



### Short Studies in the Money Problem

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**W**E cannot over-state the need of applying Christian principles to the sources of wealth. The church has too long been indefinite, hazy, hesitant upon the question of the acquisition of money, though she has been clear about the stewardship of money after it has been acquired. If the church heedlessly baptizes great riches which have been amassed by methods that cannot be legitimized under the standards of Jesus, she may expect to lose that grip on the hearts of the multitude which cannot be purchased back by the benevolence of the rich. Liberal donations to missions will be tardy investments if we allow Christian money to pander to the vices of the heathen, in the commerce of liquor and opium. If shrewd Christians exploit the ignorance of heathen nations by securing vast "concessions" in their country's natural resources, we need not wonder when they look askance at our religion. The rich man's contribution to churches, hospitals and free libraries at home will avail but little in winning men to Christ if he has forced his employees to the minimum wage set by the "law of competition"—that cruel law of the jungle.

And yet one of the methods of awakening the conscience of the world to the matter of honest money is the growing sense of responsibility for riches on the part of those who possess them. By emphasizing the stewardship of money, the church is helping to cleanse the stream, and all efforts in that direction will ultimately lead to the cleansing of the fountain head.

To find a common principle in the matter of

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is not an easy task. Some Socialists declare that it is a sin to be rich in the presence of misery and want. If we applied that theory, it would cause everyone to spend daily their surplus earnings in some form of charity. Then we would have the double mischief of preventing the virtues which arise from thrift and the responsibility of wealth, as well as develop the evils of injudicious charity. If our position be admitted that it is the Christian's duty to accumulate money in order that he may serve future as well as present responsibilities, immediately the question arises, To what extent ought we to "lay up in store"? Here we must allow all possible latitude. No fixed rule can be laid down. Andrew Carnegie is reported to have said, "It is a sin for a man to be rich." For many persons, that may be perfectly true. Yet there are others whose plans cannot be completed in their lifetime, and hence they must leave resources in trust to others to carry forward the work they have undertaken. This seems to be the conception of John D. Rockefeller in the recent provision he has made for the disposition of his vast fortune. We know several men who have ceased to add to their capital, and are spending all their income annually as the Lord's stewards. One manufacturer in Ontario told me he was planning only a moderate provision for himself and family, and then his large manufactory was to be run entirely as

the Lord's business, and every dollar of its profits to be devoted to the Lord's work. Some day this may be the accepted ideal for all Christians.

In teaching the stewardship of money the church may have laid too much stress upon the practice of tithing. Of course "the tithe is the Lord's," but it is only

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pledging the sacred use of the other nine-tenths. Anyone who disputes the obligation of the tithe is not likely to use the nine-tenths in a sacred way. But sometimes we have created the impression that a tithe discharges our whole duty in the sacred use of money. This is far from the teachings of Jesus. The Christian must regard even the product of his own labor as a trust held for God who gave him both the capacity and the circumstance for making money.

We are not justified in accumulating riches until we have discharged certain primary duties which rest upon us as moral and social beings. We may lay down the principle that, the right use of riches demands that we bear a proportionate share of the natural burdens that fall upon the race. "No man liveth unto himself." The farmer and factory hand assist in giving him bread and raiment. "No man dieth unto himself." His corpse requires an undertaker and grave-digger. The person is scarcely honest who overlooks his obligations to those who are serving him directly or indirectly in a thousand ways.

It is granted in every system of ethics that one's first duty in life is to provide the things necessary for himself. And yet, what are the real necessities of life? Well, they vary indefinitely. The luxuries at one stage or station in life become the necessities of another. But under this plea of necessity, some go to the wildest excess of indulgence. Through indulgence character becomes flabby. The example of Jesus is pre-eminently an example of self-denial, and the strongest character is to be found in the one who practises the largest amount of self-denial without injury to his health or happiness.

The next imperative duty is to provide for the families God has given us. The child has not only a right to be well born, but to be well nourished during his dependent years. We should also give our children the broadest possible culture to fit them for service to the world. We have known parents who have taken their children out of school to assist in accumulating money. It was like putting out the children's eyes that they might be garbed in silks and broadcloth. On the other hand, this duty of providing for the children has often been carried to absurd extremes. Many children have been blessed by being put upon their own resources in early life; few have been blessed by inherited competence. According to God's law children are the

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given to parents. No more unworthy betrayal of a trust can be conceived than that where children neglect or become indifferent to their duty to provide for and comfort their parents in old age. They who suffered and toiled for us during our helpless years, deserve our utmost solicitude and care when strength and skill decline. Any govern-

mental system of old age pensions which would lift this responsibility from children would only be a curse to national as well as individual life. The seeming beneficence of such a system in Great Britain, it must be remembered, is largely due to the relief it gives from the incubus of wretched systems of charity.

### Political Parties

Topic for the week of May 28.

STUDY.—Canadian Civics, pages 54 to 63. SCRIPTURE LESSON.—Eccles. 7: 11-14, 19-21; 9: 13-18.

The suggested Scripture readings are chosen to emphasize the supreme need in all the men of our country who occupy responsible official position. That need is wisdom. The nation that lacks truly wise men at the head of its affairs cannot long be either great or strong. This wisdom is not to be confused with what may be popularly termed "political sagacity." There is often too much compromise of principle in that, and an undue prominence given to policies that are expedient rather than righteous. Wise legislators are those who realize their responsibility to Divine law, shape their legislation in harmony with the permanent principles of righteous government, and make adequate provision for the honest enactment of laws for the public good. The thought of private gain does not enter in to influence them, or thwart legislation, or delay it, when it is necessary for the general welfare. Men of personal integrity, whose honor cannot be questioned, whose discernment is clear, whose stability is immovable, whose devotion to the public is constant, whose influence cannot be bought, who are loyal to principle ever and always, who rule as those who must give account to the Supreme Ruler—these are the class of men our Scripture calls for. They are the men whose strength of character without them good government cannot be assured. To secure such men and to retain them in office should be the first great concern of the electorate.

As part of your programme, let some person who has been given plenty of time to prepare, give a restatement of the topic as treated in the text-book. It ought to be made clear that public questions arise on the character of which honest men have a right to differ; that men naturally take sides in any matter involving distinct issues; that such party divisions are not necessarily attended by evil results; that there are by no means always fruitful of good; that allegiance to party may be given at the sacrifice of right; that then wrong doing is countenanced and encouraged; that to secure party triumph at any cost is wrong; and that an intelligent knowledge of party platforms is necessary before any conscientious elector can vote as he should.

Arrange also for the discussion of such questions as the following, by persons duly appointed, or in open League conference:

1. How far may a man maintain his own opinions on any public question?
2. What should be the standard of judgment on all public questions, the profit of the many or the gain of a few?
3. Should a man in public life be required to support his party in all its policies, or is his personal judgment rather than his party fealty to govern him?
4. How far can a politician be independent?