

# The Fundamentals

*A Testimony to the Truth*

*"To the Law and to the Testimony"*  
*Isaiah 8:20*

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## CHAPTER V

# OUR LORD'S TEACHINGS ABOUT MONEY

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Our Lord's teachings as to money gifts, if obeyed, would forever banish all limitations on church work and all concern about supplies. These teachings are radical and revolutionary. So far are they from practical acceptance that, although perfectly explicit, they seem more like a dead language that has passed out of use than like a living tongue that millions know and speak. Yet, when these principles and precepts of our Lord on giving are collated and compared, they are found to contain the materials of a complete ethical system on the subject of money, its true nature, value, relation and use. Should these sublime and unique teachings be translated into *living*, the effect not only upon benevolent work, but upon our whole spiritual character, would be incalculable. Brevity compels us to be content with a simple outline of this body of teaching, scattered through the four Gospel narratives, but gathered up and methodically presented by Paul in that exhaustive discussion of Christian giving in 2 Cor. 8 and 9.

### I. THE PRINCIPLE OF STEWARDSHIP

The basis of Christ's teaching about money is the fundamental conception of *stewardship*. (Luke 12:42; 16:1-8.) Not only money, but every gift of God, is received in trust for His use. Man is not an owner, but a trustee, managing another's goods and estates, God being the one original and inalienable Owner of all. The two things required of stewards are that they be "faithful and wise," that they study to employ God's gifts with fidelity and sagacity—fidelity so that God's

entrustments be not perverted to self-indulgence; sagacity, so that they be converted into as large gains as possible.

This is a perfectly plain and simple basal principle, yet it is not the accepted foundation of our money-making and using. The vast majority, even of disciples, practically leave God out of their thoughts when they engage in finance. Men consider themselves owners; they "make money" by their industry, economy, shrewdness, application; it is theirs to do as they will with it. There is little or no sense of stewardship or of its implied obligation. If they give, it is an act, not of duty, but of generosity; it ranks, not under law, but under grace. Hence there is no inconsistency felt in hoarding or spending vast sums for worldly ends and appropriating an insignificant fraction to benevolent purposes. Such methods and notions would be utterly turned upside down could men but think of themselves as stewards, accountable to the one Master for having wasted His goods. The great day of account will bring an awful reckoning, not only to wasters, but to hoarders; for even the unfaithful servants brought back to their lord the talent and the pound at last, but without profit, and the condemnation was for not having used so as to increase the entrusted goods.

## II. THE PRINCIPLE OF INVESTMENT

In our Lord's teachings we find this kindred principle of investment: "Thou oughtest to have put my money to the exchangers" (Matt. 25:27). Money-changing and investing is an old business. The "exchangers," as Luke renders, are the *bankers*, the ancient *Trapezitae*, who received money on deposit and paid interest for its use, like modern savings institutions. The argument of our Lord refutes the unfaithful servant on his own plea, which his course showed to be not an excuse, but a pretext. It was true that he dared not risk trading on his own account; why not, without such risk, get a moderate interest for his Master by lending to professional

traders? It was not fear but sloth that lay behind his unfaithfulness and unprofitableness.

Thus indirectly is taught the valuable lesson that timid souls, unfitted for bold and independent service in behalf of the kingdom, may link their incapacity to the capacity and sagacity of others who will make their gifts and possessions of use to the Master and His Church.

James Watt, in 1773, formed a partnership with Matthew Boulton, of Soho, for the manufacture of steam engines—Watt, to furnish brains, and Boulton, hard cash. This illustrates our Lord's teaching. The steward has money, or it may be other gifts, that can be made of use, but he lacks faith and foresight, practical energy and wisdom. The Lord's "exchangers" can show him how to get gain for the Master. The Church boards are God's bankers. They are composed of practical men, who study how and where to put money for the best results and largest returns, and when they are what they ought to be, they multiply money many-fold in glorious results. The Church partly exists that the strength of one member may help the weakness of another, and that by co-operation of all, the power of the least and weakest may be increased.

### III. THE SUBORDINATION OF MONEY

Another most important principle is *the subordination of money*, as emphatically taught and illustrated in the rich young ruler. (Matt. 19:16-26.) This narrative, rightly regarded, presents no enigma. With all his attractive traits, this man was a slave. Money was not his servant, but his master; and because God alone is to be supreme, our Lord had no alternative. He must demolish this man's idol, and when He dealt a blow at his money, the idolatry became apparent, and the slave of greed went away sorrowful, clinging to his idol. It was not the man's having great possessions that was wrong, but that his possessions *had* the man; they possessed him and

controlled him. He was so far the slave of money that he could not and would not accept freedom by the breaking of its fetters. His "trust" was in riches—how could it be in God? Behind all disguises of respectability and refinement, God sees many a man to be an abject slave, a victim held in bonds by love of money; but covetousness is idolatry, and no idolater can enter the kingdom of God. How few rich men keep the mastery and hold money as their servant, in absolute subordination to their own manhood, and the masterhood of the Lord!

#### IV. THE LAW OF RECOMPENSE

We ascend a step higher, and consider our Lord's teaching as to the *law of recompense*. "Give, and it shall be given unto you" (Luke 6:38). We are taught that getting is in order to giving, and consequently that giving is the real road to getting. God is an economist. He entrusts larger gifts to those who use the smaller well. Perhaps one reason of our poverty is that we are so far slaves of parsimony. The future may reveal that God has been withholding from us because we have been withholding from Him.

It can scarcely be said by any careful student of the New Testament that our Lord encourages His disciples to look or ask for earthly wealth. Yet it is equally certain that hundreds of devout souls who have chosen voluntary poverty for His sake have been entrusted with immense sums for His work. George Müller conducted for over sixty years enterprises requiring at least some hundred and twenty-five thousand dollars a year. Note also the experiences of William Quarrier and Hudson Taylor, and D. L. Moody and Dr. Barnardo. Such servants of God, holding all as God's, spending little or nothing for self, were permitted to receive and use millions for God, and in some cases, like Müller's, without any appeal to men, looking solely to God. This great saint of Bristol found, in a life that nearly rounded out a

century, that it was safe to give to God's purposes the last penny at any moment, with the perfect assurance that more would come in before another need should arise. And there was never one failure for seventy years!

## V. SUPERIOR BLESSEDNESS

Kindred to this law of recompense is the law of *superior blessedness*. "It is more blessed to give than to receive" (Acts 20:35). Paul quotes this as a saying of our Lord, but it is not to be found in either of the Gospel narratives. Whether he meant only to indicate what is substantially our Lord's teaching, or was preserving some precious words of our Great Teacher, otherwise unrecorded, is not important. It is enough that this saying has the authority of Christ. Whatever the blessedness of receiving, that of giving belongs to a higher plane. Whatever I get, and whatever good it brings to me, I only am benefited; but what I give brings good to others—to the many, not the one. But, by a singular decree of God, what I thus surrender for myself for the sake of others comes back even to me in larger blessing. It is like the moisture which the spring gives out in streams and evaporation, returning in showers to supply the very channels which filled the spring itself.

## VI. COMPUTATION BY COMPARISON

We rise a step higher in considering God's *law of computation*. How does He reckon gifts? Our Lord teaches us that it is *by comparison*. No one narrative is more telling on this theme than that of the poor widow\* who dropped into the treasury her two mites. The Lord Jesus, standing near, watched the offerings cast into the treasury. There were rich givers that gave large amounts. There was one poor woman, a widow, who threw in two mites, and He declared her offering to be more than any of all the rest, because, while they

\*Mark 12:41-44; Luke 21:1-4.

gave out of a superfluity she gave out of a deficiency—they of their abundance, she of her poverty.

She who cast her two mites into the sacred treasury, by so doing became rich in good works and in the praise of God. Had she kept them she had been still only the same poor widow. Are not two sparrows sold for a farthing? And the two mites "make a farthing." He who, as the Superintending Providence of nature, watches the fall of a sparrow, so that "one of them is not forgotten before God," also, as the Overseer of the treasury, invisibly sits and watches the gifts that are dropped into the chest, and even the widow's mite is not forgotten.

He tells us here how He estimates money gifts—not by what we *give*, but by what we *keep*—not by the amount of our contributions, but by their *cost* in self-denial. This widow's whole offering counted financially for but a farthing (*κοδράντης*, a quadrant, equal to four mills, or two fifths of a cent, as three-fourths of an English farthing). What could be much more insignificant? But the two mites constituted *her whole means of subsistence*. The others reserved what they needed or wanted for themselves, and then gave out of their superabundance (*περισσεύοντος*). The contrast is emphatic; she "out of her *deficiency*," they "out of their *supersufficiency*."

Not all *giving*—so-called—has rich reward. In many cases the keeping hides the giving, in the sight of God. Self-indulgent hoarding and spending spread a banquet; the crumbs fall from the table, to be gathered up and labeled "charity." But when the one possession that is dearest, the last trusted resource, is surrendered to God, then comes the vision of the treasure laid up in heaven.

## VII. UNSELFISHNESS IN GIVING

We ascend still higher to the law of unselfishness in giving. "Do good and lend, *hoping for nothing again*" (Luke 6: 35).

Much giving is not giving at all, but only lending or exchanging. He who gives to another of whom he expects to receive as much again, is trading. He is seeking gain, and is selfish. What he is after is not another's profit, but his own advantage. To invite to one's table those who will invite him again, is simply as if a kindness were done, to a business acquaintance as a basis for boldness in asking a similar favor when needed. This is reciprocity, and may be even mean and calculating.

True giving has another's good solely in view, and hence bestows upon those who cannot and will not repay, who are too destitute to pay back, and too degraded, perhaps, to appreciate what is done for them. That is like God's giving to the evil and unthankful. That is the giving prompted by love.

To ask, therefore, "Will it pay?" betrays the selfish spirit. He is the noblest, truest giver who thinks only of the blessing he can bring to another's body and soul. He casts his breadseed beside all waters. He hears the cry of want and woe, and is concerned only to supply the want and assuage the woe. This sort of giving shows God-likeness, and by it we grow into the perfection of benevolence.

#### VIII. SANCTIFIED GIVING

Our Lord announces also a law of sanctification. "The altar sanctifieth the gift"—*association gives dignity to an offering* (Matt. 23: 19). If the cause to which we contribute is exalted it ennobles and exalts the offering to its own plane. No two objects can or ought to appeal to us with equal force unless they are equal in moral worth and dignity, and a discerning giver will respond most to what is worthiest. God's altar was to the Jew the central focus of all gifts; it was associated with His worship, and the whole calendar of fasts and feasts moved round it. The gift laid upon it acquired a new dignity by so being deposited upon it. Some objects which appeal for gifts we are at liberty to set aside because they are not sacred. We may give or not as we judge best, for they



depend on man's enterprises and schemes, which we may not altogether approve. But some causes have Divine sanction, and that hallows them; giving becomes an act of worship when it has to do with the altar.

### IX. TRANSMUTATION

Another law of true giving is that of *transmutation*. "Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations" (Luke 16:9). This, though considered by many an obscure parable, contains one of the greatest hints on money gifts that our Lord ever dropped.

Mammon here stands as the equivalent for *money*, practically worshipped. It reminds us of the golden calf that was made out of the ear-rings and jewels of the crowd. Now our Lord refers to a second transmutation. The golden calf may in turn be melted down and *coined into Bibles*, churches, books, tracts, and even *souls of men*. Thus what was material and temporal becomes immaterial and spiritual, and eternal. Here is a man who has a hundred dollars. He may spend it all on a banquet, or an evening party, in which case the next day there is nothing to show for it. It has secured a temporary gratification of appetite—that is all. On the other hand, he invests in Bibles at ten cents each, and it buys a thousand copies of the Word of God. These he judiciously sows as seed of the Kingdom, and that seed springs up a harvest, not of Bibles, but of souls. Out of the unrighteous mammon he has made immortal friends, who, when he fails, receive him into everlasting habitations. May this not be what is meant by the *true riches*—the treasure laid up in heaven in imperishable good?

What revelations await us in that day of transmutation! Then, whatever has been given up to God as an offering of the heart, "in righteousness," will be seen as transfigured. Not only the magi's gold, frankincense and myrrh, and the

alabaster box of ointment of spikenard, very precious, and the houses and lands of such as Barnabas, but fishermen's boats and nets, the abandoned "seat of custom," the widow's mites, and the cup of cold water—yes, when we had nothing else to give, the word of counsel, the tear of pity, the prayer of intercession. Then shall be seen both the limitless possibilities and the "transcendent riches" of consecrated poverty.

Never will the work of missions, or any other form of service to God and man, receive the help it ought until there is a new conscience and a new consecration in the matter of money. The influence of the world and the worldly spirit is deadening to unselfish giving. It exalts self-indulgence, whether in gross or refined form. It leads to covetous hoarding or wasteful spending. It blinds us to the fact of obligation, and devises flimsy pretexts for diverting the Lord's money to carnal ends. The few who learn to give on Scriptural principles learn also to *love* to give. These gifts become abundant and systematic and self-denying. The stream of beneficence flows perpetually—there is no period of drought.

Once it was necessary to proclaim to the people of God that what they had brought "was more than enough," and to "restrain them from bringing" (Ex. 36:6). So far as known, this is the one and only historic instance of such excess of generosity. But should not that always be the case? Is it not a shame and disgrace that there ever should be a lack of "meat in God's house"? When His work appeals for aid, should there ever be a reluctance to respond or a doling out of a mere pittance? Surely His unspeakable gift should make all giving to Him a spontaneous offering of love that, like Mary's, should bring its precious flask of spikenard and lavish its treasures on His feet, and fill the house with the odor of self-sacrifice!