**THINGS THAT MATTER MOST - DEVOTIONAL PAPERS BY JOHN H. JOWETT**

**16. CAPITAL AND INTEREST by JOHN H. JOWETT**

LIFE is very commonly regarded from the standpoint of an investment of capital which yields a certain amount of interest. It was conceived in this figure by the Lord Jesus Himself. "Trade ye herewith till I come." And what is our capital? What capital did the Master Himself invest in the affairs of men? He had a capital of thought, and He invested it in thoughtfulness. He had a capital of emotion, and He invested it in widest sympathy. He had a capital of conscience and ideal, and He invested them in the exploration and correction of crookedness. And He had a capital of will, and He always invested its power in the ministry of rectitude and truth. This was the sort of capital with which Jesus traded, and this is the kind of capital with which we are to trade amid the new opportunities of our own life.

Now, in these realms interest is in proportion to the amount of capital we invest. Small investment will yield but small returns; if the investment be increased the interest will be correspondingly enlarged. Carelessness in the employment of life's capital results in dwindling and exhausted returns. This teaching applies to all kinds of interest, even that interest which we call our interest in things, our interest in persons, in causes, in common affairs. The interest we get from them depends upon the capital we put into them. And here I come face to face with a common statement which I desire to challenge, and which, indeed, is the theme of this meditation. Here is a man speaking about something or other, maybe a society, or a cause, or an institution, and he says, "I began to lose interest in it, and so I gave it up." Now I think the contrary is more likely to have been the truth. A close investigation will rather reveal that the man had begun to give it up and then lost interest in it. There was first an interference with the capital, and then the interest suffered. There was a relaxing in the trade, followed by impaired returns. This may appear to be a subtle, but it is a very vital distinction. The condition of finding interest in anything is the persistent and diligent application of strength. We begin to give a thing up, and then we lose our interest in it.

We may find the application of the principle in the #230;sthetic realm. What is the condition of retaining a keen interest in music? It is the maintenance of an investment of capital. If we add to capital we assuredly add to the interest. The devotion of more time, more thought, more eager listening, and more diligent persistence, will result in an enriched and enlarged commerce, and the genius of music will pour her treasures into our souls. Charles Darwin ceased to invest in this realm; he gave no thought nor attention to music, and so he lost the power of appreciation.

It is even so in the realm of art. The men who get most out of it are the men who put most into it. When John Ruskin began to examine the papers of Turner, he found at least twenty thousand slips, upon which the great artist had sketched all manner of initial themes. He was investing in ideas, and we have the results in his marvellous productions. Ruskin himself is an example of the same simple and universal law. In his preface to Mr. E. T. Cooke's "Guide to the National Gallery," he writes these words: "When I last lingered in the gallery before my old favourites, I thought them more wonderful than ever before." He was continually giving the strength of a finer quest, and he returned from his quest with richer discoveries.

We may follow the application of the principle into the social realm. Even on the elementary plane of a subscription our interest is really born with our contribution. It is surprising what a little investment of this kind will do to create and quicken a man's attention. And if we increase our capital, our interest in the institution increases with it. If we begin to withdraw our contribution, the interest itself is withdrawn. In all social causes our humane interests are in precise proportion to our investments. If we put no thought into the condition of the inhabitants of the Congo, if we send no exploring sympathies among the downtrodden people of Russian cities and Russian wastes, there will be no interest, and these fellow-men will be as though they. had no place on the planet; but if we fix our thoughts upon their oppressions, and their woes, and their deprivations, if we settle our minds upon them, like invested capital, a great interest will waken in our souls, which will again expend itself in chivalrous endeavour and service.

If we .ascend still higher into the affectional realm, into the home of holy love, we shall find that the gracious interest is determined by the quality of our investment. It is even so in the sacred relationship of husband and wife. The love of courtship is often larger and fuller than the love of married life, and it is simply because in the courtship there were more kindly courtesies and more reverent and constant devotion. It frequently happens that, when the wedded life begins, the delicate courtesies that prevailed before the. wedding are dropped, and life becomes grey and conventional. All of which means that capital has been withdrawn and the returns have suffered. Everybody knows how true this is in the relationship of friend and friend. If the capital of thoughtfulness is withdrawn, fraternal interest begins to drop. If two friends become divided by the waste of waters, it may chance that their letters become less and less frequent, and their courtesies more and more scanty, until the old profound, vital interest is almost dead. We begin to give up the friendship, and then the interest dies.

And in the last place, the principle finds application in the highest of all regions, the spiritual realm. Many of us have so little interest in the things of the highest because we put no capital into them. We know perfectly well that if we put as little into anything else, say, into our business, or even into our pleasures, we should have no returns. Take the interest we derive from the Word of God. What right have many of us to expect any interest at all? We put nothing into it, and yet sometimes we expect an abundant return. We do not seek it as we should search for secret veins of gold; we do not diligently seek for it as for "treasure hid in the field." What have we invested in the New Testament? How much of thought, how much of imagination, how much of sympathy, how much of sheer will? From the standpoint of common trade, have we any right to expect returns?

And I would include in all this meditation the means and ministry of prayer. Our interest in prayer is determined by the capital we invest. Look at the example of our Lord the Christ. "Rising a great while before day, He went up into a mountain apart, to pray." "He continued all night in prayer to God." "And as He prayed His sweat was as it were great drops of blood." Has our season of prayer any resemblance to these? Does it suggest energy and sacrifice, even to the point of blood? Are our intercessions weighted with purpose, and have we the demeanour of an armed man cleaving his way to some shining palace of gold? How much do we put into it? When a man speaks of losing interest in prayer, he had better raise the previous question as to the amount of capital he has withdrawn from the holy trade.

Many of us have scarcely begun to pray at all. We have only played at praying. It has not been a mighty business; it has only been a harmless convention. We have put nothing into it, and therefore we have taken nothing out. We have "prayed amiss."

Our primary concern must be with the capital, and God will attend to the interest. Let us invest, in all high and holy things, all our mind and soul and heart and strength. And there will be returned to us in holy interest and affection "good measure, pressed down, shaken together, and running over."