

GOD THE BANKER

W. John Murray
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[1] "The Lord shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.

"Yea, the Almighty shall be thy defence, and thou shalt have plenty of silver.

"The Lord is my shepherd; I shall not want.

"The young lions do lack, and suffer hunger: but they that seek the Lord shall not want any good thing.

"Trust in the Lord, and do good; so shalt thou dwell in the land, and verily thou shalt be fed.

"Yea, the Lord shall give that which is good; and our land shall yield her increase.

"Thou openest thine hand, and satisfiest the desire of every living thing.

"Riches and honour are with me; yea, durable riches and righteousness.

"That I may cause those that love me to inherit substance; and I will fill their treasures.

"There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches.

"Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

"By humility and the fear of the Lord are riches, and honour, and life."

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[3] GOD THE BANKER

"My God shall supply all your need according to his riches in glory by Christ Jesus"--PHILIPPIANS 4:19.

THE close connection between righteousness and riches has received little emphasis from the time of Jesus down to the present day. All too frequently we have been treated to sermons adopting the belief that righteousness and riches are rarely found together. The poor man takes some consolation from the belief that piety and poverty are often found in very close company; so common has this experience become, that we have come to associate poverty with piety. There are those in the world who believe that it is impossible for a man who is righteous to become rich. They tell us a righteous man seldom acquires anything. And yet we have abundant testimony from both the Old and the New Testaments to prove that the association [4] between righteousness and riches is so close that where we find a lack of riches, or a lack of prosperity, or a lack of comfort, we should seek the cause.

Only yesterday men believed that God was the cause of poverty. There are those champions of other men's poverties, who would have us believe that it is the sharp spur of necessity which drives men to do the great things in life; when they become successful and prosperous, incentive departs and art goes by the board. These men take a few isolated cases. They pick out some of the great artists in the world, and tell us what they accomplished in the days of their poverty, and how little they accomplished when they became prosperous. This may be true in certain individual cases, but art has been perpetuated largely by the men who have been successful, not by the men who have been failures. Art, music, literature, and science have all been perpetuated by men who have refused to be carried away on the waves of prosperity. For one artist you may cite who has given up his art and lost [5] his incentive because he has become

suddenly successful and prosperous, you can cite an Edison, a Ruskin and a host of others, who, notwithstanding the fact that they have succeeded in life and become prosperous, or are prosperous, have continued their arts and sciences with the same indefatigable zeal they would have given had they been the poorest men in the world. It is not always prosperity that destroys incentive. Poverty has destroyed a great deal more. The lash of poverty has destroyed courage and hope and ambition and desire; if we could count the cases where budding genius has been nipped by the effects of prosperity or the frost of poverty, the latter would so far exceed the few exceptional instances of prosperous men who have given up their arts or sciences because of their prosperity, that there would be no comparison. It is ridiculous to assert that prosperity, as such, has an injurious effect upon art, or literature, or music.

I know of no more blighting thing in the world than poverty, notwithstanding our [6] early teaching that it is a virtue, and, although some have assumed it as such, nevertheless there is a phase, and a side of it, that is not tolerable.

That is not poverty which permits a man to leave the world and seek a cloister or a monastery where his wants, such as they are, are anticipated; where the cares and responsibilities of commercial life never touch him! That is prosperity of a kind. Wherever a man's wants and needs are anticipated and he knows that tomorrow morning he is sure to get his breakfast, provided he is living, and that tomorrow night he is sure to have his bed, provided he still lives, there is no poverty, There is poverty where a man is clashing with the hard things of the world and, regardless of his efforts to make good honestly and legitimately, is nevertheless not always sure that he is not going to suffer want and lack. So it is in Divine Science: we are striving to rise above poverty, even as we are striving to rise above pain.

I know there are those who feel that religion should never be used for purely mercenary [7] purposes. But that which actuates an individual to rise above want or disease is not a mercenary purpose. It is his divine right. If you follow closely the reading from the Old and New Testaments, you will see that there are innumerable promises of wealth and abundance and riches, to the righteous man, to the godly man. "No good thing will he withhold from them that walk uprightly," says the Old Testament.

What is the matter with us that the suggestion and the claim and belief in lack so frequently knock at our doors? It is largely a question of belief with most of us. Many of us were born into poverty. Many of us were raised on the saving habit. The word economy has been dinned into our ears from our earliest childhood. No matter how much money you acquire, economy is a sure harbinger of a certain kind of poverty, because it breeds a spirit of limitation. It breeds the thought of contraction.

"There is that maketh himself rich, yet hath nothing." There is that one who acquireth great wealth so far as money is concerned, [8] and yet is poor in spirit. Such an one has not time to enjoy it, does not know how to spend it. "There is that maketh himself poor, yet hath great riches." We have been prone to spiritualise this text. If a man were to become absolutely poverty stricken, and yet were rich in the grace of God, he maketh himself poor because he keeps his cash in circulation, and yet he hath great riches of enjoyment, of pleasure: I do not mean reckless abundance. The man who knows how to keep his cash in circulation rationally, is going to get more out of it, is going to get more out of life than the man who endeavours only to hoard and to save and to accumulate. We must needs learn the sacred art of distribution. But we can never learn it until we realise that as children of God we are exempt from poverty, even as we are exempt from pain.

This is one of the lessons we are learning. We are learning that we have a right to be free from this distressing disease--that we have a right to be free from poverty, because it is a disease. It is the mother of those [9] hellish twins, sin and sickness. How often men have been tempted to barter their honour, and

women tempted to barter their virtue to escape it? Instinctively we rebel against poverty. And when we read the Bible carefully we find that poverty is the immediate consequence of wrong thinking, unrighteousness. We find that it is not a divine visitation, and we also find that there is a way out of it. Divine Science is leading us into this great way.

When Jesus said, "Ye shall know the truth and the truth shall make you free," I think he also included poverty as one of the things from which freedom was needed, because he must have known the dire consequences of poverty. He was just as keen a sociologist as our sociologists of today; the more they penetrate beneath the surface of social conditions, the more convinced they become that drunkenness and harlotry and theft and greed are all more or less trifles to this, the great mother of all evils.

There was a day when we declared that poverty was the direct consequence of drunkenness. [10] Jane Addams declares the very opposite is the truth--and surely no one can speak with more authority than Jane Addams; she declares that drunkenness is all too frequently the effect of poverty. Those of you who have ever tested its bitter grip know what temptation it has brought with it. How easy it is for a man, at least for a short time, to lose the sense of lack through imbibing liquor! How easy it is for a woman to lose for a time the sense of lack, through the taking of morphine!

Oh, if we could look into the souls of men, of the people who are victims of these habits, I am sure we would find that poverty has driven the majority of them to this degradation. No man today turns to whiskey or morphine from sheer love or inclination. The taste is cultivated as time goes on, for in most cases anxiety or great sorrow has driven them to it; all too frequently, Jane Addams tells us, it is poverty.

It is one of the greatest enemies of man. We are told expressly that we must fight [11] these enemies, the enemies of true peace, of true purity, of true perfection, of true love and all happiness. We are told one of the great causes of poverty is ignorance. We are told that, wherever communities are lifted out of their ignorance through enlightenment, through educational advantages, their poverty begins to decrease. Sociologists, who have watched the upward trend through these advantages, give us this as their firm conviction.

Those of you who employ men, place a premium upon enlightenment. Ignorance commands a very low wage. I know that today you can get a great deal of muscle for very little money. But when you come to buy mind, it is a different question. Men of mind place their own value upon their own minds. Men of muscle have other men's valuation placed upon their muscle, and so, after all, there is the question of mind versus muscles. It is a question of intellect. It is a question of soul. It is a question of the spiritual nature of man, and the cultivation of all these qualities of soul, [12] mind and spirit are the necessary means by which the individual and the community are to rise above its condign misery and persistent poverty. Other escape there is none. Therefore I can readily understand why Jesus said, "Ye shall know the truth, and the truth shall make you free."

He included poverty in this freedom, for until we are free from poverty there is very little chance for us to live. There is no freedom. A life harassed with the cares of this world and distressed by the limitations of the unknown is impossible. Naturally we become irritable, impatient, hard to live with. Who can blame us?

When a man--or a woman--is struggling to take care of those dependent upon the effort, whether children, or parents, or brothers or sisters, or himself, he knows how extremely difficult poverty is. There is no quality in it to sweeten the nature, to give the individual time to think about the great things of God. I defy any man, whose time is so filled with work that his mind is absorbed with it and the thought of

limitation [13] and lack, who has no time to dwell upon the Spirit, to be as spiritual as he would be if his mind were taken away from these distressing conditions!

There are many men in the world who would gladly become monks, if by taking orders and going into an institution, they could be freed from these responsibilities. But we never overcome an error by running away from it. An error that is not fairly met and conquered by the truth, will live to torment us later. So it is that we are combating lack and limitation in our personal lives and in our business,--and that by divine authority.

We are taking refuge in the Bible, in the teachings of Jesus. I know it is generally said that Jesus recommended poverty, and when the rich young man came to him and asked what he should do in order to enter into eternal life, Jesus said, "Go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come follow me." It would seem indeed as if Jesus were recommending poverty. But [14] that was only poverty for one man, because, if he sold all he possessed and gave to the poor, then the poor would not be poor. They would become comfortable and comparatively prosperous. He did not give the same advice to Nicodemus. He did not give the same advice to the wife of the Roman officer, who was fabulously wealthy, and who, tradition tells us, provided him with his wonderful seamless robes. We hear nothing of his giving this advice to other people, but just to this young man. And yet we take this isolated instance from the New Testament to recommend poverty as a necessity on the part of those who would follow the Christ. Let us examine the case and see.

This young man came to Jesus with great profession. He wanted to live the life, and asked, "What good thing shall I do that I may have eternal life?" The rich young man only wanted another treasure. He wanted in addition to all his wealth, peace of mind and the spiritual life. These can only come through a certain amount of self-sacrifice. [15] He wanted everything, as was evidenced by the fact that when Jesus said to him, "Observe the commandments, Honour thy father and mother, Bear not false witness, Love God and love your fellow men," the young man protested his great morality. He said, "All these have I observed from my youth." He was extremely moral. Then Jesus said, "One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me."

Jesus knew that he loved money for the sake of it and not for the good he could do with it. Jesus was clairvoyant and he read the minds of men. He saw that this young man was an accumulator, an acquirer, gathering together and heaping up wealth with only one object in the world: to have it. And Jesus knew that nothing could be done for the man until he wrenched him away from his love of money as such.

There is no sin in having a great deal of money if we use it wisely; there is sin in [16] not having any at all. If we have been associating virtue with poverty and poverty with vice, we must stop it, because it has no Scriptural reason. On the contrary every text I have quoted is an indication of the fact that righteousness and riches go hand in hand. If we are not comfortable and prosperous, then in some mysterious way we are not righteous.

Righteousness means right thinking. If we are not righteous it does not mean that we are not moral. Many a moral man is not a righteous man, but every righteous man is a moral man. Hence it is that we see so-called very pious men who are very poor. True; but there are riches that come through right thinking. There are many who do not realise that "all the Father hath is theirs." They do not realise that it is "the Father's good pleasure to give them the kingdom"; not realising it, they try to beat the desire down with semi-starvation, or starvation altogether, on the principle that goodness and gold are never found in the same company. Everywhere you hear it, [17] until it has become common belief that a rich man must

be a dishonest man,--dishonest somewhere, somehow--or he would not be rich. People tell you that a man cannot acquire a certain sum of money without being dishonest, without doing dishonest things. That may be true in some cases, but not in all.

The thing we must learn through the study of Christianity in its scientific sense, is that poverty is no more the creation of God than is disease, and that God does not wish his children to be poor any more than he wishes them to be sinful or sickly, and that it is man's divine right to be comfortable, to be well fed, to be well clothed, to be free. And when he knows the truth concerning his divine heritage, he will be free. And when worry and anxiety give place to trust and confidence in the Almighty, when man realises that God is indeed his Banker, even as he is his Life, then will man come to the mount of tranquillity of thought and clearness of mind and perspicacity, and these are the essential necessities of all successful enterprise. [18] But no man can succeed whose mind is hampered by fear and anxiety, for these limit his vision. He can not see his opportunities. The man who is afraid "shall not see when good cometh," says the Bible. The man who is not afraid "does not see evil even when it approacheth," says the Bible. He has no eye for it. He has no belief in it. He has no thought of lack, no belief in insufficiency and poverty, and consequently having no belief in it, or fear of it, it can never touch him.

We must go out in the direction of that which we desire, and going on in the direction of it, we shall find it coming to meet us. Again it is the story of the prodigal son and the father. As man turns in the direction of God the Banker, God the Banker is there to meet him and his every demand.

How often have we demanded of God that he meet our daily requirements? Very rarely. How often have we turned to other sources, to other channels, to visible things, and often with the thought that if our substance [19] did not come through these, it would not come at all, for there was no other place for it to come from? How often men have said, "Every avenue and every channel is closed!" When men say that, they forget that the resources of the Holy Spirit are inexhaustible, eternal, and infinite in number. When men limit the channels of their supply, or the avenues for their advancement to their field of vision, or to a particular line of business, they forget that God has infinite resources wherewith to bless and enrich them. And it is God who blesses and enriches us,--though some men think they acquire their fortunes through their own ingenuity. They deceive themselves. There is only one source through which true riches ever come, and this is the Great Source of all Substance, God.

Riches come to the man who exercises his mind, his thought force, through concentration on the plane of the subjective, dwelling particularly upon the thing desired, upon success, upon prosperity, and never allowing his mind to dwell upon lack or poverty. [20] If poverty knocks at his door, he says to it, "Get thee behind me, Satan."

How many of us do this when the suggestion of limitation or poverty knocks at the door,--how many of us say, "Get thee behind me"? Not many! We cry out and become at once trembly and shaky. Do things look as if they were going to turn the wrong way? Immediately the man's heart faints within him. How many take refuge in the thought: "The Lord is my shepherd, I shall not want," the Lord is my Banker? How many take refuge in the Truth? How many are able in trouble to take refuge in the Divine Truth, remaining cheerful and realising that God is indeed their Banker, and that "No good thing will he withhold from them that walk uprightly"?

At first, perhaps, this sounds somewhat foolish because we have not been taught in the past to rely upon the Infinite. We have been taught that when our material streams are dry, it is useless to look elsewhere; if we have taken refuge in prayer, it has nearly always been a form of petition, a begging [21] of God that he might in his wonderful mercy lift us up out of our trouble.

How rarely have we said: "Thou art my Banker and Thou knowest my needs. Thy substance is greater than all my needs. Thine abundance is greater than every demand I can make upon it. Thy resources are unlimited. Thy ways are innumerable and infinite. There is none like Thee! If a few channels are closed on that side, there are others over here, and back of me and in front of me, that are open. I shall claim my divine right. I shall claim substance as my own."

Some may say that this new religion is deifying prosperity. Well, let us admit it is a new religion that is deifying prosperity. Is that not just a trifle better than the old religion in which men deified poverty?

But we are not deifying prosperity. We are claiming it as the divine right of every child of God. And once this fact filters itself into the mind of man he becomes strong in the degree he understands its meaning. Any thoughts that make for failure gradually [22] lose their hold upon him,--anger, fear, ignorance,--these give place to spiritual enlightenment. Knowing the truth, we become free, free from anything that makes for poverty. Slowly but surely we rise above the miasma of this blighting influence upon human life.

Perhaps we have thought that society has conspired against us. Perhaps some of us have felt that it was a wise act on the part of God that we did not have prosperity and riches, because if we had had them we might have become renegade. Well, that may be so, but many become renegade without riches as the incentive. More men have become renegades without riches than with it. That a few rich men have become vicious is true. But we must not be limited in our investigation of things. Look where you will and what do you find? You find this wretched thing,--poverty! Truly there can be no more room for it in heaven than for disease. I can no more conceive of a poor man having a comfortable place in the kingdom of God than I can conceive it of a sick man or [23] a sinful man; because, if a man were struggling with poverty or disease, and were in the kingdom of heaven, it would not be the kingdom of heaven to him. There is no room for poverty in the kingdom of God any more than there is for disease.

Poverty is a shadow, that is pretending to be something, a passing ghost, that has derived most of its power from our belief in it. Who is there who has not felt its blighting influence? Whether or not he has actually felt it himself, he has had those close to him who have felt it. Who is there who has not felt that old age will bring with it the pangs of poverty? This is a blighting thought. It is poverty that we must array ourselves against, because it is so provocative of discord, disease and dissension. Who has not lived in a family and felt the weight of its limitations?

In the past we rather argued in favour of it, and said that mastering it developed character; through the clash with poverty genius was born. It is true that men have struggled up through wretched poverty and [24] made good; but all the presidents of the United States were not born in log cabins. Do not let us forget that. We emphasise one or two who have succeeded, forgetting that the greater number of the successful were neither born nor raised in squalid surroundings. We have just as good and successful men who have come up out of a beautiful harmonious prosperity. So again we say that poverty has nothing to recommend it except the things it may develop in some characters. A man may develop a beautiful character in a harmonious, refined atmosphere, though there are those who may disagree with me. It is said that the muscles of the most feeble become strong in an atmosphere of prosperity. I am sure there are those who would like a chance to try and see if they could not grow strong in an atmosphere where there was less strife and struggle. I know there are many things you could do, not only for yourselves and for those you love, but for the outsider, if you had more substance, and could do it legitimately and in a Christlike way.

[25] You frequently wish that you had more than you have, that you might be of more service in the world. What are those wishes, those desires, if they are not the instinctive longing for those things you could use for yourselves and others? When you become rich and prosperous through Truth, you will not have any more than God intended you to have. "Behold, all that I have is thine;" and Jesus was not talking foolishness when he said, "It is your Father's good pleasure to give you the kingdom." "It is the father's good pleasure" that we may have life and health and strength and happiness and opulence.

The new religion says: "Claim it. Not arrogantly, but as your divine right as the child of God. It is your right to be as free from poverty as from anything else that is distressing. Go out into the world, realising that it is your right to live, and to live well and comfortably. This does not mean to live foolishly. It means to live as God intended you should. It is your right; claim it."

[26] This is a new thought to some of us. When we are told that we have a right to claim prosperity, it seems too good to be true, because race belief has told us that all men cannot be prosperous, that there must always be a few who are rich and an extraordinarily great number who are poor.

This race belief is the thought we must overcome, this race belief in, and this race fear of, poverty. Cultivate the mind, develop the intellect, sharpen the wits, and all with one thought,--that of overcoming this universal enemy. And when it is overcome, you will find many of the diseases that the human body seems to be heir to will disappear with it. I wish that I might enumerate some of the diseases that I know are directly traceable to poverty: not only insomnia, the inability to sleep nights; or dyspepsia, the inability to digest your food; but some of the worst diseases--diseases that are malignant, that are contagious to the touch, and the diseases that result from weakened condition--are directly traceable to it. To what? To worry. Over what? Poverty. [27] Then if you go back you will find that the mother of most of the diseases is this very thing we are combating, and combating religiously, not because we wish to have great prosperity and riches in order to live like fools! but in order to live like angels, blessing and benefiting others who do not realise the truth as we do, lifting them up gradually to a comprehension of their own divinity.

It is not the desire of students in Divine Science to be prosperous in order to accumulate riches. Sit down and quietly consider how much more you could accomplish with more money, how vastly much more money you could expend in doing good.

It is not ignoble, it is not unchristian, it is not irreligious to demonstrate money, as some people in our Thought style it,--if we are going to do it in this way;--if we are going to build up a movement, if we are going to labour to start an educational society whereby humanity will be blessed and benefited, if we are going into the homes of the poor and for a time dispense our money [28] in so-called charity, so as to lift them above poverty and the necessity for charity.

Every one who reads this would be happier if he had more means with which to do good. The resurrection of Jesus means vastly more than we shall find in many of the interpretations which have been placed upon it. The Christian who has not been resurrected above lack is still in the abysmal depths where there is no peace, no power, no freedom, no liberty. Let him be resurrected never so high above his passions, if he has not been resurrected above his poverties he is still unhappy because the thought of limitation oppresses him.

We are not making prosperity a god; we are making it a divine necessity. And when you think it over you will see it is your divine right; it is the divine right of every man, woman, and child in the world, not only to breathe all the air and take all the rest, comfort and relaxation he needs, but also to have all the

clothes and the food he requires. We give him all the air he wants, because we cannot hide it from him; but we [29] do not give him the right to the other things, and we do not take the right ourselves to trade in all the other things.

Demonstrating prosperity is not a sin. We should say every day, "The Lord is my Shepherd, I shall not want." And you can substitute the word Banker for Shepherd. "The Lord is my Banker, I shall not want." Are you distressed in your business lives? Hold this thought. Are you suffering from the suggestion of limitation? Has some one defrauded you? Take this suggestion: The Lord is my Banker, I shall not want. Hold to it. And in ways you cannot think of today, through channels you never dreamed of, it shall come to you because it is the law: you shall have all you need.

Let no thought of lack or limitation knock at the door of your mind and find admittance. Put a sentinel at the door, and challenge every thought that comes. If it is the thought of lack, reject it instantly because it is not of God. Reject the thought of poverty just as quickly as you would the [30] thought of theft. There should be no more room in your mind for one than the other. A man who refuses to admit a thought of theft to enter his consciousness, will take a thought of poverty into his mind and not raise a doubt about it. He does not realise that he is unrighteous because he is admitting an unrighteous thought. He has admitted the idea of poverty into his consciousness, and later on he marvels that he finds it manifesting in his bodily affairs. It would be a miracle if it did not.

Men become prosperous because of their prosperous thoughts even when they are not righteous. A man remains poor even when he is pious because his is the poverty thought. Challenge the thought of poverty every time it comes to your door. You do not have to admit it into your mental household any more than you have to admit a tramp of the road into your material household. You will find that it will cause you as much trouble, and more, than the tramp, because the poverty thought clings like a burr. Avoid it with all the strength of your character [31] and purity of your soul because it does not proceed or emanate from God, who is the Giver of all good, the Source of all blessings, the infinite inexhaustible Source of all supply, in whom there is no lack; "in whom all fulness lies," says the Bible. There is no limitation or lack in the inexhaustible Source of all Good. If you cannot find it in God, you cannot find it anywhere.

If any suggestion of lack comes to you, be instant in prayer. Do not allow the thought of poverty to put its foot over the threshold. Meet it with this positive affirmation: "The Lord is my shepherd, I shall not want;"--the Lord is my Banker, I lack nothing. I am living in the inexhaustible abundance of the Holy Spirit, I am not afraid. Depend upon it, if you do this, you will find yourselves benefited mentally, physically, financially; it will be the beginning of an excellent habit, a habit which will make for the building up of legitimate, honourable prosperity and the usefulness which [32] grows out of legitimate, honourable prosperity.

Let this thought remain with you:--The Lord is my Banker, I shall not want.

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