while institutions operate according to a different logic, and in the case of the church apparently with the Lord's blessing.

This doesn't have to be a bad thing—I think churches and social welfare states are generally good things that can do great things by pooling individual contributions that individuals cannot on their own. And maybe Jesus wants individuals to walk by faith while his church just places bets on the market like any other investor. If this is the case, it seems like it would be a relevant aspect of the discussion on financing the Lord's kingdom that to date has not received much attention.

Bbell says:

August 23, 2021 at 11:01 am

Excellent post. My response on this topic is always of course the bretheren invested well. Thats what you do.....

Chris says: August 23, 2021 at 12:56 pm

Our church can invest well and still ensure that its destitute children and widows are not starving. A mere \$10M would feed the 100,000 LDS who have been identified by Bountiful Children's Foundation as suffering from malnutrition and potential mental and physical stunting. We currently see starving widows denied food by bishops and sent to food pantries. This is unacceptable.

"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former. You blind guides! You strain out a gnat but swallow a camel."(Matthew 23: 23-24 NIV)

"Then Jesus said to the crowds and to his disciples: 'The teachers of the law and the Pharisees sit in Moses' seat. So you must be careful to do everything they tell you. But do not do what they do, for they do not practice what they preach. They tie up heavy, cumbersome loads and put them on other people's shoulders, but they themselves are not willing to lift a finger to move them.'" (Matthew 23: 1 NIV)

A Fellow Traveler Along the Path says: August 23, 2021 at 1:32 pm

I am not a Biblical scholar but I know some of the frequent commentators to BCC are. How do these verses of the parable fit with the discussion above?

>>> 24 Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed:

25 And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine.

26 His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed:

27 Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.<<<

I read the third servant being scared to death of his master because his master is a thief ("reaps where he sows not") who steals from widows and orphans (weren't the edges and corners of fields left gathered for widows and orphans to harvest?) and a loan shark ("should have received my own with usury," usury being strictly forbidden to Jews in this time). Loan sharks throughout time have not been known for being understanding if you don't have theirs when it's due.

Burying his talent so it is still intact when the master comes back is much more understandable, if I have read Matt 25:24-27 correctly.

Have I read those verses correctly? I don't ever remember them being discussed when the Parable of the Talents came up at church.

kgrant85 says: August 23, 2021 at 2:18 pm

Great post and questions. I think you're right that the literal narrative has to make some sense, either in ancient times or now, for the parable to have any symbolic meaning. I guess the hard time I have with it is the harshness of the punishment given to the slothful servant.

Jesus obviously was speaking to an audience that must have taken it as a given that being a wise steward over resources was a good thing. But I don't think an ancient Judean audience would have found that surprising. He was giving them parables that drew off of cultural assumptions already in place. And wise investing and industriousness were core to Israelite culture. So yes I think he was literally talking about money.

But I think the mic drop moment in this parable was in the implication that the unprofitable servant was the religious elite at the time, and castigation at their having squandered the bargain (or covenant) between God and Israel. Just look at the punishment: he is cast into outer darkness. Clearly this is not some merely sheepish or ignorant servant who didn't learn his basic finance. This is someone who is incurring divine scorn and ire, something the Gospels reserve for the scribes and Pharisees, etc. I think his followers must have delighted in the role reversal, where the religious elite would literally be brought to account by a harsh overseer for all their misdeeds (in keeping with the theme that the first shall be last and last shall be first).

Bro. B. says: August 23, 2021 at 5:27 pm

kgrant85, that's a really interesting reading of the parable. If servant= a group of people, who then would the profitable servants be, I suppose Lehi's desecendants, and modern era gentiles? The Lord did take away the slothful servant's one talent and give it to the most profitable servant (modern gentiles who convert?).

S. Jones says: August 24, 2021 at 1:33 pm

Indeed, in Doctrine & Covenants 82:17-19, the Lord suggests that the parable is about money with a spiritual aim: to build Zion. Our material stewardships (talents) should produce excess that can be consecrated and placed in the Lord's Storehouse such that, eventually, there "are no poor among them" (Moses 7:18),

j**ader3rd says:** August 24, 2021 at 6:42 pm

I'm more partial to the Parable of the Pounds myself. (Luke 19:11-17) Something that I've been thinking about since I read this post is something that I've heard from relatives, and news stories. "I'm not privileged, I've worked my whole life." The context is a white male pushing back against Black Lives Matter, Critical Race Theory, etc. narratives. The assumption is that privilege is a nineteenth century aristocrat whose majority of choices are how they are to spend their leisure time. That is privilege, nothing else is. They don't understand that the mere opportunity to work is a privilege that many don't have. Certainly not the same kind of job offers, etc.

This privilege of opportunity is something that is given, but is very hard for many to see how they have been given this thing that many yearn for. This is certainly something that I suspect will be weighed against us how we grew or buried.

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