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PAY YOUR DEBTS.*

BY REV. PHILIP S. MOXOM.

WITH reference to the debt which one is morally but not legally bound to pay, there cannot be two opinions where there is conscience. Debt is duty, and laws do not make or unmake duty. They simply define duty, and often do that very imperfectly. What you owe to another that other has a right to have; for obligations on one side involve correspondent rights on the other.

* Abridged from a sermon published in "The Standard."
And it is always the moral, rather than the merely legal, element which is rightly predominant in a debt. There are many men who have false ideas of the ethics of debt. A debt that does not bind them by law is considered as having a doubtful claim. The result is that debts are often evaded through legal defects, or repudiated because there is no power to compel their payment. Need I say that this is dishonest, that it is scarcely removed from robbery? A man, through misfortune which he could not avert, may be placed in such circumstances that he cannot pay his debts, and in certain cases the law mercifully steps in to save him from such utter destitution as would deprive him of power ever to recover his loss. But whether bound by legal requirement or not, the debtor is morally bound, and if he is a true man, the only thing that will prevent him from meeting all his obligations is absolute inability.

There are a great many people who seem to think lightly of debt, as though it were a
small matter to be under financial obligations. Not a few have no hesitation in incurring debt without the slightest intention of ever troubling themselves about paying the debt. Yet they would scorn to steal. Meanwhile, it would puzzle a very subtle casuist to draw a broad and valid distinction between many a debtor and a thief. Always a real debt expresses a moral obligation, and whether there be legal obligations or not is a small matter before the bar of conscience.

It is a lesson which multitudes need to learn, and which, simple as it is, many have not learned; namely, a debt is meant to be paid. Whatever the laws of men say, God's law says, "Pay what thou owest." A debt may be forgiven and so dissolved; but it cannot be repudiated. Moral obligation is the most tenacious and persistent thing in this universe. The debt which you refuse to pay has in it a moral element that will abide when time has gone and the world has passed away, and will haunt you, like a condemning spirit, in eternity. No sophistry
will extinguish a duty; no change in circumstances will soften the stern imperative of moral law. The requirement of civil law, then, does not affect the essential quality of debt, either by its presence or its absence. What is right is right, what is due is due, whether it be recognized or not.

Debt should be incurred only where there is a clear certainty that it can be discharged. That is, the obligation to pay should always be accompanied by the manifest ability to pay. This is simply a requisite of common honesty. No man and no government has any right to make debts in excess of clear assets. Assets may be in the form of actual possessions or power to create possessions. Credits should always be offset by real values. As a rule, debt should be avoided by the young, and it should be resolutely avoided by all who have not in present possession or present power the guarantee that the debt will be paid. Young men are prone to go in debt. Life is so full of promise to them, the future shines so bright to
Pay Your Debts.

Young eyes, youth is so richly endowed with hope and confidence, that the incurring of financial obligation does not seem a very serious matter. The result is that many, thinking lightly of debt, have mortgaged their whole future, and committed themselves to a life-long struggle to meet demands which are nearly or quite beyond their power to fulfil. Discontented with present circumstances, impatient of restrictions on their wants, eager for pleasures that are costly, ambitious to display a style of living which is beyond present means, they borrow money on pledges which are easy to make but hard to redeem, and ere long wake up to the fact that they have spent a small fortune before they have earned it. And then they begin the wearisome, painful fight to retrieve their folly, or, disheartened, sink into perpetual discredit among their fellows, or, still worse, are tempted to indulge in enterprises for gain that are evil. It is curious what ideas some men have as to financial prosperity. They measure their success by their
ability to get in debt. A young man who had settled in a western town was visited, after a year or two, by an old friend. When asked how he liked the place, and how he was getting on, he replied, "O, it's a capital place, a first-rate place for a young man. When I came here I wasn't worth a cent; and now I owe a thousand dollars."

Those were wise words which Horace Greeley wrote: "Hunger, cold, rags, hard work, contempt, suspicion, unjust reproach, are disagreeable: and debt is infinitely worse than them all. And, if it had pleased God to spare either or all of my sons to be the support and solace of my declining years, the lesson which I should have earnestly sought to impress upon them is 'Never run into debt. Avoid pecuniary obligation as you would pestilence or famine. If you have but fifty cents, and can get no more for a week, buy a peck of corn, parch it, and live on it, rather than owe any man a dollar.'" Greeley's life was a noble commentary on his words. He fought his way from poverty to competence,
and from obscurity to fame, and I never heard that he had an unpaid debt.

Many a man has condemned himself to perpetual hardship because of a fatal facility in getting trusted. Many another has sunk into confirmed vice through the influence of early, unmanageable debt. So, too, many a disaster in business has come as the direct result of carelessly incurring obligations which could not be met, and of trading on chimerical probabilities. Like Horace Greeley, Thomas Carlyle hated debt so violently that he would not borrow even to relieve real distress, and toiled through years of ill-paid labor to win for himself a competence. The eccentric John Randolph once sprang from his seat in the House of Representatives, and exclaimed in his piercing voice: "Mr. Speaker, I have found it;" and then, in the stillness which followed this strange outburst, he added, "I have found the philosopher's stone: it is, Pay as you go."

It is a fact that more dishonesty, often involuntary dishonesty, is caused by reckless-
ness in incurring debt than in any other way. Let every young man write it down as a fundamental principle of practical ethics, that simple honesty demands that he shall make no debt which he cannot surely pay.

Nothing will compensate for a failure resolutely to observe this principle. No amount of genius atones for dishonesty. It is said that when Sidney Smith once went into a new neighborhood, it was given out in the local papers that he was a man of high connections, and he was besought on all sides for his "custom." But he speedily undeceived his new neighbors. "We are not great people at all," he said; "we are only common honest people—people that pay our debts."

The writings of Benjamin Franklin should have a place in every young man's library, if for no other reason, for the sake of the soundness and pointedness of such counsel as this: "Think—think what you do when you go in debt; you give to another power over your liberty. If you cannot pay at the time,
you will be ashamed to see your creditor; you will be in fear when you speak to him, you will make poor, pitiful, sneaking excuses, and by degrees come to lose your veracity, and sink into base, downright lying; for, 'the second vice is lying, the first is running into debt,' as poor Richard says; and again to the same purpose, Lying rides upon Debt's back."

We speak now of the broad etymological significance of debt as something which is due—that is as synonymous with duty. Because man is a moral being having relations with his fellow-creatures and with God, he is subject to duty. As being under a comprehensive, beneficent moral law he is in debt to men and to God. This debt is permanent. It is not extinguished by payment, for it rises freshly into existence every moment of life. We do not assume this debt, nor can we throw it off. We may refuse to acknowledge it wholly, or in part, but its claim is never relaxed, and never becomes outlawed. No man is, or ever can be, clear of it. It inheres in the very fact of his moral being.
There is no difference with reference to this fundamental fact of moral life between the Christian and the heathen, between the believer and the unbeliever. The one may recognize what he owes to his fellow-men and to God, and the other may not; but the recognition does not make the debt, nor does the lack of recognition unmake it. Every man is bound to live justly and benevolently toward other men and righteously and worshipfully toward God. The fact that the best of men do this imperfectly does not affect the obligation, does not make it less than absolute, imperative, and everlasting. Salvation is the process of bringing men to the perfection of moral life which this obligation implies as the true ideal and destiny of the soul.

There are many false notions with respect to the scope of moral obligations. Many men say that the Christian ought to be better than he that is not a Christian, the preacher ought to be better than the pew-holder. Properly qualified, this is true, but with-
out proper qualification it is not true, it is viciously false. Every one is bound to be, in character and conduct, that which God designed him to be. It is recognized that the follower of Christ should exemplify the graces and virtues which Christ inculcates. But it is often not recognized that he who refuses to follow Christ should exemplify the same virtues and graces. The truth is that the former in some measure recognizes what he ought to do and be, while the latter makes no such recognition in any practical way.

Sometimes people think they escape obligation by refusing to believe in Christ and refusing to enter Christ's Church. They greatly err. God is no respecter of persons. Moral law is universal. This is one chief function of Christianity, to teach and convince men that they all should obey God, that they all should follow Christ, that they all should turn from sin and live the beautiful life of holiness. God's love regards not a favored few, but humanity; so God's claim rests not on the few, but on the race. Obli-
gation is not nullified by the denial of it. There is no hiding place for the soul that repudiates the claims of righteousness. There is no recess in this universe where the pressure of moral law does not penetrate. It is as pervasive and omnipresent as the air.

Let us have clearly in mind the fact that there is one debt which rests on all of us. It is neither unequal nor transient. And this debt is not a burden but a blessing. It is the necessary condition of happiness and peace if it be recognized and accepted. It is inexorable, yet beneficent. When "oughtness" is met by willingness then heaven has begun.

"Great peace," said the psalmist, grasping this truth, "great peace have they that love thy law." When men speak of duty in a universal sense, it is customary for them to make a distinction between duty to our fellow-men, and duty to our Creator and Saviour. But there is in reality no distinction. The Bible clearly recognizes and affirms the truth that all duties are to God.
But for convenience in setting forth our duties we may make the distinction.

1. We are debtors to our fellow-men. We owe it to them to love them, to help them in their toils and struggles, to sympathize with them in their sorrows, and to serve them in their needs. We owe it to them to practice virtue and purity, to set before them an elevating example, to share with them our blessings and to impart to them our joys. The claims of a common humanity are constant. The debt is continuous. It is not discharged and done with by any single act of beneficence, but only by a life, which never ends, of holy, loving service. All great souls have in some measure recognized this. Paul said of himself: "I am debtor both to the Greeks and to the barbarians; both to the wise and to the unwise." So all have said who have caught the spirit of Christ, and learned from him the meaning and purpose of life.

2. We are debtors to God. He gave us being, power, and the capacity of blessedness.
We owe it to him to love him, to obey him, to give him the joyful worship of pure hearts. He claims this of us, and emphasizes his claim by the revelation of his goodness in the redeeming work of Christ. It is thundered in the law on Sinai; it is sung in the angelic evangel at Bethlehem; it is breathed in the dying prayer of the crucified Christ; it is trumpeted in the apostolic call to repentance; it is voiced in the psalms of the redeemed who chant the praises of “the Lamb that was slain” in the Apocalypse. Every gift of God to us is a witness and evidence of our debt. Every sunrise proclaims it. Every providence declares it. Every blessing, as of life and air and food and power of limb and faculty of mind, attests it. Our debt to God is expressed in every holy hymn that makes melody amid the sorrows of earth. Every church-spire pointing to the sky is a mute witness of it. Every prayer gives it utterance. It is the one thing that makes life intelligible and sacred.

It is a tremendous question which, some
time, all of us must raise and answer. Are we recognizing our manifold debt to men and to God? Are we striving to meet this debt by a life of faith and purity and love? The debt is one, for God in Christ has inseparably associated himself with his creatures. Some men attempt to recognize their debt to their fellows, but deny their debt to God. It is a vain attempt. If you are truly serving God you are most truly serving your brothers and sisters about you. If you are truly serving men you are truly serving God. One man says, “I believe in philanthropy; but I do not believe in Christ.” What! believe in philanthropy and not believe in him who is the author and supreme exemplar of philanthropy, whose love is the highest philanthropy conceivable? You pride yourself on your charity. O, friend, have you exercised such charity as he did who gave himself for the salvation of the world? You talk of loving your fellow-men and ignore him who taught men the real meaning of love? You acknowledge that you are a debtor to those about
you, but what of your debt to God, by whose mercy alone both you and they have hope of life and peace?

You are not your own, but Christ's. You are bought with a price, even the precious blood of Christ. What do you say of this debt? You may ignore it, you may deny it, but you cannot annihilate it, and at last every blessing of God to you, every warning of his providence, every invitation of his word, will rise up against you with condemning testimony.

Meantime, what about your honesty? If you owe your fellows any thing, you seek to pay it, scorning all suggestion of repudiating it. But if you repudiate your greatest debt, your duty to God, how can you look up in the face of heaven and say you are an honest man? Every claim of your neighbor for fulfillment of obligation to him preaches to you a sermon on your obligation to God.

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