**SERIES 02 (PREACHED IN 1900) - THE PREACHING OF G. CAMPBELL MORGAN**

**04. THE ETHICS OF COMMERCIAL LIFE by G. CAMPBELL MORGAN**

First of all, what do we mean by commerce? Webster says that commerce is the "exchange or buying and selling of commodities especially the exchange of merchandise on a large scale between different places and communities." That is a fair definition of commerce as it is, but I think it insufficient so far as the essential thought is concerned. Of course the word simply means the exchanging of goods; but when we speak of commerce we mean the industry which develops the resources of the earth, and the exchange of property which brings all things within the reach of all men. True commerce is the science of human life on its physical side. Provision is of God; distribution is human. God provides all necessary things for every human being that He creates. There are many people who have not enough, but the blame for that is to be laid upon human systems of distribution and not upon divine provision. There is no reason why any human being should be hungry, no reason why any human being should be unclothed.

Now, see how this works out in the relation of man to man. Each man is to contribute by his toil something towards the realization of the resources of the earth and its distribution, and what he receives for that distribution of necessities to others provides him also with a living. Let me illustrate this great principle from a single point. An English sovereign, our standard coin, is worth twenty shillings; the man who sells it for nineteen is a fool, and the man who sells it for twenty-one is a rogue. But that would upset the stock exchange altogether! Thank God, the sooner the better then! There is your foundation principle. A sovereign is twenty shillings, and the moment a man begins to reckon that it is worth less or more, something is wrong somewhere.

Humanity is, or should be, a commonwealth in which every individual contributes something to the necessities of the race, and by that contribution receives that which is for his own living. Upon that has been built the whole commercial system of the world. Alas, that it has not been built up upon that principle only. Other principles have been introduced which have made commercial pursuits the ruin of righteousness in the individual and in the community. So long as commerce is indeed the industry which realizes the products of the earth and distributes them so that all the necessities of human life may be met, a divine thought is worked out in the practical issues of human life. But when commerce becomes the way by which a man may accumulate wealth by providing for the necessities of others, then it is not divine but human, and I am not sure that it is not devilish. Of course these are the principles for Christian men and women; those outside the church will not accept them.

Now let us turn to the Word, and notice the broad principle that is laid down for the children of God in 1 Corinthians 7:29-31: "But this I say, brethren, the time is shortened, that henceforth those that buy may be as though they possessed not; and those that use the world, as not abusing it."

Here we have the broad principle that applies to this whole question of commercial life within the church of Jesus Christ.

It includes two things - first, a necessity granted, and second, a limitation marked. What is the necessity? That you must buy, that you must use the world. What is the limitation? You are to buy as those that possess not, and you are to use the world as not abusing it. Notice particularly the necessity that is granted here, "Those that buy." Go back to the teaching of the Master in Matthew 6:31, 32: "Be not therefore anxious, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? For after all these things do the Gentiles seek; for your heavenly Father knoweth that ye have need of all these things."

Your heavenly Father knows that you have need of food and of raiment, and in this principle that is taken into account. You must buy, you must enter into commercial transactions, for you have need of these things. You are to give for them value, and for what you give you are to receive value. In that very principle lies the denial of false communism, which says that no man has any right to property. The very provision that you buy admits man's right to possess. Moreover, there is the clearest indication of the method of exchange. We give and we receive.

We need certain things in this physical life, and for them we must give. In order to possess that which we have we must toil, since all possession must be the result of toil or of a free gift. Again, the world is to be used. We are to use the world that we may buy to supply the necessities of physical life. That word "world" - the cosmos, the creation - suggests God's provision for human nature. All that is in this wonderful earth is there for the supply of human and not merely the material part of the earth, but the order in which things move, the seasons as they roll - all these we are to use.

But how are we to use them? We are to discover the laws of God and respond to them so as to deduce from them that which is necessary for man. Suppose that the farmer says, "Winter is coming; I shall need bread by and by." How will he get it? He is the man who comes into first connection with the earth, the world, the cosmos; and he plows his land, casts in the seed, and gathers his harvest, and so uses the world for the satisfaction of physical need, the bread that man shall eat. He sows in the season and he reaps in the season; all these things are a part of the divine economy, and man has to fall in line with the divine movement. When God creates, man is to buy and sell; and that principle of buying from you what I have not been able to for myself, in exchange for something that I give to you, is the true and fundamental idea of commerce on which the Bible sets the seal of approval and recognizes as necessary for human life.

The worldly man buys and the worldly man uses the world, but he buys to possess, and he abuses the world by conditioning his life wholly within the realm of the things that are material and that perish. Take a young man who is just starting out in life. For a moment do not think about his relation to Christ. He has chosen his calling in life, that place in which he will work and contribute his quota to the necessities of men as well as provide for himself. I ask him, "What is your ambition in business?" If he says, "I am going into business that I may lay up for myself riches, that I may possess," his motive is unchristian. But cannot a Christian man be a wealthy man? Certainly. God has blessed many a man and he has become wealthy; but when a man's heart is set upon buying and selling to make wealth that he may possess it, that is unchristian, that man is abusing the world. God never stored this earth with all its wonderful riches to make one or two men rich simply for the sake of their being rich. Of course you must buy; your Father knows that you have need of these things; the world is here for you to use, but Christianity limits commercial activity for the children of the kingdom by saying, You must buy, but you must be as those that do not possess; you must use, but you must not abuse.

From that broad principle turn to a teaching of Jesus in Luke 12:15-20: "Take heed, and keep yourselves from all covetousness: for a man's life consisteth not in the abundance of things which he possesseth. And He spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully, and he reasoned within himself, saying, What shall I do, because I have not where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my corn and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years: take thine ease, eat, drink, be merry. But God said, Thou fool, this night thy soul shall be required of thee; then whose shall those things be that thou hast provided?"

What have we here? Christ's statement first, "A man's life consisteth not in the abundance of the things that he possesseth." I think that He meant to say that man's human life does not lie in possessing abundance, but in having enough. Then having enunciated that great principle the Master gives that picture. Look at that rich man. There is no fraudulent getting here. "The ground of a certain rich man brought forth plentifully." He was prosperous in a right way. What else? He was a sagacious, sensible business man as men go in the world today. But notice the sordid idea that this man has of life. He says, "I will fill my barn, and then I will say, Soul, take thine ease; eat, drink, be merry." That is a picture of a man abusing the world. There is no iniquity in his prosperity; the iniquity lies in his abuse of it. He thinks that out of the full barn he will feed his soul.

Now notice the unrecognized factor in the picture. That factor is God. Where does He first come into that picture? In the statement, "But God"? No; "The ground of a certain rich man brought forth plentifully." That is where God enters - at the very beginning, where He always comes in, at the point of creation. Men talk today about creating wealth. You cannot create wealth. You may amass it, but you cannot create it. When man smites the surface of the earth with labor he does his part of the contract, and when presently the earth laughs back in harvest that is God's crown upon man's labor. God created this rich man's wealth. Where do we see Him next? Not until we reach the "But God." Notice the possessive pronoun which this man uses - my fruits, my barns, my goods, my soul; then comes a change, "But God." God breaks in upon the life. He has been there all the while, possessing the man's soul, overruling, but forgotten, shut out.

That is a picture of a false use of the world - buying, trading, commerce, in itself right, but prosecuted without reference to the higher things, and consequently becoming the curse of that man's life, until he becomes narrow, mean, sordid, and imagines he can feed his own inner life with the things which he heaps in his barn. It is because of that effect of the wrong use of a right thing that this principle is laid down, "You shall be as those that buy but possess not, as those that use the world but do not abuse it."

What, then, is the duty of every man in this world? It is very clearly marked in the letter to the Ephesians: "Let him that stole steal no more: but rather let him labor, working with his hands the thing that is good, that he may have whereof to give to him that bath need." Ephesians 4:28.

First of all, Christianity says that a man is to work for his living, and second, that a man is to add to the amount of work necessary for his living a little more work that he may have something to give to the man that cannot work. It is wonderful how God brings opposites and puts them together. "Let him that stole steal no more ... let him labor." I should have said, "Let him that stole be honest." But that is not all the Holy Spirit means. Take it the other way. Let every man work for his own living and not steal it. You must work if you would eat. Remember the Pauline principle as stated in that same way elsewhere, "If any man will not work, neither let him eat." It is the duty of each one to contribute to the common wealth by labor, but you are to exceed the labor necessary for the maintenance of your own life in order that you may have something to give.

What sort of a business man ought a Christian to be in the light of these principles? Remember that in the commerce of the Christian man there can be nothing but justice, and that justice is the very heart of love; therefore in all commercial transactions there must be justice and love. Love in commercial life? Yes, if you are a Christian. God has not parceled out men into compartments; they have done that themselves. A man says, I don't do this as a Christian; it is a matter of business. What do you mean? When you stand before the bar of God, what will be there, your business side or what? The principles that are to govern your life at any point are to govern them at every point.

Justice in commercial life condemns fraud of every description. A Christian man cannot give false representations of the goods he is going to sell; he cannot allow an advertisement of his goods to slip into the public print which is not absolutely true; and he cannot allow anything that he has to do with in business to be other than he represents it to be. There must be absolute integrity, not merely in the actual change given or the paying of a bill, but in the manner and in the character of the goods supplied. That man is doing more for God in the world who is putting his Christianity into the things he manufactures than the man who talks Christianity and does not put it into the things he makes. We need today more than anything else a new sense of righteousness among Christian men in their commercial life.

Justice condemns fraud, but love goes further and considers others. We are not only not to cheat a man, but we are not to let him cheat himself when he does business with us. That does away with hunting for a bargain without reference to the welfare of the man from whom you get it. Any man who takes advantage of another when he is down is denying his Christianity. You say "they all do it." In the name of God, is what "they all do" to be the law of Christian conduct? Is commercial life to be built upon the basis of the habit of the trade? If you knowingly enrich yourself at the cost of a man who is in difficulty you are a rogue, no matter to what church you belong. The most curious thing is this, that a person on the street who takes a loaf of bread when he is hungry is a thief, but a man who gambles and speculates in the wealth of the widows and orphans is a "shrewd business man." Our talk of holiness and our song of praise are alike blasphemous unless the measurement of the sanctuary of God is upon all our commerce.

Not only will this principle of love and justice prevent a man from taking an undue advantage of another, but it will limit competition. I know that the whole system of trade at present is built upon competition, and I am not going to say that in itself, and within certain limits, competition may not be a good thing, but I do not think that any man who loves his fellow man because he loves his Lord is prepared to say that the present extent of competition is a good thing. Competition today is being carried on most keenly, not for food and raiment, but to possess wealth; and competition has become most destructive because it has passed into the hands of a few men who are doing it to possess. They care little who goes down in the awful struggle if they may but enrich themselves. That is anti-Christian. It may be necessary for a man to touch this competitive system today in order to live and take care of his children; but beyond that a Christian man has a right to say, I limit this thing at this point for the sake of someone else who otherwise will go down in the struggle. I know that this is far beyond the realization of the age, and I believe that these things will never be fully realized save under the immediate kingship of Jesus Christ; but in His church we are under His kingship, and all these great ideals, after which men are groping outside, ought to be realized inside to begin with. Then we shall be a power in the world where hitherto we have been a weakness.

Christian ethics safeguards Christian commerce in three respects. If the Christian man is going into commercial life the first thing is this, that the ethical teaching of the New Testament will limit his occupation; second, the ethical teaching will limit the extent to which he carries on commercial enterprises; and third, it will limit the spirit in which he carries on his commercial activities.

It will limit his occupation Colossians 3:17: "And whatsoever ye do, in word or in deed, do all in the name of the Lord Jesus, giving thanks to God the Father through Him." A Christian going into business must decide within a narrower circle than the man of the world, and his decision must be governed by that principle, "Whatever you do, do it in the name of Jesus Christ and to the glory of God." Any business or profession which cannot be conducted within that realm is impossible to a Christian. As a Christian you can only be in a business that is necessary for some side of man's well-being - his physical necessities, his mental culture, or his spiritual interests. You cannot enter a business which makes for the destruction of the bodies of men; you cannot touch a profession which tends to injure the mind of man; and you must not touch any calling in life which will harm a man's spiritual nature. If you will apply that principle you will find that Christian men are shut out from some of the most lucrative businesses in the world.

Again, the extent of your business is limited. Matthew 6:19, "Lay not up for yourselves treasures upon the earth, where moth and rust doth consume, and where thieves break through and steal: but lay up for yourselves treasures in heaven." Mark the Master's contempt of earthly treasures, "Moth and rust corrupt, and thieves break through and steal." There is a divine pity in that touch of satire. Here was some poor soul that was going into commercial pursuits to lay up treasure on earth. Jesus said to him, "You cannot do that if you are going to be My disciple," and the heart of the disciple was sad at the thought of losing those treasures. The satire of Jesus is the healing of the wound. "Why, those treasures, moth and rust corrupt and thieves break through and steal." But in the pity of the satire do not miss the force of the injunction, "Lay not up on earth." So the extent of your business operations as a Christian man is limited by the twofold thought that you have already had in Paul's letter to the Ephesians. Your business is to be for your own living, and beyond that is to be devoted to the welfare of your fellow man. But cannot a man be prosperous and wealthy and be a Christian? Certainly, always provided he remembers that he is not the possessor of the wealth, but the steward of it, and that when his own necessity is supplied his business is to use all that remains for the kingdom of God and the blessing of men. What Christianity does is to forbid any man keeping and hoarding for the sake of having. A beloved friend told me one day that the greatest responsibility of his days was to know how to spend the wealth God had sent him so as not to hurt men and not to injure the kingdom of God.

Then the ethics of Christianity safeguards the spirit in which men shall do their business. Compare Colossians 3:2, "Set your mind on the things that are above, not on the things that are upon the earth," with Matthew 6:33, "Seek ye first the kingdom and His righteousness." Where am I to set my mind on things above? Where am I to seek first His kingdom? In all my commercial transactions. You are to be a business man, true and just and loving; but if you carry out this idea, and are God's steward, you will touch the merchandise of the earth in the spirit of the commerce of the upper world, and you will use every opportunity in business as a chance for the commerce of God.

Why am I to go on with my business? That I may be supplied with that which is necessary in my life. For what other reason? That I may have to give. But what is to be the underlying reason of my love and of my giving? The glory of God and the coming of the kingdom of His Son. When business men see that, how different will everything be!

Do not imagine that the only issue or result of a conference like this is that you are to be good Sunday-school workers and good preachers. If that is all it is a poor business. You are to say, Now I am going back to take a day or two quietly to go over my business, over my books, over my speculations and over my enterprises, and wherever I find anything, no matter how it promises to pay, that contravenes the principles of my life in Christ, it is to come out at all costs, and henceforth I am to be a business man, a steward of Jesus Christ. Business men are apt to tell us ministers that we know little about business. It may be that no man ought to touch the ministry until he has touched business somewhere first. But I do not know any realm in which there is more room for the application of the ethics of Christianity than the commercial realm; and if you, O brother man, as the result of loyalty to Christ, shall have a smaller dividend at the end of the year, you will have laid up treasure in heaven, where moth and rust do not corrupt and where thieves do not break through nor steal.