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YOUR NEW credit card will be honored by all dealers immediately. There is no red tape, nothing to fill out, just go ahead and use it. You can charge . . ." So reads a typical credit card illustrating the modern fashion, the "charge it" philosophy. Today there are diners' club cards, purchase cards for large stores, travel cards, etc., etc. One can do almost anything without paying—that is, without paying till the financial judgment day.

To "charge it" is not only a modern characteristic but a natural tendency of human nature. It is natural to half believe that one can get something for nothing, that one can escape with much without ever paying, that one may have sinful pleasure without judgment, ease without effort, fruit without work, and eternity without obedience. Such is not only the current weakness of the human heart; it is the perpetual one.

Many would be saved from ultimate ruin if they would but heed the New Testament admonition regarding moral "charge it" accounts: "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting." Galatians 6:7, 8.

The world is made for God, and its laws are His laws, meant to fulfill His purposes. We cannot flout them and get away with it. Of course we never really break God's laws; they break us instead, for every law is merely a statement of how God's world works. We live in a universe, not a multiverse, and eternal laws do not show partiality to anyone. Every word and deed is a seed sown from which a harvest inevitably must come.

It is easy to tempt ourselves by saying in effect, "If I go through a certain procedure, a certain formula of religion, that will cancel out the harvest. If I go through a certain routine, such as saying my prayer, or attending church, or reading a religious article, that will prevent the coming of a reckoning day." But will it? Most of us know of Micawber, the famous Dickens character who was always borrowing. On one occasion he was about to leave London, but there was the matter of his debts, one big one in particular. Micawber quickly

went to his friend and said as follows:

"To leave this metropolis and my friend Mr. Thomas Traddles, without acquitting myself of the pecuniary part of this obligation, would weigh upon my mind to an insupportable extent. I have, therefore, prepared for my friend Mr. Thomas Traddles, and I now hold in my hand a document, which accomplishes the desired object. I beg to hand to my friend Mr. Thomas Traddles, my I. O. U. for forty-one, ten, eleven and a half; and I am happy to recover my moral dignity, and to know that I can once more walk erect before my fellow-man!"

Silly Micawber? But moderns do the same thing. Multitudes forget all about God during the week, and yet spasmodically pay Him a spiritual I O U, believing that that will cancel the harvest. They forget that God either matters tremendously, or He doesn't matter at all. They forget that true holiness is an intense concentration on God's viewpoint about everything. Spiritual I O U's just will not work, for the Scripture says that "whatsoever a man soweth, that shall he also reap."

Prayer, attendance at worship, or spiritual reading are significant only if they are habits that are representative of the whole tenor of the life. It is our habits that count, not our occasional deviations for good or ill. Of nothing should any of us be more careful than our habits.

Back in World War I days when there were dirt roads aplenty, the traffic had cut deep in one particular area, and a local wit erected a sign near a large, gouged channel, reading, "Choose your rut well. You'll be in it for the next twenty miles." That is the way life treats us all. Once we have settled into certain habits we tend to remain in them for a long, long time, usually without critical investigation as to their rightness or wrongness. One of the most significant passages ever penned by Harvard's famous philosopher and psychologist William James was the one he wrote on this subject:

"The hell to be endured hereafter, of which theology tells, is no worse than the hell we make for ourselves in this world by habitually fashioning our characters in the wrong way. Could the young but realize how soon they will become mere walking bundles of habits, they would give more heed to their conduct while in the plastic state. We are spinning our own fates, good or evil, and never to be undone. Every

smallest stroke of virtue or of vice leaves its never-so-little scar. The drunken Rip Van Winkle, in Jefferson's play, excuses himself for every fresh dereliction by saying, 'I won't count this time!' Well, he may not count it, and a kind Heaven may not count it; but it is being counted none the less. Down among his nerve-cells and fibres the molecules are counting it, registering and storing it up to be used against him when the next temptation comes. Nothing we ever do is, in strict scientific literalness, wiped out.

"Of course, this has its good side as well as its bad one. As we become permanent drunkards by so many separate drinks, so we become saints in the moral, and authorities and experts in the practical and scientific spheres, by so many separate acts and hours of work."—*Talks to Teachers on Psychology*, pp. 77, 78.

The Bible is full of admonitions to consider our daily habits. "Ponder the path of thy feet, and let all thy ways be established." "Let us search and try our ways." "Let a man examine himself." Proverbs 4:26; Lamentations 3:40; 1 Corinthians 11:28. While most of us practice plenty of criticism, very little of it is self-criticism; yet this is the type advocated by Inspired Scripture.

How may we test our habits and then change those that need changing? How can we be sure of the right way to live? There is only one true way, and that way is a Person. Jesus said, "I am the way, the truth, and the life." John 14:6. Only when we measure our lives alongside His do we recognize our deficiencies and receive sufficiently strong motivation to bring change. We need to confess at the outset that mere will-power is usually insufficient to break off destructive habits. The better method is to employ what has been called "the expulsive power of a new affection."

Thus God was not content to tell mankind about truth, purity, and righteousness in only abstract terms such as the commandments from Sinai. He sent to us these virtues in a Person. Truth, Purity, Love, and Righteousness walked and talked in old Palestine two thousand years ago. Most men could not bear the sight, but those who did were transformed.

We might well ask, "What were the basic habit patterns of Jesus Himself?" Two words that Jesus repeatedly used suggest what His key habit patterns were, habits which shaped all His other

is the era of existentialism, of subjectivity, when all "truth" has become subjective, and when men choose individual changeable codes rather than accept the objective universal one laid down in Scripture. That such an attitude is inadequate is being demonstrated on every side as life—personal, national, and international—splits down the seams. Should we not "ask for the old paths, . . . and walk therein," and thus "find rest for . . . [our] souls"?

Let us take a frank look at the "old-fashioned" Ten Commandments and inquire whether indeed they are out of date or in need of abolition or revision, remembering as we do so that according to Holy Writ this law will be the measuring rod in the great judgment day. (Ecclesiastes 12:13, 14.)

How and when did the divine code come into being? The Bible declares that the law reannounced at Sinai is a transcript of God's own character and will. (Psalm 40:8.) The same adjectives that are applied to God, such as "perfect," "holy," "spiritual," "righteous," "good," "just," "truthful," "unchangeable," "eternal," are also applied to the Ten Commandments. According to Genesis 1:26 the eternal principles of God's holy law were written upon man's heart at creation when he was made in the image of God.

As one reads Exodus 20, he will note that only two out of the Ten Commandments are positive in nature, namely the fourth and the fifth, while the rest are prohibitions. These two "yes" commandments relate to the Sabbath and to the family, the only two institutions the Scripture specifically describes as "honourable."

Beginning in sinless Eden these institutions were obviously meant for all men at all times. Note that the two commandments relative to the Sabbath and to the family constitute the hinge and the source of all the others, the "no" commandments, and were meant to guide aright all human behavior. Because of God's creative authority, of which the Sabbath is the sign, we are to observe the first four commandments. Inasmuch as God made us, we owe Him preeminence in all things and in reverential and regular worship.

The beginning of society through marriage made necessary the second table of commandments which are all social in nature, covering the relationships involved wherever more than one person exists. The fact that both the Sabbath and marriage were divinely

instituted before man's original transgression demonstrates the perpetuity of their associated laws as well. These facts make it obvious that only two institutions of society need to be sabotaged in order to destroy all morality. Once the Sabbath and marriage are degraded, man loses the image of his Maker, and tragedy is inevitable. Every newspaper offers a sad commentary upon the trend in this direction.

Consider the logical arrangement of the commandments. The first one tells us *whom* to worship and emphasizes the *exclusiveness* of divine worship. The second one tells us *how* to worship, setting forth a standard of *spirituality* for all religious activities. The commandment concerning reverence suggests the *approach* for worship. All that is needed now is a *time* for worship, and the Sabbath commandment provides this.

The fourth commandment having already mentioned the family, the fifth refers to that authority which stands next to God, namely that of the parents. In the family, life begins; therefore the sixth commandment deals with life and its preservation: "Thou shalt not kill."

Because life comes in two forms, male and female, the seventh commandment regulates the relationship between the sexes—"Thou shalt not commit adultery." In the family not only life and the sexes have their origin, but also property. Thus the eighth commandment safeguards property: "Thou shalt not steal." Something else that must be safeguarded besides life, purity, and property is reputation, and the ninth commandment rears a protecting hedge for that also. "Thou shalt not bear false witness against thy neighbour."

The final commandment goes to the root of all sin. It deals with our thinking. We are not even to think wrongly. "Thou shalt not covet." In the New Testament covetousness is described as "idolatry" (Colossians 3:5), and thus the tenth commandment is linked with the first two. The Ten Commandments constitute a great circle without beginning or end, for a circle is the symbol of perfection and eternity. What a changed world this would be were all men to walk according to this law of love!

Consider also the principles embodied in the Ten Commandments. The principle of the first commandment is loyalty; of the second, worship; and then, in order, come reverence, sancti-

fication, respect for authority, love, purity, honesty, truthfulness, and contentment. These are not only the principles that represent God's ideal of character, but they are also the laws of life and can never become out of date.

We have too often failed to realize that when God gave this law, He was, in love to mankind, telling them how to live in order to get the most unadulterated happiness from life. (Deuteronomy 33:1-3; 10:13.) At Sinai He revealed to us the great secrets of the universe, particularly these three: (1) that life is dependent upon law, and that happiness is dependent upon obedience; (2) that we need a hierarchy of values, with God at the top of the hierarchy; and (3) that people are more important than things. The order of the Ten Commandments is God, people, things. Sadness and loss come if we reverse the order, putting things first and God last. (Matthew 6:33; Luke 12:15-31.)

God greatly honored this law. Palestine of old was the center of the world (Ezekiel 5:5), but the center of Palestine was its capital, Jerusalem. At the center of Jerusalem was the Temple, and in the center of the Temple was the most holy place. In the center of the most holy place rested the ark of the covenant, which enshrined the law of God, two tables of stone. God made it central in the world because He wished us to make it central in our lives. If we fail to do this, chaos comes inevitably. "O that thou hadst hearkened to my commandments! then had thy peace been as a river, and thy righteousness as the waves of the sea." Isaiah 48:18.

But do not some learned theologians declare that the law has been abolished, and that man is now to live merely under love's dominion? Horatius Bonar has well answered such a question:

"Some will tell us that it is not *service* they object to, but service regulated by *law*. But will they tell us what is to regulate service, if not law? *Love*, they say. This is a pure fallacy. Love is not a *rule* but a *motive*. Love does not tell me *what* to do; it tells me *how* to do it. Love constrains me to do the will of the beloved one; but to know what the will is I must go elsewhere. The law of our God is the *will* of the beloved one, and were that expression of his will withdrawn, love would be utterly in the dark; it would not know what to do. It might say I love my Master, and I love his service, and I want to do his bidding, but I must know

habits and which should shape all of ours. The words are "Father" and "first," and the habits thereby intimated were (1) the practice of the presence of God, and (2) the practice of putting "first" first.

Continually in the Gospel record we find Jesus speaking to God as though God were visible right there beside Him. At the raising of Lazarus He says, "Father, I thank thee that thou hast heard me. And I knew that thou hearest me always." John 11:41, 42. When the disciples came back from a successful missionary tour, Jesus rejoiced, saying, "I thank thee, O Father, Lord of heaven and earth, because thou hast hid these things from the wise and prudent, and hast revealed them unto babes." Matthew 11:25. On the cross, despite His physical agony, Jesus raised His eyes and heart heavenward as He prayed, "Father, forgive them; for they know not what they do." Luke 23:34. And His last words on Calvary, as these first, began with the same word of trust: "Father, into thy hands I commend my spirit." Luke 23:46.

Christ's mind turned as naturally to God as the needle to the pole, as the flower to the sun, and as a little child in

trouble to its parents. What a contrast this practice of the presence of God affords to modern secularism which has been rightly defined as the practice of the absence of God.

Our Lord's other key habit sprang from the first. He placed the primaries of life in their right position because His intimate fellowship with His heavenly Father gave Him true perspective. Consider how often we find in Christ's mouth such words as "first" or "better": "Seek ye first the kingdom of God." "First be reconciled to thy brother." "This is the first . . . commandment." "Cleanse first that which is within." "How much then is a man better than a sheep?" "Behold the fowls of the air. . . . Are ye not much better than they?" Christ had an accurate sense of priority.

But most moderns live at a venture. They do not plan from fixed principles. They go where circumstances drive them because they have no hierarchy of values, no scheme of saying, Good, better, best. Multitudes sacrifice the best for that which is only good, or oftentimes for that which is much less than good.

Let us apply these two habits of Christ's to our own daily regimen. First, it is obvious that the habit of practicing the presence of God will indeed require some practicing. This suggests what our foundational habit should be, namely, a careful stewardship of time in general, associated with the daily practice of special devotional periods. God can never be real to any of us until we become exposed to Him. The world is too often more real than He because the world commands so much of the attention of our hearts and minds while He has so little of either. What the Sabbath is meant to be to the week the devotional hour should be to every day. Probably this is the hardest habit of all to form in the Christian life.

Most of us mistake activity for achievement, forgetting that when haste makes waste it is the more important values that are lost. Centuries ago Pascal declared that "all the troubles of man come from his not knowing when to sit still." It has been said that the majority of people are like flies on a busy flywheel, going like the wind but going in circles. Only the early morning devotional habit, faithfully formed and maintained, can enable us to shape the rest of each day aright. Spend enough time with God to forget time.

Having considered our sowing as re-

gards time, let us next consider our expenditure of material things. For example—our money habits. Next to our use of time our use of money reveals us. No doubt this is why Jesus declared that where a man's treasure is there will his heart be also. For the same reason God instituted the tithing system for believers whereby one tenth of all increase is given into the Lord's treasury for the purpose of preaching the gospel.

In the Garden of Eden God set aside one tree as a test for man. It was not to be touched. Similarly the tithing requirement is a test of our stewardship. We are to acknowledge in this practical way that we recognize that it is the Lord who gives us the "power to get wealth," and that "the earth is the Lord's, and the fulness thereof." (Deuteronomy 8:18; Psalm 24:1.) Tithing has been rightly described not as God's way of getting a man into heaven but God's way of getting heaven into a man. The One who surrendered heaven in love to our souls warned us to "beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." (Luke 12:15.)

While on earth Christ did not confine Himself to discussing love, mercy, and faith, but He spoke also about money and the stewardship of material possessions. One verse out of every six in Matthew, Mark, and Luke has to do with money or property, while sixteen out of Christ's twenty-nine parables refer to the same. The tithing law is not abolished in the New Testament, but rather it is taken for granted. (See such texts as Matthew 23:23; 1 Corinthians 9:13, 14; Galatians 6:6.)

Because we are also stewards of life itself, health habits should also come under the Christian's survey. Does not the Scripture adjure us, "Know ye not that your body is the temple of the Holy Ghost which is in you, . . . and ye are not your own? . . . Therefore glorify God in your body, and in your spirit, which are God's." 1 Corinthians 6:19, 20.

Too often men forget that the sixth commandment applies to the well-being of the believer himself. That is, God does not wish us to kill ourselves in even the slightest degree. Ours is an age of intemperance, intemperance in working, in eating and drinking, and in pleasure. But the Christian is called to be temperate in *all* things. The New Testament says, "Whether therefore ye

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The Valley of the Nile

"Across northern Africa stretches the largest desert in the world. Yet at its eastern edge is one of the richest and most fertile valleys known to man.

"The valley of the Nile is not fertile simply because a river flows through it: It is fertile because that river *overflows*, depositing each year another layer of tropical soil washed down from the jungles of central Africa.

"The mere flow of our lives is meaningless in the desert world. But the man whose life overflows makes the life of his Church as fruitful as the valley of the Nile."—HENRY B. LUFFBERRY.

Insight

"Moreover, we can make time by living with the *values that grow richer*. Somewhere I have heard the saying, 'Even a fool can count the apples on a tree, but it takes a wise man to count the trees in an apple.' To see the tree in the seed and then help it to grow; to pick the winner before he has won his laurels and then help him to win; to discover the poet or genius in that dreamy, restless, nonconforming schoolboy, and then help him to find himself—that is the creative kind of wisdom which keeps life growing and entitles us to be called 'workers together with God.'"—RALPH W. SOCKMAN.

eat, or drink, or whatsoever ye do, do all to the glory of God." 1 Corinthians 10:31. The Edenic diet of fruits, nuts, and grains is still the ideal pattern, and abstinence from all intoxicating beverages remains a good principle for faithful stewards of life's energies. (Proverbs 20:1; 1 Corinthians 6:10.)

In view of the sixth commandment, how can a follower of Christ indulge in the tobacco habit once he is aware that it constitutes a definite health hazard? Dare he through self-indulgence rob God of years of service? The stewardship of health involves all the physical habits of life and the recognition that the sacred law of God is written on every nerve and sinew of the being.

One of the most significant statements ever penned regarding the preservation of physical well-being is the following: "Pure air, sunlight, abstinence, rest, exercise, proper diet, the use of water, trust in divine power—these are the true remedies."—Ellen G. White, *The Ministry of Healing*, p. 127.

Think also of parental habits, particularly those pertaining to character training and worship. Children were never meant to be left alone to just grow like Topsy. God says that they are to be trained. (Proverbs 22:6.) Children are different from birds and animals. Birds hatch today and can be

fully grown in a few weeks. A calf born now will be giving milk by the time she is two or three years old. And a colt who has just arrived will be ready for full-time service within three years. But whoever heard of a three-year-old man? The growing period is a learning period, and human beings have much more to learn than animals. Therefore God ordained that the young of humankind should remain under parental influence for a longer period than other creatures.

A recent poll revealed that the average professional man in America spends no more than three to five minutes of undivided time daily in attention to his children. More time is spent in polishing shoes than in molding lives which one day may measure with the life of God. Do not our parental habits need checking and reshaping? Should we not follow the example of believers in both Old and New Testament times by erecting a family altar and permitting it to fashion the whole of the homelife?

Then there are our recreational habits—reading, viewing, associating, etc. The New Testament test for these is found in Philippians 4:8 and needs no further comment: "Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are pure, whatsoever things are lovely, whatsoever

things are of good report; if there be any virtue, and if there be any praise, *think on these things*."

Our inventory could extend further, but the New Testament sums up the essence of the whole matter when it declares that the "first and great commandment" is to "love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind." (Matthew 22:37, 38.)

What, then, shall we do with habits that do not conform to this pattern? Shall they be charged or changed? Let us test our sincerity by asking when we will begin to do whatever changing is necessary. Kierkegaard spoke about two gamblers who said they were going to give up gambling. One said, "I shall give it up tomorrow. I shall have my last fling today." Said Kierkegaard, "He'll never give it up." The other gambler said, "I don't know how I'll manage tomorrow, but I'm not going to gamble today." Said Kierkegaard, "He'll give it up." What is your choice?

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