

GOD'S SYSTEM OF FINANCE

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God has given us the ideal family, one man and one woman, one flesh, with children His gift. The ideal state is revealed in His word, the organic people accepting God as the sovereign source of all civil authority, the Lord Jesus Christ as the King of Nations, the official Head of the executive, legislative and judicial departments of government, and the Bible as the fountain of all law. The true Church of Christ is described as Scriptural in Doctrine, Discipline, Worship and Government. "See that ye make all things according to the pattern I shewed thee in the Mount." (Heb. 8:5). And God's system of finance is clearly revealed. Men have no more right to discard His plan and adopt their own in the economic sphere than to substitute idolatry for God's worship, military despotism for freedom under God's law of liberty, or mormon or polyandry seraglio for the Christian family. The world's troubles come from the mad attempt to be wiser than God.

God is the Proprietor. He created this world with all its wealth, and placed man upon it as His steward. Satan came and seduced man and seized the estate, and made man his vassal. But God's Son came, seized and bound the usurper and spoiled his house. The cross was the undoing of Satan on the field of law. But Satan is still abroad and our Lord is upon the throne to undo him on the field of fact. Christ, the Leader and Commander, has mobilized His army and encamped over against the enemy. "The income tax" was adopted and justified by our government, as a war measure. The Redeemer has His financial system to meet the exigencies of His "holy war." The war must be self-sustaining. The divine plan is all sufficient.

Human society is a joint stock concern. All are members of it. No man has a right to take out more than he puts in. The laborer puts in his muscular service. He takes out wages. The banker or engineer puts in his skill, he takes out his salary. John D. Rockefeller, by his skill and energy, may be worth \$50,000 or even \$100,000 per year. He has a right to draw out so much. But he actually takes \$100,000,000 per year, often many times that sum. How was it done? There are three ways of acquiring wealth: 1. By gift. But Rockefeller did not obtain his billions that way. 2. By inheritance. But this billionaire was a poor boy. 3. By robbery. This was secured by stock gambling, and that is stealing on a large scale. The Scriptures severely impeach this. "Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are moth eaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud, crieth; and the cries of them which have reaped are entered into the ears of the Lord of Sabaoth. Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts

as in a day of slaughter. Ye have condemned and killed the just; and he hath not resisted you." (James 5:1-6). That law is inexorable. It is today manifesting its self-executive capacity with the unexpectedness of the inevitable.

The method of John D. Rockefeller in exploiting oil wells is well known. He secured a few wells in Ohio. He tried to get all in the state, but the owners were unwilling to sell. He built a railroad to carry his oil, but leaving recalcitrant competitors outside the limits. With this advantage he coerced one after another until the whole field was his. The process was repeated in state after state, until The Standard Oil Company controlled the nation. Then Mexico, Russia, the Balkan States, Mesopotamia, were invaded and the monopoly of the world oil fields was on the stage.

The Vanderbilt railroad system came about by the same methods. A small railroad was sought. Not willing to sell, their trade was taken. Bankruptcy followed. Vanderbilt took possession. It cost \$500,000. He, in lieu of this, immediately increased the value of his company's stock from \$100,000,000 to \$200,000,000. This is called "watered stock." It must pay the regular dividend. To do that the freight and passenger rates are increased and the wages of the workmen are reduced. These men are those whom Roosevelt called "colossal malefactors."

Elbert H. Gray, Chairman of the Steel Corporation, gave an address at Northwestern University, Evanston, Ill., June 17, 1922, on "Ethics in Business." Here is a passage:

"And first of all, reference is made to Theodore Roosevelt, who was a true reformer and, when President, had a marked influence as such. I made the same statement in public more than once during the time he occupied that exalted position. Although at first he seemed to be somewhat extreme as to certain questions, his views were modified during his incumbency. I will relate to you an actual occurrence during the early part of his administration. Pursuant to a common practice by him, he called into conference a business acquaintance and submitted for personal the draft of a proposed message to Congress. Among other things there was contained a statement, in substance, that it was well understood the majority of business was dishonestly conducted. The visitor suggested this assertion was unjust to the business men and to the President himself, for it was not true; that coming from him it might seriously injure business conditions. The President insisted he was accurate in expression and that he could not change it. Thereupon the business man, reiterating his previous opinion, bade the President a respectful and friendly good-bye. The wording of the message was not then changed, but before it was transmitted the sentence objected to was eliminated. This episode illustrates the fairness and conscientious caution of Roosevelt, and is one of the reasons for his great influence for lasting benefit to business management. He was a great and good man.

"Not long after the event described, at a meeting of prominent industrialists, a man of ability and wealth bitterly assailed Roosevelt as inimical to industry and general prosperity. The answer was made, by the business man heretofore referred to, that the President had materially improved business methods. The one who criticized the President, with considerable show of vexation, requested the name of a single individual whose management had been bettered by Roosevelt, and the other said, 'I give you my name,' and then related the facts pertaining to the proposed message

to Congress alluded to. The meeting was composed of about nine men of more than ordinary ability and influence, a majority of whom at least entertained a feeling of distrust and resentment toward Roosevelt. Not one present made any comment, except as already related, with reference to Roosevelt's attitude toward business. Nearly if not every one who had previously opposed, subsequently changed his opinion of the President's administration."

Here is another:

"The late international conference in Washington was largely economical. Its primary purpose was to reduce expenditures of money for national protection and administration. The financial obligations of nations had grown by leaps and bounds until they were colossal and dangerous, and bankruptcy was imminent in many cases. Something radical and comprehensive was demanded. But this great international convention was called and conducted strictly on the basis of business ethics, and, for this reason only, it was successful. It would have proved to be a disaster if the selfish, greedy or unconscionable claims which crept into the deliberations from time to time had found lodgment. Fortunately for the whole universe there were men engaged in the work submitted who possessed the talent and the conscience to raise and to uphold a standard of morality which controlled the final action of the Conference on all questions presented. Perhaps in the international convocations of all time, called to deliberate upon economic questions, this was the first one in which moral principles were gloriously triumphant. All honor to the great men who brought it about and exercised a controlling influence over this tribunal. Its power for good will be permanent and far greater than we can fully appraise.

"Here was witnessed a world-renowned example of ethics in business; of its desirability and of its value. The intelligent business men of this country and others, those who will best succeed, will be inspired by the so-called Disarmament Conference to apply to business more conscience and higher morals."

III

Joseph in Egypt took over the money, herds of cattle, flocks of sheep, the lands, appurtenances, and the people as the property of Pharaoh, and one-fifth of all the increase was to be covered into his treasury annually, as their recognition of the right of property to all vested in the crown. The Lord Jesus Christ is our Joseph. He holds the title to all the earth and the fulness thereof by His redemptive death. When His people by faith accept of Him as Savior and Lord, He releases them from their past record by pardoning all their sins. "There is now no condemnation to them that are in Christ Jesus" (Rom. 8:1). He creates them anew in Christ. "As many as received Him, to them gave He power to become the sons of God, even to them that believe on His name; which were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God" (John 1:12-13). This new life manifests itself in believers just as in Christ. He came not to be ministered unto, but to minister, and to give His life a ransom for many. He went about doing good. He had "the love that beareth all things, believeth all things, hopeth all things, endureth all things: that suffereth long and is kind, that vaunteth not itself, is not puffed up, thinketh no evil, that rejoiceth not in iniquity, but rejoiceth in the truth." This is the believer's model who "walketh in newness of life." "For me to live is Christ,"—all that I have, all that I am, all that I can be, are His.

"Ye are not your own, ye are bought with a price, therefore glorify God in your bodies and spirits which are His."

1. ACCORDING TO THE SCRIPTURES, GIVING UNTO THE LORD IS INSEPARABLY CONNECTED WITH TEMPORARY PROSPERITY. "Ye looked for much, and lo, it came to little; and when you brought it home, I did blow upon it. Why? saith the Lord of Hosts. Because of Mine house that is waste, and ye run every man unto his own house." Hag. 1:9. We own nothing. God is the Proprietor and His people are stewards. We hold His property in trust. Our security in this responsible position, and the sure and only way to enjoy the favor of our Proprietor-Redeemer and to receive the higher gifts of His grace and favor, is fidelity in making the returns of our stewardship. "He that is faithful in that which is least is faithful also in much. If, therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" (Luke 16:1, 10). God's providences are so adjusted that nature works for the liberal soul, and against those who withhold their gifts. It is a law fixed and immutable, that "he that soweth sparingly shall also reap sparingly; and he which soweth bountifully shall also reap bountifully." (2 Cor. 9:6). The believer repeats the Savior's words with the ring of triumphant faith as the terms of the best bargain ever made. "Give and it shall be given unto you; good measure, pressed down and shaken together and running over, shall men give unto your bosom. For with what measure ye mete withal shall it be measured to you again." (Luke 6:38). Andrew Fuller says the poor people of Glasgow used to say: "David Dale gives his money by sho'eisful, and God Almighty sho'eis it back again." It requires grace to get and use wealth properly. Its use is an acid test of our spiritual condition. Giving to the Lord is itself a grace. To give freely and willingly is a means of growing in grace. Augustine says: "In a certain way the Lord wishes us to be merchantmen. He makes an exchange with us. We give what abounds here, we receive what abounds there. We give earth and receive heaven. We give the temporal and receive the eternal. We give things corruptible and receive the immortal. Lastly, we give what God has bestowed and receive God Himself. Let us not then be slothful in such a commerce as this. Let us not continue poor."

We are slow to make practical use of the truth that the Lord gives bountifully to those who give bountifully to His cause. This is not the highest reason for giving, but it is one that has much practical force. We should not hesitate to use a plea so often used by the Spirit of God. Solomon said: "Honor the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses burst out with new wine." (Prov. 3:9,10). "There is that scattereth, and yet increaseth; there is that withholdeth more than is meet, but it tendeth to poverty." (Prov. 11:24). "He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again." (Prov. 19:17). "He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor." (Prov. 22:9). Isaiah assures the liberal soul of God's approval. "But the liberal deviseth liberal things: and by liberal things shall he stand." (Isa. 32:8). Malachi challenges us to put God to the proof. "Bring ye all the tithes in to the storehouse, that there may be meat in mine house, and prove Me now herewith, saith the Lord of Hosts if I will not open you the windows of heaven and pour you out a blessing, that there shall not be room enough to receive it." (Mal. 3:10). Jacob went out empty, he returned with great wealth.

He had vowed to give one tenth to God. Our neglect of this may be one reason for partial failure to develop the grace of liberality. Christians need to learn that their financial prosperity is conditioned upon faithfulness in the use of the Lord's money, and if economy begin at the house of God so also does judgment. No believer in the Scriptures can reasonably doubt that the wide-spread and long continued financial distress, accompanied by appalling disasters, involving the destruction of vast sums of accumulated wealth, is partly because of unfaithfulness in the use of property. In the matter of wealth-getting no less than in the matter of soul-winning, we are workers together with God. There is a divine as well as a human side in every calling. There is no success without God. He is the Senior Partner. With him nothing can fail. Without Him no enterprise can be successful. "It is He that giveth thee power to get wealth." (Deut. 8:18). He, therefore, claims a share in our increase and conditions His co-operation and blessing upon the payment of it. His word upon this matter is full and plain. To the command to the people of Israel to pay tithes was linked the promise, "that the Lord thy God may bless thee in all the work of thy hand which thou doest." The Hebrew was required to give the tithes for the use of the Levite. Another tithes for sacrifices and feasts. (Deut. 14:22). And every third year a third tithes for the poor. (Deut. 14:28). In addition the first-fruits of flocks and fields, by custom one-sixtieth of the whole. Ransom money for first-born males, the corners of fields left unreaped for the poor, by custom one-sixtieth of all. Reapers were to let fall handfuls for the poor. Every seventh year fields were to be left untilled, to produce spontaneously for the poor. All debts remitted every seventh year. So the conscientious Jew gave one-third for benevolence and religion. And he found that with God's blessing he was prospered. Both in giving this law and in its providential enforcement, God has impressively taught that His system of finances is the one and only way to permanent worldly success.

2. ACCORDING TO THE SCRIPTURES OUR SPIRITUAL PROSPERITY IS INDISSOLUBLY LINKED WITH GIVING UNTO THE LORD. God's people are heirs of heaven. They are stewards of Christ here. Their fitness for the inheritance is proven by their faithfulness in making their returns to their Savior of their stewardship. "And if ye have not been faithful in that which is another's, who shall give you that which is your own?" (Luke 16:12).

The people in the wilderness brought offerings for building the Tabernacle and Ark. They made a Covenant with God. Under King Josiah the people gave willingly and renewed their covenant. On Pentecost the Holy Ghost was given and the disciples gave all. Paul says of the Macedonian Christians, that they contributed out of their "deep poverty," "even beyond their power." And the cause of "the riches of their liberality" was their consecration to God in public covenanting. They were like Christ who, though rich, yet for our sakes became poor, that we through His poverty might be rich. He calls it "the exceeding grace of God," and as if the thought were overpowering, he exclaims: "Thanks be unto God for His unspeakable gift!" This charism of liberality is an unspeakable gift, it is extraordinary. It is unspeakable, because it is an unction of the Holy Ghost. Only those who are filled with the Spirit have it. It confers immeasurable blessings upon our revolted race. It brings a revenue of glory to God. No wonder Paul exclaims: "Thanks be unto God for His unspeakable gift!" the gift of the Holy Ghost in "this priceless charism of liberality."

The Dead Sea is 1300 feet below the sea-level. It has no outlet. It is

proposed to cut a canal from the Northeast arm of the Red Sea into it. Then the Dead Sea will be a Living Sea, brought up to the ocean's level. Depraved human nature is concentrated selfishness—a veritable Dead Sea. Giving is the channel through which the ocean of God's love flows into the soul and lifts us up to the level of the living waters, the river of life. "The Lord loveth a cheerful giver." The word cheerful is hilarious—from whence our word hilarious. The Lord loveth a hilarious giver, who gives with a swing, with his whole soul, mind and heart. God has laid upon us the obligation to feed the hungry and send His gospel to those who know Him not, Why? Not because He needs our help. The gold and silver are His, the cattle on a thousand hills. He could have made loaves of bread as plentiful as leaves of the forests and have written His gospel on the sky so that all could read it. But the purpose was to bless the giver. It allies His people with Him, who, though rich for our sakes became poor, that we, through His poverty, might be rich. "It is more blessed to give than to receive," is His unrecorded saying. (Acts 20:35). It is the sacrificial spirit that propitiates God's favor. "I will not offer burnt offerings unto the Lord my God of that which doth cost me nothing." (2 Sam. 24:24). Christ repeats His humiliation and comes to us in the person of His poor and begs, that we may be sure to have the blessing in responding. "Inasmuch as ye did unto one of the least of these you did it unto Me." (Matt. 25:40).

3. ACCORDING TO THE SCRIPTURES, THE TITHES IS AN ORIGINAL AND PERMANENT LAW UPON WHICH THE RESOURCES OF CHRIST'S KINGDOM DEPEND. Just as man was required from the beginning to consecrate one-seventh of his time, as a recognition of the fact that all his time belonged to God, so he was required to dedicate one-tenth of his income, as an acknowledgment that all his property belonged to God. Four hundred years before the exodus of Israel from Egypt, Abraham paid tithes to Melchisedec, priest of the Most High God (Gen. 14:20). This was a divine institution, for Hebrews 7:4-6 says: Melchisedec "received the tithes of Abraham," or as the Greek has it, "he decimated or tithed Abraham." Again in the 9th verse, "Levi also, who received tithes, paid tithes in Abraham," or as the Greek more forcibly presents it, "And Levi also, the receiver of tithes, was tithed in Abraham." Here we have Melchisedec, the administrator of the law of tithing, exercising his authority; Abraham, a distinguished subject, obeying the law; the superiority of Melchisedec to Levi, who subsequently administered the law, as clearly appears in his tithing Levi in Abraham; and the approbation of God upon the authority exercised and the subjection rendered. Jacob at Bethel, a century later, vowed to give the tithes (Gen. 28:22). It is an admitted principle, that approved examples establish the existence of a law.

The tithes and the Sabbath law were incorporated by Moses in the Jewish system. "All the tithes of the land is the Lord's." (Lev. 27:30). "It is robbing God to withhold it." (Mal. 3:8). The Savior sanctioned it. "Ye pay tithes: these ought ye to have done." (Matt. 23:23). The tithes was given unto the Lord for the use of the Levites, "because he hath no part nor inheritance with thee." (Deut. 14:27). Nehemiah rebuked the people because they neglected the Levites in God's house. "And I perceived that the portion of the Levites had not been given them; for the Levites and the singers, that did the work, were fled every man to his field. Then contended I with the rulers, and said, Why is the house of God forsaken? And I gathered them together and set them in their place.

brought all Judah the tithe of the corn, and the new wine and the oil unto the treasurers." (Neh. 13:10,12). The Apostle Paul argues: Just as the priests and Levites were supported by the tithe of the Jews, so as Christian ministry is to be maintained by the tithe of Christ's people. Do you not know that they which minister about holy things live of the things of the temple? And they which wait at the altar are partakers of the altar? Even so hath the Lord ordained that they which preach of the gospel shall live of the gospel." (I Cor. 9:13, 14). In the 7th chapter of the Hebrews, Paul reasons that as the priesthood has been transferred from Melchisedec to Christ, so the law of tithing has been transferred from the most conspicuous administrator of the Old Testament to Christ, the New Testament Administrator. And as Abraham was tithed by Melchisedec, so we are tithed by Christ. "For the priesthood being changed, there is made of necessity a change also of the law." (Heb. 7:12). During the Jewish dispensation the Levites were the collectors of the tithes. But in the Christian dispensation all believers are priests unto God, and their own tithe collectors. Every believer is to tithe his income regularly and set apart the tenth for the Lord. "It is holy unto the Lord." The responsibility of enforcing this law rests upon each individual believer. "Let every one of you lay by him in store on the first day of the week as the Lord hath prospered him." (I Cor. 16:1). Giving is an act of worship and so the Lord's Day is the time for tithing. It is a gracious exercise. "Therefore as you abound in everything, in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that you abound in this grace also."

IV

This law also requires that increasing wealth be accompanied by increased proportion in giving. A wage earner whose income is \$1,000 per year gives \$100 and has \$900 left for living. The man with an income of \$25,000 gives \$2,500, and has left \$22,500 for living and other expenses. That is unfair. The latter is able to give one third with less sacrifice than the laborer gives the tithe. The Savior set His seal upon this. He sat over against the treasury and saw the rich cast in costly offerings. That was no sacrifice. Then a poor widow brought two mites which make a farthing. It was all she had, even all her living. That touched the Master's heart. And with emphasis He said: "Verily I say unto you, this poor widow hath cast in more than all. They gave of their abundance but she, out of her poverty, hath given all that she hath, even all her living!" Nathaniel Cobb, a Boston merchant, began by giving the tithe. When his income was \$20,000 a year he gave one-fourth. When \$40,000, he gave half. When his annual income was \$100,000, he gave three-fourths. And when it reached \$500,000 annually, he gave it all. That was proportionate giving. It is not, how much can I spare for God, for it is all His; but how much can God spare for me. Our liberality is measured, not by what we give, but by what we have left. This is the law of God's kingdom.

In the Patriarchal Age, when the church gave one-tenth, she was fair as the moon: in the Levitical Age, when the church gave one-third, she was clear as the sun: and in the Pentecostal Age, when the church dedicated all to Christ, she was terrible as an army with banners. A river flowing quietly within its channel is called beautiful: when it swells up to the brim, you say, it is grand: but when it overflows all its banks in a freshet, you say, it is terrible. The Patriarchal, Levitical and Pentecostal

Ages represent these stages. But today the church, with all her equipment for a world campaign, instead of going up and taking possession, hesitates at Kadesh-Barnea. Why? This is it. So long as Harvard, Andover, Yale, Union, Chicago, and Crozier Theological Seminaries send out students to fill the pulpits of American churches and occupy our Foreign Mission fields, teaching that our Bible History is mythical, that Jonah is legend, that the Deity, Virgin birth, vicarious death and miraculous resurrection of Christ are frauds, and that Christianity is only one among the great religions of the world, such as Mohammedan, Confucian, Buddhist, Brahman,—God will not allow the church to conquer.

V

The cost of the World War, in terms of money, was \$300,000,000,000. The estimated wealth of the United States is about that sum. The nations had been doing business for centuries, ignoring God, the Senior Partner, and appropriating His portion. He came in the War to collect His part. The United States has been doing business all the years of her life, without considering God's claims. He exacted of us by the War not less than \$50,000,000,000. Have we learned that it is wise political economy to give to the Lord His just proportion? If the tithe of the increase of our three hundred billions were given, then each year \$1,500,000,000 would be given to the Lord. If one-fifth, Joseph's law in Egypt, were given, then \$3,000,000,000 would be covered into the Lord's treasury annually. If the Mosaic system were adopted, of giving for charity and religion one-third of the increase of Hebrew industries, then \$5,000,000,000 every year would be devoted to God. If the exactions upon the nation "during the War" be made the standard, then the "Holy War" which the Redeemer is waging against the ungodly nations would require, that \$7,500,000,000 be annually dedicated to God. In that case God would say: "I will restore the years that the locust hath eaten." (Joel 2:25). "I will open to you the windows of heaven, and pour you out a blessing that there shall not be room enough to receive it." (Malachi 3:10). To be workers together with God, to be fit by his workmanship to co-operate with Him, and to know the plans, methods, material and instruments by which He fulfills His holy will—this is the law of stewardship.