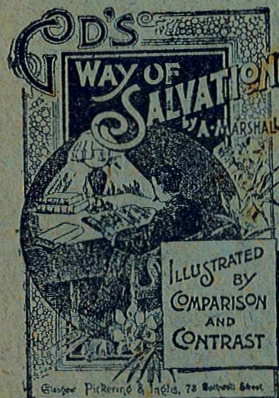


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## J. PIERPONT MORGAN

### THE WORLD'S GREATEST FINANCIER.

J. Pierpont Morgan, probably the greatest financier this world has ever known, shows in the opening paragraph of his will what seems to me to be an intelligent appreciation of the substitutionary work of Christ. Lest you have not noticed it in the papers, here it is: "I commit my soul into the hands of my Saviour, in full confidence that, having redeemed it and washed it in His most precious blood, He will present it faultless before the throne of my Heavenly Father, and I entreat my children to maintain and defend at all hazard and any cost or personal sacrifice the blessed doctrine of complete atonement for sin through the blood of Jesus Christ once offered, and through that alone."



## THE REASON WHY.

Written by the Proprietor of a Business to the  
Members of His Staff.

In April, 1913, while Dr. Chapman and Mr. Alexander were holding their Mission in Auckland, they conducted a short service in our main office, the address being listened to with the keenest interest by our staff. At the conclusion I said, as nearly as I can remember, the following:—

"Last Sunday night I heard Mr. C. H. Hinman speak from Ezekiel xxxiii., and, strangely enough, last night Dr. Chapman spoke about the same subject, so that it came home to me with a peculiar significance. (Just open your Bible and read it.)

"It says of the watchman that if he see the enemy coming and fail to warn the people so that they perish, then shall their blood be required at the watchman's hands; but if he give the warning and the people take no heed, then they shall die, but the watchman shall have delivered himself.

"Then comes the spiritual application, which, if couched in New Testament language, means that if the man (or woman) who has accepted Christ as Saviour withholds the Gospel from those around him and they are lost, God says their blood shall be required at his hands! but that if he warn them and they still remain heedless, they shall perish, but he shall be free from guilt.

"As I listened intently to these two sermons I felt in a peculiar way like the watchman. It is years since I accepted the Lord Jesus Christ as my Saviour, and yet I have spoken personally to only a very few of you. I dare not try to analyse on paper my feelings towards the men and girls with whom it is my daily privilege to work, but I think of you something like a Scottish chieftain must have thought about his clan. An injury done against any of you would be felt by me, and a kindness shown to you would be appreci-



ated by me. My interest in you all is so strong that it would become the saddest thing in my life if I thought it possible that any one of you would meet me in eternity and say, 'You knew God's way of salvation, and you didn't tell it to me.'"

To discharge my responsibility to God and to you these pages are written, with the earnest prayer that however unfortunate my choice of words may be, you may feel that my heart is right toward you, and that every word is penned in the deepest conviction of its eternal truth.

I am not posing as someone better than others. You will notice that my third reason for being a Christian is because I am a sinner, and such a sinner that I could find no hope of salvation apart from the acceptance of the Lord Jesus Christ as my sin-bearer.

The more I think about it the more strange it seems to me that intelligent people should spend time, money, care and thought on the casket, the house of clay, the body, to the utter neglect of the jewel, the real self, the soul, that dwells within.

Suppose that a man should give a friend a diamond ring costing him 100 sovereigns, and place it in a little velvet case which the jeweller threw in for nothing. Would he not think it strange if, on meeting his friend a few days after, she would say, "Oh, that was a lovely little velvet box you sent me. I am going to take every care of it. I promise to keep it wrapped up in a safe place so that no harm shall come to it."

Such a thing is too ridiculous to be thought possible, yet is it not just as foolish for men and women to be spending all their time and thought on their bodies, which are but caskets, containing the real self, the soul, the jewel of such great value that Jesus Christ, who has all knowledge of relative values, prized so highly that He thought it worth His while to give His own life that He might redeem it, while, perchance, it never receives a moment's thought from you!

I ask will you give me your earnest and, above all, your honest attention? Will you be true to yourself and to your future existence as you read through these pages?

Don't lay this book down till you have finished the last page, for there is no time like now. If in business "Procrastination is the thief of time," in spiritual things it has been, and is, and will yet be the thief of the eternal welfare of countless millions. How strange that girls, boys, men, and women, otherwise intelligent and thoughtful, will run the awful risk of putting off this most important of all considerations with the almost suicidal excuse, "There's plenty of time." See, here is how it works.

Speak to a young man about the Eternity to which we are all hastening, and he replies, "There's plenty of time"; to the middle-aged man, still "plenty of time"; to the old grey-haired man with one foot in the grave, and in a trembling whisper he, too, replies, "There's plenty of time."

If we could only get a really comprehensive grasp of the power and relentlessness of that dread monster, Death, how our attitude would change towards him! Here are some figures I scribbled out the other night:—The world's population is, roughly, 1,600,000,000. The average life of a man, taken from Inwood's Insurance Tables, is less than 40 years, so that a fortieth of the total, that is, 40 millions, die every year, 109,589 every day, 4,566 every hour, 76 every minute—more than one every time the clock ticks a second.

Think of it! Practically a city the size of Auckland passes into eternity every day. Let the full force of it come home to you—that while you spend 15 minutes reading these pages, 1,000 souls will have gone to meet their God.

Time is earnest passing by,  
Death is earnest drawing nigh;  
Comrade, wilt thou trifling be?  
Time and death appeal to thee.



At the age of twelve death made a strong appeal to me. It entered my home and took away my dear old grandmother, who had nursed me in babyhood, and cared for me in boyhood. I remember looking at her dear old face as she lay there still and white and cold as marble. I knew that some day I should be just as cold and still and I knew I was not ready.

But I am ready to-day, not because of anything I have done, but because I believe the Lord Jesus Christ died for my sins and rose again for my justification. Just as simply as I can I want to tell you why I have accepted the Lord Jesus Christ as my Saviour.

1st. Because there is a God.

2nd. "Because it is appointed upon men once to die; and after this the judgment."

3rd. Because I am a sinner.

4th. Because God's plan of salvation appeals alike to my heart and to my reason.

Why do I know that there is a God? Because I have an innate conviction that He exists. No matter how my intellect tried to produce reasons proving He was not, or how my desires longed to believe there was no God, that "still, small voice" came to me again and again, just as it has come to you, in the quiet, after the excitement of pleasure had passed—yes, I knew that at least for me there was a God. Then I looked at the lives of all kinds and conditions of men, and found that they were still, as in all history, seeking in religions of many kinds to still that same voice that spoke within me.

But there are some men who don't believe in God. Then let us reason it out as far as we can. We stand together on the wharf as a big ocean liner draws alongside, and I say to you, "A lot of people think that ship is the result of someone's carefully-designed plans, but I know better. There was really no intelligence at work on it at all; the iron, by some mysterious process, gradually came out of the ground and fashioned itself into plates; slowly holes were formed

in the edges of these plates and rivets appeared, flattened themselves out on either side, and after a great time, by this same process, the engines were in place, and one day some men on the sea shore found her floating quietly in a sheltered cove."

You would probably consider me a lunatic, and move further into the crowd to escape my senseless chatter. Why, you know that where there is a design there must be a designer, and, having seen other productions of the human mind just like the steamer in question, you would refuse to believe that it was not planned by human intelligence and built by human skill.

Yet there are men not considered fools who tell us that the solar system evolved from its nebulous state by chance, that in some mysterious way it came—that there was really no higher intelligence at work on it; they tell us they know no God but nature, although our most thoughtful students are convinced that God is transcendent; that is, He reveals Himself in all nature in that its laws and principles are expressions of His power, but He Himself is essentially more than the sum of them all. They offer us the anomaly of design without a designer, of creation without a Creator, of effect without cause, and to escape from this dilemma ask—If God be considered the "first great cause," account for Him, who made God? Now, such a question contradicts itself, for it is evident no cause could make the first cause, or the first cause would become the second cause also, which is a mathematical impossibility.

Every thoughtful person believes in a series of causes and effects in nature, each effect becoming the cause of some other effect. Now, the acceptance of this as fact logically compels one to admit that there must be a beginning to any series, that is, there could never have been a first effect if there had not been a first Cause. This First Cause to me is Deity, and because I cannot tell where the First Cause came



from is not a satisfactory reason for denying that He exists, else I might as well deny the existence of the millionth effect which, for the sake of argument, might happen to be this world. You see, if I admit one cause as ever having existed, I am bound eventually by induction to arrive at the First Cause.

We know how electricity manifests itself, and have discovered many of the laws that govern it, but to really define electricity the greatest scientists cannot; then why do we believe it exists? Because we see the manifestation of its existence in our streets every day. Though I do not know where God came from, I must believe in Him, because I see the manifestation of Him everywhere around me.

Professor Drummond says in "The Ascent of Man": "Instead of abolishing a Creative Hand, evolution demands it. Instead of being opposed to Creation, all theories begin by assuming it."

"Behind the co-operating forces of Nature," says Weismann, "which aim at a purpose, we must admit a cause, inconceivable in its nature, of which we can only say one thing with certainty, that it must be theological" (Divine).

Lewis Fiske, LL.D., says: "As to some things we may be in doubt: as to God there can be no uncertainty. He is the Infinite, the Absolute, the Unconditioned, the Eternal, the First Cause. He is not unknowable, yet He is the incomprehensible. We find Him, but we cannot grasp Him. The infinite depth of His being we cannot fathom, but reason declares Him to be the creating life of all dependent reality. And we reach the highest range of thought in conceiving and knowing Him. We do and must hang everything on the will of the infinitely intelligent Creator."

Being convinced there is a God, we take the next step forward. I cannot conceive of an intelligent man making anything without a purpose—if he makes boots, they are to wear or sell; if he bakes bread, it is for himself or some one else to eat. Behind every action

there must be a motive. When I thought of this, it seemed to me quite reasonable that God should have a purpose in view when He brought in creation.

In all the many books this world contains there was only one that claimed to be a direct revelation from this God telling us of Himself and His purposes in us. Being a claim of such moment, it was surely worthy of a little investigation. So with the advice of Francis Bacon neither to accept nor reject, but to weigh and consider, we approach this Book with its strange claims.

But to be just to ourselves and the Bible we must read it right through. As a judge must not pass his opinion when the case is half heard, neither must we, but, like the judge, we must compare the evidence of the witnesses, and weigh and consider every word, seeking deeply for its hidden significance rather than accepting its surface meaning. Surely the importance of its claim justifies spending the necessary time on its study—sixty-six books, written by at least forty different men, some educated, some illiterate, some kings, some peasants, over a period of 1,600 years, in places separated as far as Babylon in Asia, and Rome in Europe. Expecting with such authorship to find a heterogeneous collection of contradictory statements, it strikes one as the more strange that such a book should have a oneness about it that makes each contribution the complement of the others. Slowly the truth of 2nd Peter 1-21 came home to me. There was no other reasonable explanation. "Holy men of God spake as they were moved by the Holy Ghost." This belief was confirmed as I read prophecy after prophecy in the Old Testament, that found its fulfillment, even to the letter, hundreds of years after, as in Isaiah liii., which foretold the death of Christ with such minute accuracy more than 700 years before His crucifixion. Yes; the difficulties in the way of doubting the Book seemed to me greater than those in the way of believing it. I had to be honest with myself,



and admit that the hazard was all on the side of unbelief. I even went further, and said: "I believe this Book to be the word of the living God. I can account for it in no other way."

But such an admission brought me face to face with a grave difficulty, for this Bible set a standard of righteousness that I had not attained, and judged all short of its standard to be sin. Remembering that God knows every secret thought you have ever entertained, just measure yourself alongside the standard. "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment" (Matt. xxii. 37).

And now, can you look in a mirror, and, gazing steadfastly into your own eyes, tell yourself that you know you are safe for all eternity because you have absolutely lived up to that standard all your life? Just read it again, "Thou shalt love the Lord thy God with all thy heart and with all thy soul, and with all thy mind." If you can there is no need for you to read the rest of these pages, for, however vital the interest they hold for the man or woman, boy or girl, who has fallen short of God's standard, they can be of no moment to you.

But think hard—reconsider, for God says in Romans iii. 23, "All have sinned, and come short of the glory of God." Be honest with yourself—it means so much to you.

Dr. Torrey says: "One night I was preaching in Chicago for another pastor. At the close of the service the minister came to me and said, I have a young man in my congregation who wishes to be a minister. I would like to have you talk with him." I replied, "Bring him to me after the after-meeting," and he brought the young man to me. He had one of the cleanest, finest, most open faces I ever saw in my life. I looked into the face of this young man and said, "Your pastor says you wish to enter the ministry." "Yes, I do." "Well," I said, "let me ask you a ques-

tion, Are you a Christian." "Of course, I am a Christian," he answered; "I was brought up a Christian, and I am not going back on the training of my parents." I said "Have you been born again?" He said, "What?" I said, "Have you ever been born again?" God says, "Except a man be born again he cannot see the kingdom of God." Have you ever been born again?" He said, "I don't know what you are talking about. I have never heard of that before in all my life." I said, "My friend, see here; do you know that you have committed the greatest sin a man can commit?" "No," he said, "I never did in my life. You don't understand me. I have been very carefully reared. My life has been a most exemplary one. I never committed the greatest sin that a man can commit—never!" I asked "What do you think is the greatest sin a man can commit?" "Why," he replied, "Murder, of course." "You are greatly mistaken. Will you please read what Jesus said about it?" and I opened my Bible to Matt. xxii. 37-38, and asked him to read. He read, "Jesus said unto him, 'Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment.' " "Which commandment is that?" I asked. He replied, "The first and great commandment." "If this is the first and great commandment, What is the first and great sin?" "Not to keep this commandment." "Have you kept it? Have you loved God with all your heart, and all your soul, and all your mind? Have you put God first in everything?—God first in business, God first in politics, God first in pleasure, God first in study, God first in everything?" "No, sir," he said, "I have not." "What have you done, then?" "I have broken this commandment." "Which commandment is it?" "The first and the great commandment." "What have you done, then?" He replied, "I have broken the first and greatest of God's commandments, I have committed the greatest sin a man can commit, but I never saw it before in all my life,"



So have you, reader, like this young man, committed the greatest sin it is possible to commit, although you, too, may not have seen it before in all your life.

As is often the case, my honest admission that I had fallen short led me into grave difficulties. But, however dark the cloud through which honesty's path leads, we always have the assurance that it is the shortest way to the light on the other side.

Quick on my admission of having sinned came God's condemnation in Ezekiel xviii. 4, "The soul that sinneth, it shall die."

It appealed to me like this: The law in Auckland says all drivers must keep to the left hand side of the street, while in New York the rule of the road demands that a driver keep to the right side. Now, supposing I go driving in New York, and keep to the left hand side, and on being brought before the magistrate I say, "This is ridiculous. In New Zealand we are allowed to drive on the left side." "You are not being judged by the laws of New Zealand," he would make reply. "It matters not what the laws of other lands may demand, you should only have concerned yourself about the laws by which you were to be judged."

Then as far as God's standards were concerned, I was lost, and as God's standard was the only one by which I was to be judged in Eternity, I was hopelessly lost. I began to see that it didn't matter a scrap what I thought, or what my friends told me; the judgment would be on what God has said; not what my friends said. Moreover, because in His judgment we had all sinned, there was no use in looking to my fellows for help, for they were under the same condemnation as myself.

But this same Bible told me of one, Jesus Christ, who claimed to be the Son of God. He, too, saw that men were lost, that they had forfeited their lives to sin, so He said to His Father, "Father, I have not forfeited my life, I am pure, sinless, spotless; my life is my own; let me give my pure life in place of man's

sinful life, that he may go free." And God said, "Go!" Christ tells us in John iii. 16 that "God so loved the world that He gave His only begotten Son, that whosoever believeth in Him should not perish, but have everlasting life." If Jesus Christ is the Son of God, then we have indeed the assurance of salvation; but the difficulty faces us: is Jesus Christ really the Son of God? He could only be one of three—the Son of God, or a deceiver or an honest man Himself under an hallucination. But when we find him meeting some of the cleverest men of his day who were purposely sent to catch Him in His words, and so silencing them that they durst not ask Him any more questions (Matt. xxii. 46), and ourselves considering even from an intellectual standpoint the wisdom of His statements, we may dismiss the last of these suppositions absolutely. Then was His wisdom so great that He was using it to deceive the people? Have you ever heard of a young man associating with swindlers and rogues on the street corners, and because of that association becoming ennobled, pure and honest? No! You admit you have not heard of such a case; but I know a young man who, by the reception of Christ into his life, has been lifted from the basest desires to the noblest manhood, and I simply can't believe that the reception of a deceiver into one's life could so transform it for good.

The other day I heard a man say, "I owe it to Jesus Christ that I can walk down the street with my head held erect and my shoulders squared to the World. I owe it to Him that I can look a pure woman in the face and grip an honest man by the hand."

I call to witness the opinion of the whole civilised world that Jesus Christ was at least a good man. If so, then an honest man, and if honest He must have been what He claimed to be, the Son of God, sent to lay down his sinless life in place of your sinful life and mine.

Here let me add the testimony of three men you



know of, taken from Sidney Collett's "Scripture of Truth":—

Renan (a.d. 1823), who, owing to his combined learning and literary powers was acknowledged to be the first man of letters in Europe in his day, though for years an infidel, became a devout Bible student, and has left on record these words: "O Man of Galilee, Thou hast conquered. Henceforth no man shall distinguish between Thee and God!"

Yes, and even Napoleon Bonaparte, who would scarcely be looked upon as a theologian, must have spent much time—especially in his later years—in reading the Bible; for it is recorded that on one occasion, when confined to the rock of St. Helena, he turned to Count Montholon with the inquiry, "Can you tell me who Jesus Christ was?" The question being declined, Napoleon said, "Well, then, I will tell you. Alexander, Caesar, Charlemagne, and I myself founded great empires . . . upon force. Jesus alone founded His Empire upon Love . . . I tell you all these were men; none else is like Him. Jesus Christ was more than man . . . He asks for the human heart; He demands it unconditionally, and forthwith His demand is granted. Wonderful! All who sincerely believe in Him experience that remarkable supernatural Love towards Him. Time, the great destroyer, is powerless to extinguish this sacred flame . . . This it is which proves to me quite convincingly the divinity of Jesus Christ!"

Lastly: Professor Simpson, M.D., D.Sc., who, in 1891, was elected President of the Royal College of Physicians, was a devout Bible student. In delivering his farewell address on July 28th, 1905, he said: "I do not know in what mood of pessimism I might have stood before you to-day had it not been that 'ere the dew of youth had dried from off me I made friends with the sinless Son of Man, who is the well-head of the stream that vitalizes all advancing civilization, and who claims to be the First and the Last, and the Living One who was dead and is alive for evermore, and has the keys of Death and the Unseen. My experience

compels me to own that claim."

But it is sometimes asked, are not learned men usually atheists or infidels? In reply, I quote from Samuel Kinns, Ph.D., F.R.A.S.: "Though there are some few men of high talent and of deep research who ignore the authenticity of the Scriptures, all philosophers are not of the same school; and I contend that not only are sceptical physicists in the minority, but also that men of the highest eminence in every branch of science have been, and still are, sincere believers.

In astronomy and mathematics, who will ever excel our Newton? Will not the power of his intellect be acknowledged and felt as long as the world stands? And yet a more simple-minded and true-hearted Christian could scarcely be found.

"Such was thy wisdom, Newton, childlike sage!

Sagacious reader of the works of God;

And in His Word sagacious."—Cowper.

It is delightful also to see by their works that many of our modern astronomical writers are equally devout.

In geology, that science which above all others was supposed to be antagonistic to the Word of God, we find amongst its eminent students and expounders—Dean Buckland, Hugh Miller, Dr. Pye Smith, Sir Roderrick Murchison, Sir John W. Dawson, and many such sincere believers.

In chemistry and electricity, who could be a greater man than our Faraday? And, with propriety sometimes called the father of these sciences, was he not also a man of God and of prayer? Sir Humphrey Davy too, whose practical and useful applications of scientific principles have so greatly benefited mankind, has left behind him many choice sayings and essays confirmatory of his faith.

In mechanics we might point to George Stephenson, the brave and noble-minded lad, the hardy, persevering miner, and the immortal engineer, who was as devout as he was liberal, and who, when he settled at Tapton, built for his workpeople a church and a



chapel, that they might all have the opportunity of worshipping.

We will close this list by referring to Dr. Samuel Johnson, whose profound classical scholarship was accompanied, as is clearly seen in his folio Dictionary, by a most extensive knowledge of science as then known; and yet I do not think that history records a more truly pious man; most thoroughly did he take the Bible for his guide through life, and leaned entirely upon its promises for comfort in the hour of death.

I have a still more interesting fact to notice, that at the time of the meeting of the British Association in 1865 a manifesto was drawn up and signed by 617 scientific men, many of whom are of the highest eminence, in which they declare their belief not only in the truth and authenticity of the Holy Scriptures, but also in their harmony with natural science. This manifesto was printed for the signatories, and the original documents deposited in the Bodleian Library at Oxford.

Other names might easily have been given, and much more might be written upon this interesting point, "But these are written that ye might believe that Jesus is the Christ, the Son of God, and that, believing, ye might have life through His Name" (John xx. 31).

Convinced that the Scripture was true, that Jesus Christ was and is the Son of God, believing that He willingly came, and God so loved you and me that He as willingly sent Him to suffer the full penalty of my sins that I might go free, if I would retain my self-respect as an intelligent being, I must accept the Lord Jesus Christ as my Saviour, and if I would retain any ideal of love or nobleness in my life I dare not reject a love that led Christ to such a death as He died on Calvary's Cross for me. No, I have no option; my whole being goes out to receive such a Saviour. Does not yours?

But I do not ask you to accept Him as yours. The

Bible is true, you are convinced of that; but have I interpreted it aright? Are not the views of our friends worthy of consideration? Why should I not be reasonable, and submit them to a fair test as well? Yes, I'll gladly do that.

On telling my conclusion to a friend, he replies: "You are right, but so am I, although I don't see it like that. It seems to me that it doesn't so much matter what a man believes, as long as he is sincere in his belief he will be all right in the end." Let us test it! The captain of that great ocean liner retires to his cabin absolutely sincere in his belief that his ship is in a safe course, but he has made an error in his reckoning. Does the sincerity of his belief save his ship from the rocky coast or his passengers from a watery grave? Hundreds of broken hearts and thousands of mourning relatives give the lie to such a statement that sincerity in any belief will bring us to a right end eventually. I want sincerity, surely, but it must be in the right direction or it can but lead me astray. The chart for life's journey from Time to Eternity leaves no room for doubt. In John xiv. 6, Christ says, "I am the Way, the Truth, and the Life: no man cometh unto the Father but by Me." Acts iv. 12 says, "There is none other Name under heaven given among men whereby We must be saved." If you can get to heaven any other way you will be a standing witness throughout all eternity to the ignorance of God's Son, or to the fact that he spoke falsely when he said there was **no other way**. I ask in the deepest earnestness are you willing to take such a risk?

Turn over a new leaf, says Mr. Reformer, and live an absolutely holy life, and you will be all right for Eternity. That seems reasonable, doesn't it? However, before we accept it, let's put it to a simple test. If a man could become absolutely holy, could he be better than he ought to be? No, of course he couldn't. If a man were perfect he would be only what he ought



to be. Then, in a strictly logical sense, he couldn't retrieve any of his past shortcomings. For instance, the manager of a big business goes to his head clerk and finds that his firm owes £10,000 to manufacturers and other merchants. He says, "Write letters to all these people and tell them that we are not going to trouble about the past, that we have turned over new pages in our ledger, but we promise to pay 20/- in the £1 on all future business, and from now on live up to the highest standard of business integrity." That clerk would think his employer had gone mad, and would refuse to put such a proposition to their creditors; yet thousands of otherwise sensible people are trying to get to heaven by just such a proposal, offering to meet their obligations toward God for the future, but they're not going to trouble about the past at all. Yet in Eccles. iii. 15 we read, "God requireth that which is **past**." No, God's righteousness demands that no past account shall be considered settled till it has been paid to the uttermost farthing and every claim of justice met. The murderer may cover his sin and live the life of a model citizen for ten years, after his crime, but man's law, when he is discovered, condemns him to death, though he has murdered no one for ten long years—it judges him still a murderer. To hide past sin, either **thoughts, words or deeds** by what seems to be an absolutely perfect life, still leaves me a sinner in the sight of Him to whom the past and future are as open as the present. According to God's standard of holiness we **all** have sinned—then bring that sin out into the open and have it dealt with righteously.

To meet that past myself would have meant to me eternal loss, but the Lord Jesus Christ gave up His life in place of mine **that I might go free**. My past sin is expiated, and God, against whom I had sinned, has given me His receipt, showing His satisfaction with the completed work of Christ on the Cross in that He raised Him from the dead. Christ once crucified

is now my living Saviour. Mark, that Christ is now a living Saviour.

**But why did Christ need to die?** Couldn't He have saved us without that? You and I had broken God's law and the penalty was death. How could Christ righteously deliver us without meeting its full penalty? Don't you see, if He paid anything less than the full price there would still be judgment for us to meet. But it is evident that because He died, the law we had broken can judge us no more. On one occasion a Supreme Court case extended into the next day, and as is the usual practice, so that no outside influence could be brought to bear on the jurymen, they were kept in custody over-night. On entering the court the next morning the judge, addressing the jury, said, "Gentlemen," the case is dismissed, the prisoner has been called to a higher bar." The culprit had died in his cell during the night, and there was no use going on with the case, as the law cannot judge a dead man. Again, if a man should murder one person he is put to death, but if he should murder six people he is still just put to death because this is the **utmost penalty** of the law, and no matter what a man's sins may be the law knows no greater penalty than to take his life. Or look at it this way: If a man is hanged for murder, and a month later evidence is produced to prove that he murdered two other people as well, is his body dug up and tried? Of course not, because he has already suffered the **supreme penalty** of the law, and is therefore beyond its reach. It matters not though there are sins in my life that I have long since forgotten; I fear none of them, for I have this confidence that the Lord Jesus Christ, my substitute, suffered the **utmost penalty** of the law on my account, freeing me absolutely from all its claims.

"But," said Mr. Largerhope, "if Christ died for all, we must all be saved." But God doesn't say so. He says there is salvation for all, but not that all are saved. For instance, in the dead of winter, when



many of the poor of London are starving, suppose several rich men provided free food for all in a big public hall in the East End. You meet a poor fellow on the street who says he is starving, and, naturally, you ask if he doesn't believe the notices that are up all over the city, that there is enough and to spare provided free. "Yes," he replies, "I believe that is true in a general sort of way, but I'm still hungry." And sure, friend, you are likely to remain hungry in spite of the provision made unless you partake personally of what is provided for all. Just so, although the death of Christ provides salvation for whosoever will, only those are saved who personally accept Christ and believe that He died in their room and stead. I must appreciate and appropriate Christ as MY Saviour, or His death will avail ME nothing—just as a man could die of thirst alongside a spring of water if he refused to make its life-giving stream his own by partaking of it for himself.

"That's all very true, but," said Mr. Thoughtful, "how could the Lord Jesus Christ's one life be considered the substitute for the lives of many, so that God offers salvation to whosoever repents and believes in Christ?" That seems a fair question—a problem in arithmetic that can be demonstrated on paper. Christ was God manifest in the flesh—divinity in humanity—so that the life He gave was an infinite life which can meet the needs of any number of finite lives. Get a sheet of paper and write down all the big figures you can think of—millions or more—add them up. Now you have a big number, then multiply it by 10—100—by a million if you like—cover sheets of paper, and after all you still have a finite number—a number that has bounds set about it—it has a beginning and an end, however far it may extend. No, by adding finite things together, no man has ever been able to make that which is infinite. The infinite life of Christ given for sinners is more than sufficient to save all who accept Him as the One who died in their room and stead.

But how could Christ suffer for my sins when they were not committed till 1900 years after He died? At first this seems a problem to a thoughtful person, but the more thoughtful you are the more readily you will see the solution. God is Omniscient (that is, He knows all things), and God is Eternal. In Exodus 3-14 God calls Himself "I am" (present tense), and Christ says in John 8-54, "Before Abraham was 'I am'" (present tense). In other words, to One who knows all things and is Eternal, there is, as it were, neither past nor future, but one eternal present. Events yet to take place 2,000 years ahead must be as clear to Him as events which happened 2,000 years ago, and both must of necessity be just as clear to God as events happening now.

But what does God care about this little world of ours compared with the vestments of the mighty universe? Think of even our own solar system, with the planet Neptune, thirty times as far away from the Sun as our Earth, so that it takes one hundred and sixty-four of our years to make one of theirs, and beyond this suns with planets revolving round them as our solar system revolves round the sun! Of what importance can our Earth be to God, and of how much less importance can man be?

So said the astronomer as the faith of his youth fled—this is what the telescope had done for him. The vastness of the heavens had robbed him of faith in his mother's God, for how could God trouble Himself about man who is less than a grain of sand in comparison?

But his thirst for knowledge wouldn't let him rest. The heavens were available for study only at night, how should the free hours of the day be spent? Why not a microscope, and lo! worlds were opened at his feet—worlds as wonderful as those above, and slowly his faith came back. Yes, the God who could attend to such minute details as to make a drop of ditch



water throb with miniature life, was sure to be interested in man, the highest form of His animal creation—he got balance back instead of bias, and balance brought him back to God. Are you truly balanced or slightly biased? Can you see the present in its true relation to the future?

Benjamin Franklin said we were all biased, so when he had an important decision to make, he took a sheet of paper and headed two columns respectively, "Pro" and "Con," then thought the matter out carefully. When he conceived of a reason "for" he put it under "Pro"; when he discovered one against, it went under "Con." After his lists were as complete as he could make them, he went through saying this "pro" is as strong as those two "cons" and this "con" is of as much value as those three "pros," until he had "balanced" off all that he could; then he gave his decision for or against, according to the reasons still left.

Are you willing to give this question of your future destiny unbiased consideration like that? Remember the hazard is always on the side of unbelief—you can lose nothing by trusting—you may lose everything by doubting.

**But is Faith logical?** Yes, it is logical. It is a mistake to think that faith is opposed to reason. Faith and reason go hand in hand, but faith goes on when reason can go no further. Reason, to a great extent, is dependent on faith, for without knowledge it is impossible to reason, and knowledge is very largely a matter of faith in human testimony. For instance, I believe strychnine administered in a large enough dose will poison a human being, but I have never seen the experiment performed, yet I have such faith in the written testimony of men that I would not take a dose of strychnine for a million pounds.

If you check up carefully you will find that nine-tenths of the things you know (?) are a matter of faith in human testimony, written or spoken, for you

have not verified them for yourself; then, having accepted the testimony of other men so freely, will you not accept the testimony of thousands of Christians when they affirm that they have verified the things written in God's Word and proved them to be true?

**But why should God judge my sin as worthy of death?** I cannot answer that, but I would suggest that because of His infinite holiness no sin could exist in His presence. In Central Africa a native chief may club his wife to death on slight provocation without falling in the slightest degree in the estimation of his people, while the same act in our land would have to be paid for by the life of the murderer. The act is the same in both lands, but in one instance no judgment; in the other, quick retribution; and the difference is simply the result of our enlightenment. If a sin which in Central Africa is considered as nothing would lose a man his life in our land, think, if you can, what a sin which to us appears to be as nothing must look like to an infinitely Holy God!—"For God is light, and in Him is no darkness at all" (1 John, i. 5).

**It may be just, but is it merciful of God not to take us all to heaven, even if we reject Christ as our sin-bearer?** Yes, both just and merciful. Tell me: would it be any kindness to transfer a poor, ragged beggar into the glare of a beautiful ballroom? Would he not be the more conscious of his rags and dirt; would he not do his best to escape again to the dark street from whence he came? He would be infinitely happier there. Would it be kindness and mercy on God's part to bring a man in his sins into the holy light of heaven that man having rejected God's offer of the only cleansing power there is? If you and I wouldn't be very happy if our friends could see right inside our minds now, and read all the thoughts that have ever been there (and our friends' standards are perhaps not any higher than our own), what would it be like to stand before God whose absolute holiness would



make sin appear in all its awfulness?

In Rev. vi. 16, God tells us how those will feel who refuse now to accept Jesus Christ as their Saviour, and persist in going into eternity in their sins—they call on the mountains and the rocks to fall on them and hide them from the face of Him that sitteth on the throne, and yet it is the presence of this same Christ that will make heaven for those who love Him.

You see the absurdity of talking about God taking us all to heaven—heaven is a condition as well as a place. The presence of the Lord Jesus Christ will constitute heaven to those who are cleansed from their sins, while that same Presence would make a hell of remorse in the hearts of any who, still in their sins, should stand in the infinite light of His Holiness. Be quite reasonable—could you really be happy in the presence of One whose love you had rejected and whose great sacrifice you had not counted worthy of your acceptance?

#### SALVATION BY SUBSTITUTION OR THE INNOCENT BEARING THE PENALTY FOR THE GUILTY.

God's love would have forgiven the sinner, but God's righteousness forbade him. God's righteousness would have judged the sinner, but God's love restrained him. How to reconcile His inherent righteousness with His character of essential love was a problem that no moral philosopher could have solved, for Divine wisdom and mercy find their highest expression in the solution—the vicarious suffering and death of God the Son.

But, says Mr. Critic, does not Christianity fail at its very foundation by basing everything on substitution, for substitution will not stand thoughtful investigation. It makes Christ the innocent, bear the penalty for the guilty, and lets the guilty go free. It is diametrically opposed to our every idea of justice, for we believe that justice should protect the innocent and bring the full penalty upon the guilty.

But see God's perfect justice and perfect mercy re-

vealed at the Cross. He does not there take the innocent and compel him to bear the penalty of the guilty. God acts like the judge in this anecdote:—It is on record that of two young men who studied law together one rose to a seat on the Bench, while the other took to drink and wasted his life. On one occasion this poor fellow was brought before his old companion, charged with crime, and the lawyers present wondered what kind of justice would be administered by the judge under such trying circumstances. To their surprise he sentenced his one-time companion to the heaviest penalty the law would allow, and then paid the fine himself and set his old friend free.

God, against whom we had sinned, in justice sat upon His judgment throne, and passed the heaviest penalty He could—the sentence of Death upon the sinner—then, in mercy, He stepped down from His throne and took the sinner's place, bearing the full penalty Himself, for 2nd Cor. 5-19 tells us that God was IN Christ, not THROUGH Christ, but IN Christ reconciling the world unto Himself.

God the Father, God the Son, and God the Holy Spirit are one God. The same God against whom we had sinned passed the judgment, paid the penalty, and now offers you full and free pardon, based upon absolute righteousness. That is why the Apostle Paul in Rom. 1, 16-17, says, "I am not ashamed of the Gospel of Christ, for herein is the righteousness of God revealed." I, too, can say I am not ashamed of the Gospel of Christ, for no man on earth can find a flaw in the righteous forgiveness offered by God to man.

A Finished Work. But is the acceptance of Christ as my Saviour ALL that is necessary to save me for all eternity? Yes. I admit the very simplicity of it seems to make it hard to grasp. But if I owe £100 and have nothing with which to pay, and a friend pays the debt for me and gives me the receipt, I don't worry about it any more. I can look my creditor straight in the face, for I hold his signed receipt. As Jesus Christ



gave His life in place of mine, He said, "It is finished," meaning that the work of atonement was completed, and God gave me His receipt; in other words, the assurance that He was satisfied with Christ's finished work in that He (God) raised Christ from the dead on the third day. "But I can't see it," said a certain cabinet maker, as a friend tried to explain this to him. At last an inspiration struck his friend, who, lifting a plane, made as though he would plane the top of a beautifully French-polished table that stood near. "Stop!" cried the cabinet maker; "don't you see that's finished. You'll simply ruin it if you use that plane on it." "Why," replied his friend, "that's just what I have been trying to show you about Christ's work of redemption. It was finished when He gave His life for you, and if you try to add to that finished work you can only spoil it. Just accept it as it stands—His life for yours, and you go free." Like a flash he saw it, and received Jesus Christ into his life as his Saviour. Will you?

But there is one grave difficulty yet. I know a noble, true, kind, generous, manly man who has not accepted Christ as his Saviour. Do you mean to tell me that in Eternity he will be lost, while this other man, who has received Jesus Christ into his life as his personal Saviour, although not nearly such a fine fellow, has eternal life? Yes. I admit this for years was a grave difficulty to me until I read about the Law of Biogenesis, then all my difficulties disappeared. The Law of Biogenesis says, "There can be no life without antecedent life." That means there is no such thing as spontaneous life. Dead matter cannot live of itself. If it ever is to have life, it must get life by coming into contact with something that is already living. Christ made no arbitrary statement, but was simply giving expression to a scientific fact when He said (John iii. 6), "That which is born of the flesh is flesh, and that which is born of the spirit is spirit. Marvel not that I said unto thee ye must be born again." And

so with the apostle in 1 John v. 12 when he said, "He that hath the Son hath life; and he that hath not the Son of God hath not life." The greatest error of our day is an endeavour to evade the Law of Biogenesis. The difference between a highly developed moral man and a Christian is not in DEGREE but in KIND—the one has a high grade of human life, the other has spiritual life, and the difference is so radical that the one can never grow out of the other, for Christ said even to such an upright man as Nicodemus in John iii. 7, "Ye must be born again." "A further development of your old life will not suffice. What you need is a new divine life by receiving Me."

It does not matter how much more beautiful the diamond be to look at than the humblest plant; one has life and the other has not, and polish the diamond as we will it is still dead. There is really no basis of comparison, for the one has what the other has not, even in the slightest degree. As vast a difference as this exists between the man with spiritual life and the man who is dead towards God. Moral polish, though it ought to be found in the spiritual man, does not give him his spiritual life; only by contact with the source of spiritual life can any man pass that otherwise insurmountable barrier between the natural and the spiritual, for the law of the Spirit of Life is in Jesus (Rom. viii. 2.)

The door between the mineral and vegetable kingdoms is shut so that no mineral can open it. That is, a lump of clay cannot of itself develop into a plant, and unless the roots of the plant go down and absorb the mineral elements they must remain without life for ever. "So is the door from the natural to the Spiritual shut, and no man can open it. This world of natural men is staked off from the spiritual world by barriers which have never yet been crossed from the manward side. No mental energy, no moral effort, no evolution of character can endow any single human soul with the attribute of spiritual life." But, thank



God, the Lord Jesus Christ has come down from that spiritual world above us to give us life. Life, that is to say, depends on contact with life. It cannot spring up of itself. Spiritual life cannot develop out of anything that is not spiritual life. Christ is the source of Life in the spiritual world, and "He that hath the Son hath life, and he that hath not the Son of God (whatever else he may have) hath not life" (1 John, v. 12), for the law of the Spirit of life is in Christ Jesus (Rom. viii. 2.)

The line between the living and the dead is a sharp line. In the natural world, when the dead atoms of carbon, hydrogen, oxygen, and nitrogen are seized upon by life, the organism at first is very lowly. Growth is the work of time. But LIFE is not. That comes in a moment. At one moment it was dead; the next it lived. This is conversion, the "passing" as the Bible calls it, "from Death to Life." To draw an analogy from these extracts, the natural man receives spiritual life the moment he receives Jesus Christ as his Saviour, but he is not a full-fledged Christian. Growth will be the result of time, but the "new birth" of John iii. was accomplished in a moment when by faith Christ was received as Saviour. From that instant that soul has eternal life—is saved—is born again—has salvation—is regenerated—use any of the Bible terms for this change you like, they are all scientifically accurate. They mean that the natural man is now brought into divine relationship with God, which will result in continual spiritual growth through all time and all eternity.

But how may I receive the Lord Jesus Christ as my Saviour? If I know that, according to Ephesians ii. 1, I am "dead in trespasses and sins," as regards my relationship with God; if I believe Jesus Christ gave His life in place of mine, and that now by the reception of Him as my Saviour I may have eternal salvation, will perceiving these facts in a cold, calculating way, give me everlasting life? No, a thousand times

A man once wealthy loses all his money, and rather than sacrifice his social position he agrees to give the hand of his daughter to a rich man whom she despises. At first she refuses point blank, but when her father shows her the expediency of the marriage, that it is his only hope of being saved from utter want, she consents, and goes through the marriage ceremony and becomes, according to the law of the land, his wife. But is she really his? Most certainly not!

You catch the idea, don't you? When a man and woman would be truly one, they must love with such a love as to receive each other into those innermost recesses of their hearts in such a deep, true way that they cannot fully express in words, even to each other, all that they feel.

We all have that innermost recess of our beings, which is sacred to us, where emotions of love stir that no one else could possibly understand, and Jesus Christ, God's Son, because of His love for me, claims the right to enter there. He will take no other place in my life. The love He has shown for me entitles Him to that place. Will I withhold it?

When I think that Christ's love for me was so great that He left His Father's glory and came to earth, taking on the form of humanity that He might suffer and bleed and die in my room and stead to save me for eternity, my heart softens towards Him.

If, when lying sick and helpless, a human friend had rushed into a burning building to save me, and, wrapping the blankets about me that I might receive no harm, had himself been scarred and burnt about the face and arms so that he lay dying, would not my heart go out to him with a great longing? God knows it would.

And now I am face to face with my Saviour. I see Him suffering in the Garden of Gethsemane in anticipation of His death on the Cross for me; I see Him in Pilate's Judgment Hall; the soldiers have been



striking Him in the face, saying, "Prophecy, who smote Thee?" But now they are crowning His holy brow with a crown of thorns; soon they will be smiting Him on the head with that reed. Bleeding and bruised they have taken Him from judgment to Calvary; they are driving great spikes through His hands and feet, and, not yet satisfied, having lifted Him up to die between two thieves, they gather round to mock Him as He pours out His life to redeem them, and then I begin to understand what true love really means as I hear Him cry, "Father, forgive them, for they know not what they do."

Now do you understand why I said that if I would retain any ideal of manhood, or any nobleness, or any sympathy in my life I dare not reject love that endured so much for me? My intellect has reasoned it all out; my emotions have been stirred more deeply than I can express in words, and now they both appeal to my will for a decision. To be true to my God and myself and my eternal future I had only one course open, and I took it. To-day Jesus Christ is my personal Saviour and my Lord.

Because of His love for me; because of the way He has blessed me here, and because of my assurance of a glorious future in Eternity, my heart goes out to you, and I long with a great longing that my Saviour might be your Saviour, too. **He has done all; I say it reverently; He can do no more.** He has borne the penalty of your sin; His love for you led Him to triumph over the sufferings of the Cross; He has been raised by the power of God the Father, and now, with the marks of the nails still in His hands, He stands before you. Oh, the wonder of it all, that God's Son should condescend to stand outside your heart's door now, pleading for admission!

You are saying, "It seems so mysterious; the mystery of it all baffles me." Friend, I do not ask you

to understand the mystery of it all. I cannot understand its mystery myself, nor can any Christian in this life. But I am not asking you to worry about its mystery. I am asking you to rejoice in its fact. Electricity remains a mystery. We have discovered many of the laws that govern it, but to tell what it really is, we cannot. You and I do not worry about the mystery of electricity; we believe in the fact of it. We see men board an electric car and be whisked along the road in the direction of the city, and in spite of not understanding its mysteries we use the benefit of its power ourselves.

You must have known men and women who accepted Jesus Christ as their Saviour, and were so changed as to be new creatures in Christ. Will you not let these facts that you have seen with the natural eye influence you? Yes, it is just as simple as stepping on board the electric car. Just come saying, "Oh, God, I cannot understand the mystery of it all; I cannot understand why Thou didst love me so as to send Jesus Christ to bear the full penalty of my sins, but with all my lack of understanding I am willing, and I do yield to Thee, absolutely yield, and trust in the fact of His death for me, and the promise that Thou has made in John iii. 16, that "Whosoever believeth in Him should not perish, but have everlasting life." "

As you leave the mystery of the current with the engineer, and take the benefits of the car to yourself, leave the mystery of Salvation with God, and take the infinite benefits of a personal Saviour to yourself. Yield to Him now—He wants to come into your life—will you not let him? Say and mean it, "I am Thine, Lord Jesus—yielded to Thee, body, soul, and spirit."

#### THE OLD STORY.

"To-morrow," he promised his conscience; "To-morrow I mean to believe;



To-morrow I'll think as I ought to; to-morrow my Saviour receive;  
 To-morrow I'll conquer the habits that hold me from heaven away."  
 But ever his conscience repeated one word, and one only: "To-day."  
 To-morrow, to-morrow, to-morrow—thus day after day it went on;  
 To-morrow, to-morrow, to-morrow—till youth like a vision was gone;  
 Till age and his passions had written the message of fate on his brow;  
 And forth from the shadows came Death, with the pitiless syllable "Now!"

What will you do with Jesus?  
 The call comes low and clear,  
 The solemn words are sounding  
 Now in your listening ear.  
 Immortal life's in the question,  
 And joy through eternity.  
 Then what will you do with Jesus?  
 Oh, what will your answer be?

Before God, who knows the innermost secrets of my heart, I ACCEPT Jesus Christ into my life as my Saviour, I yield absolutely to Him, and I know on the authority of His own written Word, in John v. 24, that I have everlasting life, for He there says, "Verily, verily, I say unto you, he that heareth My Word, and believeth on Him that sent Me, hath everlasting life, and shall not come into judgment, but is passed from death unto life."

Signed .....

Address .....

Date ..... Age .....

.....

I have thought carefully over this matter, and have decided to REJECT Jesus Christ as my Saviour, and the reason I will take with me through life, down with me into my grave, and will produce at the Great White Throne in Eternity for rejecting Him is:—

.....  
 .....  
 .....  
 .....

I call God to witness my signature.

Signed .....

Address .....

Date ..... Age .....

But, says someone, I belong to that class who most emphatically resents being brought to a straight-out decision on any important subject. It is not that I have no will power. In fact, I am so strong-willed that I am determined neither to pull up against the current nor pull down with it; I am determined to do nothing, and just drift, slowly drift, down the stream of time to—

But I hate to think about it. True believers in Jesus Christ look forward to Eternity with joy, but I—Oh! why am I not honest enough to admit to myself that my resentment at the question is only because I don't want to decide in the way I know I ought to; but I must face it some day! then why not now? Yes, I'll sign my name, and I'll sign it in the right place, too. Then get a pencil and do it now. Now you have done it just read this little book again; it will seem ever so much clearer; then read St. John's Gospel right through, one chapter each day; and if you can secure it, read Dr. Torrey's book, "How to Succeed in the Christian Life," and the little leaflet, "Safety, Certainty, and Enjoyment."



Now for the last, but a most important, point. If you open your Bible at Romans x., 9 and 10, you will read "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised Him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation." You say you have accepted Christ—go and tell someone—don't be ashamed to confess Him. Why should you be? What do you think of yourself if you are? Suppose I had fallen over the wharf injuring myself so that I couldn't swim and a labourer working on a coal hulk had plunged in and saved me. If a month later you saw me walking down our principal city street and the same labourer all begrimed with coal dust coming up, if you saw that I noticed him first and deliberately turned to look into a shop window so I would not have to stop and shake him by the hand because I was ashamed to be seen talking to him, what would you think of me?

You have signed your name declaring you believe the Lord Jesus Christ has given His life to save you. Occasions will arise when you will meet Him face to face in the presence of those who despise Him. Will you be ashamed and look the other way or will you honour Him in both word and deed as your Lord and Saviour. If you really love Him who loved you you must and you will.

My choice of words may sometimes have been at fault but for the truth underlying these pages I have no apology to make. I have sought to write what I believe God would have me write in the discharge of my duty to Him and to you, and I follow this booklet with the earnest prayer that God will speak to you through it for your eternal welfare.

Yours sincerely,  
R.A.L.



If you are a Christian and feel God would have you help in the distribution of this booklet, any subscription you give will be devoted exclusively to the publishing of future issues.

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