

# MOSES THE ECONOMIST



*The Earth is the Lord's, and the fullness thereof.*

C.F. Parker

**W**hen it comes to God's Law, the churches have led their members to think that the Old Testament and Biblical Law are obsolete and useless ... that they were little more than blood rituals and animal sacrifices, and taught man how to placate a bloodthirsty God who had an insatiable ego.

However, contrary to the teachings of the churches, the Old Scriptures provide us with common sense and godly principles. The Old Scriptures contain much more than the Mt. Sinai Covenant; they also teach fairness, righteousness, and love for one another. God's law is for this very purpose ... for man's benefit.

Most Americans have been misled by churches into abandoning responsibility for civic and economic structure by turning it over to the devils in government who legislate to control money and national economy for the benefit of them (the bankers and politicians) only ... not for the benefit of the common people. This wicked money system is rarely if ever questioned by Americans. Churchgoers, in particular, seem to believe that it is wrong to question such things as government and economics ... so they foolishly trust it to criminal politicians and bankers.

MOSES THE ECONOMIST is a rare book! It may be the only one extant which actually explains Bible application for common-sense everyday use of God's Law to maintain a society's economy under Christ's Reign. God's plan for the economy of his people is more simple than most people suspect. C.F. Parker lays this out with clarity and simplicity as no one else has done.

This book answers your social confusions and gives you spiritual eyes to see God's plan for society. You will understand God's common-sense agenda, and you will see how God's economic laws prevent slavery and poverty.

This book will change your life if you have "eyes to see." If you do not have "eyes to see" this book will be of no interest to you.

*Ben Williams*

*American Christian Ministries*

# MOSES THE ECONOMIST

C.F. PARKER

B.A.

Originally published  
1947

Edited by Ben Williams  
2009

Reprinted by:



**AMERICAN CHRISTIAN MINISTRIES**

PO Box 740, Grangeville, Idaho 83530

## CONTENTS

I.	BASIC PRINCIPLES . . . . .	5
II.	THE FAMILY, THE BASIC UNIT . . . . .	7
III.	DEBT RELEASE AND LAND TENURE . . . . .	10
IV.	TITHING, FIRST FRUITS, CONCESSIONS, CONTRIBUTIONS . . . . .	16
V.	WAGES . . . . .	30
VI.	MONEY . . . . .	42
VII.	VICIOUS CIRCLES . . . . .	50
VIII.	TRUE PROFIT . . . . .	66
IX.	THE CHRISTIAN AND THE LAW . . . . .	72
X.	THE INTERIM . . . . .	78
XI.	DIVERS ASPECTS OF MOSAIC ECONOMICS . . . . .	84

# Moses the Economist

## 1. BASIC PRINCIPLES

OVER three thousand years ago Moses presented Israel with an economic system for the abolition of poverty. Like many other systems devised for a similar purpose, it fell into disuse and is not practised today; but, being sound and remarkably simple, it merits our serious consideration. This system can be applied equally to our complex modern civilisations or to primitive communities; and it is unlikely that any future existence, however advanced or intricate, could in any way strain the system's mechanism.

The ability of Old Testament economics to apply in all ages and phases of communal existence, i.e. pastoral, agricultural, industrial, and other development, is due to the fact that it is based on supplying the optimum amount of human requirements, which, generally speaking, may be treated as constants for all families of mankind in all ages.

The Mosaic system of economics was designed for adoption by people who had agreed that their lives should be governed by certain spiritual axioms. Without such a basis the system could not and will not work. The spiritual axioms are epitomised in the Ten Commandments, which define the general attitude of one person to another, with due regard to the fact that our spiritual life is conducted in conjunction with physical bodies, through the material requirements of which the welfare of both spiritual and physical is an economic concern. In embracing this fact the Commandments go so far as to outline certain basic economic principles for the successful pursuance of community existence. Thus the Ten Commandments at once lay the spiritual foundations upon which the Mosaic economic

## MOSES THE ECONOMIST

system is built, and pronounce the first principles of the system itself. Together with the elevating spiritual injunction to love God with all the power in our beings, and to love our neighbours as ourselves, we are given certain guiding principles, the observance of which will harmonise our spiritual and physical lives. The Scriptures take into consideration the fact that we are not born wise; to a child the desire to love God must be imparted, as also the knowledge of elementary rules in the economic realm whereby suffering may be avoided and both the physical and spiritual beings benefited. The child learns that the injunction to love one's fellow men as one's self implies a positive economic relationship in which distribution of the material necessities of life takes place for mutual benefit, for otherwise a "love" in which the physical needs of one's neighbours are ignored is both selfish and hypocritical.

There follow those negative injunctions of which mankind must be aware, and to which we must be obedient if a successful economic existence is to be attained – the necessity of avoiding murder, theft, covetousness, and adultery; the commission of these breeds disaster, yet they are among the natural desires of man and those to which society will tend if not duly warned.

Such is the basis upon which the Mosaic, or Biblical system of economics is built – upon the desire to do good and the avoidance of evil.

The desire to do good is a requisite preliminary for the adoption of the system. Perhaps it should be made clear why, when the desire to do good is present, an economic system is a necessity. The answer is that although the desire may be present the knowledge of *how* to do good in the most effective manner may be absent. Instruction which constitutes the formulation and presentation of an economic system is necessary, and for just such a reason, it would seem, the Biblical economic system was presented to Israel by Moses.

## II. THE FAMILY, THE BASIC UNIT

The family is the basic unit around which the whole Biblical economic system is built: extending from the individual household, the whole community is viewed as a large family in which we are our neighbours' brother or sister and they ours; we are the children of our Father, the Almighty, the Creator and owner of the earth. In the conception of the community at large as being a family we discover the finest interpretation of brotherly love, whereby we can all meet in a common spiritual plane upon which our economic structure may be built most easily.

The Scriptures recognise that civilisation is directly dependent upon the earth and its contents, and that this fact holds for all, from the most primitive savages upwards. Therefore, as civilisation exists upon the land, the first provision of the Mosaic economic system is that on the family basis all may have fair access to the land or its produce.

The question may arise as to why access to the land should be provided to the family as a whole instead of to persons individually. In this respect the family, despite the fact that it is larger and composed of individuals of different sexes, ages, and requirements generally, is the more ideal unit. These differences are, in fact, the basis for objections to the individual being adopted as the ideal economic unit in respect of land settlement. Many individuals, in fact most, are not directly engaged on the land: children, the aged, infirm, members of the professions, and generally speaking the female sex; all persons in these categories are legitimately debarred from being directly engaged on the land. The family, on the other hand, contains all these individuals, and yet it is an economic unit that in general needs access to the land; in the first place, a plot is required for a home, and here is a reality to which there are relatively far fewer exceptions than in the case of individuals. Furthermore, the family is a more uniform producer of essential commodities than is the

## MOSES THE ECONOMIST

individual; and again, its economic requirements are more constant. Indeed, the daily family routine performs a more uniform cycle than do the lives of different individuals: male, female, children, aged, infirm, professionals, etc., all of whom are usually members of a family. For these reasons, and since all life, both of the individual and of the family, is equally dependent on the land for existence, the family is chosen as the basic unit of Bible economics. This follows upon the formation of the family unit by nature itself, where man and woman must come together to beget children if society is to continue, and then remain together as a unit in order that the children may live until they are able to fend for themselves. Without the family, civilisation would perish, and therefore something larger than the mere individual is perforce the basic unit of society.

Land, under the Mosaic system, is divided, not to individuals as such, but to families, each family being entitled to its just portion. This is clearly shown in the beginning of the Israelites' settlement of their Promised Land, for the territory was first divided among the twelve landed tribes who were to live on the fruits of the earth; the territory, it will be recalled, was divided without favour to any particular family through casting lots for the subdivisions.

It may be well to explain at this point that the family or tribe of Levi was not granted a tribal territory, for the people of that tribe were civil servants: doctors, judges, teachers, etc., who were not engaged on the land; they were scattered throughout all Israel, and did not require a specific tribal area. A similar case obtained in the House of Aaron, who were the clergy. As these people rendered services in exchange for their daily keep, agricultural land was not needed by them: all that they required was a portion of city land on which to dwell. This subject will be dealt with at greater length later.

Tribal territory was further apportioned to individual



## THE FAMILY, THE BASIC UNIT

families, careful attention being given to the legitimate requirements of each. Perhaps the most striking example of the fairness and consideration granted in this division is to be found in the case of the daughters of Zelophehad, who, because their family had no male head to whom the land was customarily issued on behalf of the family as a whole, found themselves without an inheritance; they successfully appealed and received their portion, as would have fallen to their family in normal circumstances (*Num.* 36).

It might seem that at times in the Scripture record instances are cited of land having been granted to individuals as such, as when the aged Patriarch divided his inheritance between Esau and Jacob, or when the prodigal received and wasted his estate. But these men were acting as potential heads of families and their inheritances were not only for their own persons, but for their families and successors even more than for themselves.

It has been pointed out that Levites, since they did not work on the land, did not require a tribal grant for the production of commodities for either the community or themselves. Being men in the professions, they were not country-dwellers so much as city-dwellers. They were therefore permitted to hold town property, which in ancient cities was non-agricultural owing to its being entirely built up. Certain entire cities were allotted to Levi, such presumably becoming special centres for the professions, where schools, municipal offices, courts, records, etc., might be located, and where the Levites might carry on their professions and at the same time enjoy a measure of tribal communion in compensation for the loss of their tribal territory. Such towns might correspond to our modern university and county towns, or other large centres of official, educational and other activity.

### III. DEBT RELEASE AND LAND TENURE

THE terms of land tenure under Mosaic law are closely linked to the ancient calendar, so it will be necessary to explain some details whereby the mechanism of this phase of our subject was affected. The reader is well acquainted with the shorter periods of calendar time – the day, week, month, and year – instituted by the ancients and which we still use with varying modifications.

The Israelites observed two more periods, the one, a “week” for financial purposes, being a period of seven years, beyond the expiration of which no financial agreement was valid. No debt might be paid or collected after the end of the sixth year of this “week,” the seventh being the year of “release” and clearing.

“At the end of every seven years thou shalt make a release. And this is the manner of the release: Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the Lord’s release. Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release; save when (marg. ‘to the end that’) there shall be no poor among you” (*Deut.* 15: 1-4).

The exception to this release was that a foreigner’s debt might be continued beyond the termination of the financial week, presumably because other nations did not practise the cancellation of debts, and because they were not citizens living according to the Israelites’ own code.

The second period observed by the Hebrews was longer, being suited to the requirements of land tenure, and consisted of a “week” of financial weeks, or forty-nine years, with the addition of the fiftieth, the year of Jubilee. On the conclusion of the “week of weeks” land holdings were readjusted, and there followed the great Jubilee year which took the form of a national holiday and liberation in which no debts existed; all families were freed from their tenure

## DEBT RELEASE AND LAND TENURE

and were granted a new lease:

“And ye shall hallow the fiftieth year, and proclaim liberty throughout all the land unto all the inhabitants thereof: it shall be a jubile unto you; and ye shall return every man unto his possession, and ye shall return every man unto his family” (*Lev. 25: 10*).

It was recognised that mortal life is transient; and that the population constantly changes in composition, so that if each family is to receive its equitable portion in a fully divided territory, an occasional readjustment in landholdings is necessary. A system of leasehold was therefore adopted, whereby no family might acquire permanent ownership of its holding and thereby impede the welfare of the community.

We may ask, what is the most convenient leasehold period? This question may be the subject for considerable speculation. The laws of Moelmud, a codification of earlier Welsh laws, granted land to a family for four generations, after which “*all land that was returned went into the chief’s lands, as trustee of the tribe, and out of it he had to give the grants of eight acres to each child as it grew up.*”\*

“*Our common field system points to a time when all arable land was held in undivided shares or divided periodically by lot. The ancient English agriculture was nearly identical with that which prevailed in Germany ... in several parts of Germany, and especially in the district around Treves, peasants held all their land in common, excepting the houses and a few private estates: all the rest of the land was divided by lot, the drawings for the arable having originally been held once in three years, but afterwards at longer intervals.*”†

In the Old Testament is laid down a period of forty-nine years, or the Jubilee period. Such a period is indeed long enough for the requirements of the average individual or family, for a family is reshaped every generation:

---

\* Sir Wm. Flinders Petrie, *Some Sources of Human History*, 1919, p. III.

† Charles Elton, *Origins of English History*, 1900, p. 405.

## MOSES THE ECONOMIST

yet not so long that the community could be hindered for an excessive period should the holding of the lease for its full period entail an undesirable effect upon that community.

Measures were enforced to ensure and maintain a balance of land distribution, so that no one tribe or family might encroach on the rights of others, even though they might scheme to do so.

“So shall not the inheritance of the children of Israel remove from tribe to tribe: for everyone of the children of Israel shall keep himself to the inheritance of the tribe of his fathers. And every daughter, that possesseth an inheritance in any tribe of the children of Israel, shall be wife unto one of the family of the tribe of her father, that the children of Israel may enjoy every man the inheritance of his fathers. Neither shall the inheritance remove from one tribe to another tribe; but every one of the tribes of the children of Israel shall keep himself to his own inheritance” (*Num. 36: 7-9*).

Thus, twice every century the Hebrews had a great national holiday lasting for one year, marking the end of the old period of land tenure and the beginning of the new. Debts and financial agreements were cancelled, so the Jubilee or fiftieth year was free, and people moved to their new estates if so required. The fiftieth year was the “Lord’s release” from any form of bondage that men might have imposed upon themselves.

We find that, in conformity with the conception of the community being a family, ownership of land was in the name of the head of that family – God:

“The land shall not be sold for ever: for the land is mine; for ye are strangers and sojourners with me” (*Lev. 25: 23*).

The division of land among the people was strictly fair, and without regard to anyone person more than another, as will be seen from the following passage:

“And the Lord spake unto Moses, saying, Unto these the land shall be divided for an inheritance according to the number of names. To many thou shalt give the more inheritance, and to few thou shalt give the less inheritance:

## DEBT RELEASE AND LAND TENURE

to every one shall his inheritance be given according to those that were numbered of him. Notwithstanding the land shall be divided by lot: according to the names of the tribes of their fathers they shall inherit. According to the lot shall the possession thereof be divided between many and few" (*Num.* 26: 52-56).

There is no more impartial document in the Scriptures; land was apportioned in parcels according to the numbers in the individual families. Would that our own system was as fair!

All land was liable to be surrendered by its holders every forty-nine years for re-allocation according to the new needs of the community. This did not mean that the whole country was thrown into a state of turmoil twice every century, for with the approaching end of the Jubilee period preparations were made for the readjustment of family inheritances, while with the ending of the forty-ninth, or year of release, the actual release was accomplished and new grants determined for the next forty-nine years.

Surrender of land on the completion of the Jubilee period did not necessarily mean that a family was not permitted to retain that *same* land in the next period. Where the population remained comparatively stable no change of holdings might be needed, for the purpose of the fiftieth year was not to change everybody around, but to apportion grants to new families in a land already fully held. Providing there was no reason for passing all or part of a holding to a new family whose requirements might necessitate such a change, there was no need for a family to depart from any part of its estate; so that with the commencement of the new Jubilee period most families might find themselves re-established on their previous estates should they so desire.

We have seen that an equitable portion of land was leased, free of cost, to each landed family. Such land might be developed by the holder until the expiration of the Jubilee period. It might happen that a landholder desired more

## MOSES THE ECONOMIST

than his free allotment; or on the other hand that he wished to rid himself of all or part of his land. Provision was made for such cases, and a simple set of rules governed the transactions.

Biblical law states that land, as such, may not be bought or sold, for it is free. Each family receives its land, together with what it may yield, free of charge for the duration of the lease. Should such land be disposed of, provision is made that the former holder receives compensation for the loss, not of the land, but of the yield of that land to which he is entitled under the terms of the Jubilee grant. Thus land may be sold for a price, not of the land itself, but a part of the estimated value of the yield that will be lost by the former holder over the period of the sale – i.e., a percentage of the value of the crops to be harvested during the years still outstanding until the Jubilee year.

“According to the number of years after the jubilee thou shalt buy of thy neighbour, and according unto the number of years of the fruits he shall sell unto thee: According to the multitude of years thou shalt increase the price thereof, and according to the fewness of years thou shalt diminish the price of it: for according to the number of the years of the fruits doth he sell unto thee” (*Lev. 25: 15-16*).

The price of land decreases according to the length of time that remains to the expiration of the agricultural “week” of seven times seven years, or forty-nine years. There are certain implications in such a method of sale: firstly, that the probable future yield of the land is known; secondly, that it is expected of the purchaser that he will maintain the crops, for, having already paid for its probable yield, should he allow the land to become derelict, he becomes the loser.

It is impossible, under the Mosaic system, to speculate in land, for at no time has it any commercial value; nor is it possible to gamble in crops through the sale of the land, for no profit is permitted except by so improving the land that its “increase” (harvest) is above the price level for which it was leased; but this calls for hard work, and any profit that

## DEBT RELEASE AND LAND TENURE

may be derived thereby is the legitimate outcome of labour and is not a gamble. No encouragement is given to large-scale holding of land by a single family or vested interest, for this removes others from their heritage, and as we have read, the object of Mosaic legislation is to preserve the individual family-holding inviolate; this destroys one of the most vicious of "vicious circles" common to our own civilisation.

It will be seen that the Old Testament system of land tenure is impregnably strong; it is legally impossible to rid any family of its rightful heritage. This is perhaps the greatest single measure ever devised for the protection of the family as a whole, the poor, needy and the weak, for given its equitable portion of land inviolate, the normal family can be housed, fed and clothed by their own labours, and none may deprive them of these rights. Further, with the whole community existing in such security, mutually aiding one another, it is clear that the individual families will benefit far more than they could under their own isolated existence, so that in effect everything tends to encourage the gathering together of families into co-operating communities for mutual benefit.

#### IV. TITHING, FIRSTFRUITS, CONCESSIONS, AND CONTRIBUTIONS\*

THE individual is seldom self-supporting; especially is this true in advanced civilisation. In primitive and pastoral communities the family quite often is capable of providing for itself, but in modern life this is the exception. Generally speaking, we are all dependent on one another for the necessities of life. Not only the individual but the family as a whole depends upon its neighbours to supply necessary items that it cannot produce. In brief, civilisations depend upon the exchange of commodities for their very existence.

There are many individuals, and at times whole families or communities, that are either totally non-productive or whose production of commodities is so low that their own needs cannot be satisfied, either by their direct efforts or by exchange among their neighbours. In Old Testament times such cases called for special consideration; they may be classed broadly as follows:

(a) The totally non-productive – children, aged, infirm, sick, etc.

(b) Those who laboured, but who did not produce commodities – civil servants and professionals, etc.

(c) Semi-productives – part-time workers; producers of mixed services and commodities, the latter not being sufficient for self-maintenance; the temporarily un-employed.

These divisions are discernible in the Old Testament. Category (a) would include the poor, widows, fatherless, sick, and aged; (b) would include the Levites and Aaronic priesthoods; lastly, in (c) would come the part-time worker, who is given an important place in the New Testament

---

\* I have deleted the word "taxation" used in my original series for it was misleading. Tithing was ordained by Moses. It was Rehoboam's intensification of Solomon's taxation, *not tithing*, that split Israel into two.



## TITHING, FIRSTFRUITS, CONCESSIONS, CONTRIBUTIONS

parable of the vineyard, where, in view of his having been hired towards the end of the working day, he received special consideration as a wage-earner. This subject will be dealt with later.

All these classes are dependent because of their limited abilities, or because of restrictions forbidding them from exchanging their own output in goods and/or services with their fellow men.

(d) There is also another class of people who suffer no physical handicap or restrictions, yet who also are dependent. This class consists of the manufacturers of commodities – the carpenter, the smith, craftsmen generally, and the numerous non-professional producers of invisible services – musicians, transport operators, housewives, etc., who render services in exchange for the commodities they need.

(e) All these four classes, whether or not they be able-bodied and capable of earning their own living by serving and exchanging on the open market, are entirely dependent for their existence on this fifth class: the farmers, who alone provide food for mankind.

The fourth class, although dependent on the farmer for food and other products of the land necessary for clothing, etc., will not be a burden on his shoulders, for these two will exchange their produce and services which they will need of each other. The carpenter or manufacturer, as the case may be, will need the vegetables, dairy produce, wool, etc., of the farmer, who in turn must have their woodwork, machines, tools and innumerable items.

The first three classes, (a), (b) and (c), are kept by the farmer through a system of tithing, concessions and contributions. It may be thought unfair that the fourth class should not share this burden, so it will be well to outline the logic of the Mosaic system. Strictly speaking, this fourth class is non-productive of material substance: that is to say, the smith, carpenter, musician, artist, etc., although they may fashion something useful and beautiful out of something rough and basic, do not increase any actual substance.

## MOSES THE ECONOMIST

After beating out a golden vessel, the goldsmith finds that vessel weighs no more than the lump of gold with which he started. So, too, the carpenter: in fact, he has less when finished, for he has thrown away shavings and splinters from the original wood. The artist's canvas weighs no more than the original material when he has finished his work, and the musician's composition cannot be called a physical creation – it is his original ink marked on to the original paper: aesthetically, something beautiful may have been created, yet physically it is no more than the original substances. Thus it is that all this class is non-productive in the physical sense, for it simply reshapes and reorganises existing materials, and for this reason it is not intended to bear the burden of the first three classes, (*a*), (*b*) and (*c*).

The farmer should, according to Moses, bear the burden in question, for of all mankind he is the only one who, starting and working with a certain quantity of material, finishes up with more. He reaps more than he sows; yet he has not created the increase. Strictly speaking, if there was no such thing as increase of seeds and stock, the farmer would merely dig up that which was originally planted and he would never have any new livestock; but in fact he sows the seed and is then powerless, except in a limited sense by applying manures, etc., to dictate how it shall grow, yet it grows and increases, until finally he obtains from the soil far more than that with which he started. This constitutes the big difference between class (*e*) and classes (*a*), (*b*), (*c*) and (*d*).

The Israelite believed that God, not the farmer, had rendered the increase of seed and stock; hence this was not the farmer's increase but God's. It was unlike the golden bowl fashioned by the craftsman, the furniture of the carpenter, the painting of the artist, or the composition of the musician, which they had effected by the work of their own hands and might claim as their own work on raw material; admittedly the raw material itself was God's, but man had fashioned it into something for his own betterment. These classes had a

claim greater than that of the farmer, for neither the substance nor the work of increasing was his – it was God's. God gave this free increase to the farmer with the provision that out of it a small portion be set aside for the civil servants, and those who were unable to render exchangeable services. Thus to the farmer was assigned the responsibility of feeding and clothing members of classes (*a*), (*b*), and (*c*); the fourth class, (*d*), being entirely able-bodied people, was left to provide for its own maintenance by rendering useful services and/or commodities exchangeable on the open market. It must be remembered that this class, composed of manufacturers, artists and others, while it did not pay tithes as such, for tithes were levied on “increase” alone, yet as heads of or members of families, each of this class presumably enjoyed a family lease of land by virtue of which they might also become farmers and members of that titheable class.

We have seen that all families are granted land on which to settle, so that all are essentially members of class (*e*) unless incapacitated or debarred from working it, as is the case in class (*d*) when people have decided to leave the land and become manufacturers, artisans, etc., and by so doing forfeit or sell the “increase” which the farmer alone enjoys. However, it is conceivable that a person or family might retain their family holding and also become a manufacturer, artisan or other serving member of the community, in which case their activities would be divided between classes (*d*) and (*e*).

It must not be thought that every person inheriting land could derive two incomes by selling it and obtaining the sale value of the crops for the rest of the Jubilee period, at the same time setting up in business as a craftsman, artist or other serving member of the community. The first difficulty would be in selling his land; Moses intended that people should keep their heritage, and, as already pointed out a transaction involving the sale of land is not intended to be profitable. It might be difficult to find a buyer under such

## MOSES THE ECONOMIST

stringent terms, and it is certain that land “sharks” such as how specialise in buying and reselling land at great profit would, under Moses, have been non-existent. Secondly, in selling one’s leasehold the person surrenders the heritage on which he may keep himself fed and clothed, and has to pit his own productive powers against the world, not only for himself, but his dependants; if his venture should fail and his land had become derelict through not having found a buyer, the man and his dependants would have to fall back upon State relief. Success might, however, crown his efforts, and in this case the risks justify his larger income for which he has laboured; against this increase, however, must be reckoned the cost of setting up in outside business and various other details.

It may be thought that rather than have the farmers support the civil servants (Levitical priests in Mosaic times) as a whole class through tithing, the latter should support themselves individually by exchanging their services on the open market. The difficulties of such a system are plain. It would be difficult to pay the assessor of taxes, the registrar of births, deaths, marriages, etc. (to use modern terms) for such numerous and sometimes small items separately; in preference to this, Moses “nationalised” the civil servants and “lumped” all such costs as chargeable to the nation as a whole, a precedent to our present tendency as a nation. This avoided the possibility of individual corruption, and at the same time obtained greater efficiency and benefit for the community at large. The Levites, together with the Aaronic priesthood which administered the national church, formed a fairly constant proportion of the population, and their services as a whole were exchanged by levying an equitable tax upon the “increase” throughout the whole producing community. In return for such taxes the service of the priesthood became available to the public without further charge.

The Mosaic system provided for the maintenance of the civil servants (who included the medical and other professions) by the tax known as the tithe, or “tenth,” levied

## TITHING, FIRSTFRUITS, CONCESSIONS, CONTRIBUTIONS

on all “increase” from crops and herds:

“And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve” (*Num.* 18: 21).

“But the tithes of the children of Israel, which they offer as an heave offering unto the Lord, I have given to the Levites to inherit: therefore I have said unto them, Among the children of Israel they shall have no inheritance” (*Num.* 18: 24).

The law for tithing was that new land might be developed for three years before tithing, after which the tithe was annual (*Deut.* 14: 23). A tax on “first fruits,” however, held for all years of gathering, with a special clause concerning fruit trees, whose fruit was not to be gathered during early years of growth (*Lev.* 19: 25), to allow the wood to develop.

“And the Levite that is within thy gates; thou shalt not forsake him; for he hath no part nor inheritance with thee. At the end of three years thou shalt bring forth all the tithe of thine increase the same year, and shalt lay it up within thy gates: And the Levite, (because he hath no part nor inheritance with thee,) and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satisfied; that the Lord thy God may bless thee in all the work of thine hand which thou doest” (*Deut.* 14: 27-29).

Tobit, in the *Apocrypha*, observes that he kept three tithes; but only one of these was paid as a tax to the State. These different tithes should not be confused. One tithe was to be spent on one’s own family: in effect it was a provision for national celebration and thanksgiving:

“Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. And thou shalt eat before the Lord thy God, in the place which he shall choose to set his name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the Lord thy God always. And if the way be too long for thee, so that thou art not able to carry it; or if the place be too far

## MOSES THE ECONOMIST

from thee, which the Lord thy God shall choose to place his name there, when the Lord thy God hath blessed thee: then shalt thou turn it into money, and bind up the money in thine hand, and shalt go unto the place which the Lord thy God shall choose: And thou shalt bestow that money for whatsoever thy soul lusteth after, for oxen, or for sheep. . . or for whatsoever thy soul desireth: and thou shalt eat there before the Lord thy God, and thou shalt rejoice, thou, and thine household” (*Deut. 14: 22-26*).

The Levites were not the only ones who benefited from the tithe, the poor and needy also did:

“When thou hast made an end of tithing all the tithes of thine increase the third year, which is the year of tithing, and hast given it unto the Levite, the stranger, the fatherless, and the widow, that they may eat within thy gates and be filled; then thou shalt say before the Lord thy God, I have brought away the hallowed things out of mine house, and also have given them unto the Levite, and unto the stranger, to the fatherless, and to the widow, according to all thy commandments . . .” (*Deut. 26: 12, 13*).

Tithes were redeemable under certain conditions, as we read:

“And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord’s: it is holy unto the Lord. And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof. And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord. He shall not search whether it be good or bad, neither shall he change it: and if he change it at all, then both it and the change thereof shall be holy; it shall not be redeemed” (*Lev. 27: 30-33*).

That is to say, whoever was caught trying to reserve the best for himself, lost it.

The Levites, having received the tithe, in turn passed a tithe of it, or one per cent of the original “increase” to the Aaronic priesthood, the ecclesiastics: “And the Lord spake unto Aaron, Thou shalt have no inheritance in their land, neither shalt thou have any part among them:

## TITHING, FIRSTFRUITS, CONCESSIONS, CONTRIBUTIONS

I am thy part and thine inheritance among the children of Israel" (*Num.* 18: 20).

"When ye [the Levites] take of the children of Israel the tithes which I have given you from them for your inheritance, then ye shall offer up an heave offering of it for the Lord, even a tenth part of the tithe. And this your heave offering shall be reckoned unto you, as though it were the corn of the threshing-floor, and as the fulness of the winepress. Thus ye also shall offer an heave offering unto the Lord of all your tithes, which ye receive of the children of Israel; and ye shall give thereof the Lord's heave offering to Aaron the priest. Out of all your gifts ye shall offer every heave offering of the Lord, of all the best parts thereof, even the hallowed part thereof out of it. Therefore thou shalt say unto them, When ye have heaved the best thereof from it, then it shall be counted unto the Levites as the increase of the threshingfloor, and as the increase of the winepress. And ye shall eat it in every place, ye and your households: for it is your reward for your service in the tabernacle of the congregation" (*Num.* 18: 26-31).

Another tithe was levied on all "firstfruits" of beast and field (*Deut.* 26: 1, 2). The "firstfruits" belonged to the Levites, and in the case of clean beasts and the produce of the field, supplied this professional class with food and raiment. In the case of unclean beasts, such as the horse, mule, etc., which were not considered fit for food, they were "redeemed," or converted into cash values for the benefit of the Levites; obviously, such beasts of burden and work were of little use to a class which did not labour in the production of commodities, and a cash value was the more useful, as it could be used for the purchase of articles not provided by tithes. The firstlings of men were at one time included in the tithe, but later, the whole tribe of Levi was substituted for them, to become the civil servants, with the inclusion of part of that tribe, the family of Aaron, as an ecclesiastical priesthood who served the people. There is a spiritual significance in the inclusion of the firstborn of man in the original scheme: in signifying the completeness with which a just economy should be observed, even to the surrendering of ourselves in service

## MOSES THE ECONOMIST

to the community. Some of the texts concerning the firstfruits are as follows:

“The first of the firstfruits of thy land thou shalt bring into the house of the Lord thy God” (*Exod. 23: 19*).

“And this is thine; the heave offering of their gift, with all the wave offerings of the children of Israel: I have given them unto thee, and to thy sons and to thy daughters with thee, by a statute for ever: everyone that is clean in thy house shall eat of it. All the best of the oil, and all the best of the wine, and of the wheat, the firstfruits of them which they shall offer unto the Lord, them have I given thee. And whatsoever is first ripe in the land, which they shall bring unto the Lord, shall be thine; everyone that is clean in thine house shall eat of it. Every thing devoted in Israel shall be thine. Everything that openeth the matrix in all flesh, which they bring unto the Lord, whether it be of men or beasts, shall be thine: nevertheless the firstborn of man shalt thou surely redeem, and the firstling of unclean beasts shalt thou redeem. And those that are to be redeemed from a month\* old shalt thou redeem, according to thine estimation, for the money of five shekels, after the shekel of the sanctuary, which is twenty gerahs. But the firstling of a cow, or the firstling of a sheep, or the firstling of a goat, thou shalt not redeem; they are holy: thou shalt sprinkle their blood upon the altar, and shalt burn their fat for an offering made by fire, for a sweet savour unto the Lord. And the flesh of them shalt be thine, as the wave breast and as the right shoulder are thine. All the heave offerings of the holy things, which the children of Israel offer unto the Lord, have I given thee, and thy sons and thy daughters with thee, by a statute for ever: it is a covenant of salt for ever before the Lord unto thee and to thy seed with thee” (*Num. 18: 11-19*. See also *Lev. 2: 14-16* and *Deut. 18: 1-4*, etc.).

The poor benefited from yet another form of grant, which in the agricultural community availed them no small assistance:

---

\* I assume that the first fruits of beasts were not presented until at least a month old. An ass, was to be redeemed by a lamb, symbolic of the Messiah (*Exod. 13: 13; 34: 20*). The offspring of man must be redeemed, not sacrificed. Only clean animals were sacrificed, as they were eaten after being cooked.



## TITHING, FIRSTFRUITS, CONCESSIONS, CONTRIBUTIONS

“When thou cuttest down thine harvest in thy field, and hast forgot a sheaf in the field, thou shalt not go again to fetch it: it shall be for the stranger, for the fatherless, and for the widow: that the Lord thy God may bless thee in all the work of thine hands. When thou beatest thine olive tree, thou shalt not go over the boughs again: it shall be for the stranger, for the fatherless, and for the widow. When thou gatherest the grapes of thy vineyard, thou shalt not glean it afterwards: it shall be for the stranger, for the fatherless, and for the widow” (*Deut.* 24: 19-21. See also *Lev.* 19: 9, 10).

Both Naomi and Ruth, the ancestress of our Lord, were maintained in a state of respectable sufficiency through the above concession.

The poor might claim another concession – that of satisfying their immediate hunger on the spot, even though they might be on the property of another person at the time; this concession was also the right of all men; but its particular benefit to the former is obvious:

“When thou comest into thy neighbour’s vineyard, then thou mayest eat grapes thy fill at thine own pleasure; but thou shalt not put any in thy vessel. When thou comest into the standing corn of thy neighbour, then thou mayest pluck the ears with thine hand; but thou shalt not move a sickle unto thy neighbour’s standing corn” (*Deut.* 23: 24, 25).

In short, whilst a person might satisfy his hunger on the spot, no quantity of foodstuff might be carried away from a neighbour’s property.

It will be seen that under the Mosaic system, relations between the people and their Government should be singularly free from corruption, for the receipts of the administrative bodies (the civil service or Levites) vary directly as the prosperity of the people: the greater the profits of the people, the greater will be the titheable “increase” out of which the administrative classes are kept, and conversely, the smaller the people’s profits, the saller will be the income of these classes. It is clear that under this system the welfare of the whole community becomes the direct object of the

## MOSES THE ECONOMIST

administrative classes in order that they themselves may benefit.

The portion set aside for the maintenance of the administrative classes, the Levites and Aaronic priesthood, was not to be used for any other class of people. Perhaps due to abuses, it became necessary for Moses to forbid the Levites to offer free hospitality to any but their own dependants; all others must pay for any food received at the hand of a Levite. Such a rule preserved the Levites' heritage undiminished and was a just measure to protect their rightful income:

"There shall no stranger eat of the holy thing: a sojourner of the priest, or an hired servant, shall not eat of the holy thing. But if the priest buy any soul with his money, he shall eat of it, and he that is born in his house: they shall eat of his meat. If the priest's daughter also be married unto a stranger, she may not eat of an offering of the holy things. But if the priest's daughter be a widow, or divorced, and have no child, and is returned unto her father's house, as in her youth, she shall eat of her father's meat: but there shall no stranger eat thereof. And if a man eat of the holy thing unwittingly, then he shall put the fifth part thereof unto it, and shall give it unto the priest with the holy thing" (*Lev. 22: 10-14*).

It must be borne in mind that under the Old Testament agrarian economy, the proportion of poor would be much smaller than in modern civilisation, where many are without land upon which to live and care for themselves; Moses granted all families sufficient land on which to live, and it would be a rare case indeed, where a dwelling could not be, or had not been erected on that land. Generally speaking, then, the problem of the poor should not be one of providing them with land or home (although such might be the case in certain exceptional instances), but one of providing occasional food, raiment, necessities, and comforts. The aged, widows, sick and infirm, generally speaking, will already have their families and estates, and should be in need of minor daily provisions only. Orphans and other cases falling into a similar category might need, besides food and raiment, education and general upbringing, and in due course, a

## TITHING, FIRSTFRUITS, CONCESSIONS, CONTRIBUTIONS

grant, or their deceased parents' estate, on coming of age.

It will be well to emphasise the manner in which the Mosaic economic system, through its free grant of land to the family, is a guarantee against poverty. The land itself is sufficient to maintain the family. It might happen, however, that land is held by a widow or other person unable to till it for self-maintenance. Instead of allowing it to become derelict and having to fall back upon poor relief, this person might lease such portion of the holding as desired, and occupy the remainder. The price of the lease would be governed by the value of the land's probable yield for the remainder of the lease period up to the Jubilee, and should be sufficient to maintain that person over the period; by renewing the lease on the commencement of the next Jubilee period, a decent living might be ensured throughout life.

This brings us to the realisation that poverty in which assistance is needed would only result from the wastage of one's inheritance (i.e. gambling, unsound ventures involving loss of estate, etc.) or hardship caused by crop failure, physical handicap, or other comparatively rare circumstance. A conceivable case of poverty might arise where a widow might be unable to find a lessee for the land she wished to sell, and being unable to till it herself it would become derelict and fail to provide her keep; the community would then have to assist her.

We have seen that the farmer is the only individual in a purely pastoral society to receive an increase, that is to say, to finish up with more substance than that with which he started. Having met all expenses, he is left with the greater part of his net profits; a small portion only is taken in taxation. Other classes of people realise no increase of substance, and never receive more substance than that with which they started. Therefore, since, unlike the farmer, they never receive "something for nothing," they attain to no material profit in substance and are not taxable, for under the Mosaic system, only those who are to receive something for nothing are taxed. Here is a just and equitable form of

## MOSES THE ECONOMIST

private economy. It is just in that it is derived solely from one's own effort *after due consideration has been given to the welfare of the whole community*. Perhaps, too, another aspect of the justice of the Mosaic economy has not been fully realised. Tithes are required on "increase" alone. Should it happen that there is a crop or production failure, or that costs have combined to eliminate any "increase" or profit, no tithe is required. What could be more just? And if poverty should follow in the train of these misfortunes, the people concerned may claim the poor relief provided by their fellow beings (and formerly provided by themselves for just such a contingency) as their rightful heritage.

It will be seen that the more prosperous the community as a whole, the more generous will be the entitlements of the poor; in fact their receipts vary alike with the state of the community. A righteous State should realise the aim of the Old Testament economic system: the abolition of poverty (*Deut.* 28).

Modern life, however, is not pastoral only. It is highly mechanised. This necessitates a consideration of what might be the relationship of the tithing system to an era of mechanisation.

It is clear that tithing only took effect when the Lord rendered His "increase." Man was entitled to the whole of his output rendered directly by his own muscular energies. He was entitled to nine-tenths of the "increase" where his flocks, herds and crops were concerned; such was not his own output, for it resulted from the phenomena of nature, where God's natural powers, while they did not render an actual increase in substance, yet they rendered an increase in the ratio of useful to useless substance.

What should be the relationship of modern industrial mass production to taxation under the Mosaic system? Clearly, where machines and not man's muscular powers are used to increase the profitable state of nature, such is done by God's power flowing not through man's muscles, but through his sun, rain, rivers, dams, hydro-electric plants, and

## TITHING, FIRSTFRUITS, CONCESSIONS, CONTRIBUTIONS

so on, until articles are produced for the good of man. Man, as in the case of his flocks, herds, and crops, merely tends the machine while it produces, and he does not use his own muscular powers for direct and total production of commodities. Thus it is the Lord's power being used in production independently and as such is titheable. Man therefore is entitled to nine-tenths of the increase and one-tenth should go to the maintenance of services and the abolition of poverty. The "increase" in this case also is to be considered as net increase after production costs have been met.

The tithing of machine production would then be essentially similar to that of the pastoral community, and could be in kind, or alternatively convertible to a cash-exchange value according to the needs of community services and the needs of the poor.

## V. WAGES

WE have seen that the fifth division (*e*) of the community, the farmers, having paid their dues to the State, are left with capital in hand in the form of actual commodities, some at least, if not all, of which are needed by another large class of people who are not civil servants but yet producers of other commodities and services – shop-keepers, porters, traders, manufacturers, etc. All these are dependent on the “increase” held by the farmers, who to no less a degree are also dependent on the goods and services of others. Thus the farmer depends on the miners, metallurgists, manufacturers and others for his tools and equipment, and these in turn upon the weavers for their raiment; all in turn need the services of the wagon driver to transport their exchanges; and so each is dependent on the other throughout the whole community. The obvious and only method whereby the whole community can obtain a living is by exchanging the goods of the farmer for the services and commodities of the others.

The problem now arises of how to negotiate the exchange of goods and services. It would seem that there is no hard and fast law laid down in statute form in the Mosaic Law, and which might be cited as an exact authority. Moses declared broad principles, and seems to have left considerable latitude in the choice of details – details which he would seem to accept providing that they in no way contravene the broader spirit and letter of his law and are for the same end. Thus people of various nations, using different standards of weights, money systems and the like, may retain their existing units and yet reform their social system to be in harmony with the Mosaic Law. We have to supply our own answer to the question of what should be the relationship in exchange of goods and services in our own community; and our answer must be in harmony with the spirit of the Mosaic Law.

The simplest relationship is that in which, providing everyone has laboured to the same effective degree over a given period, all resultant services and/or commodities are equal in value; that is, that the goods and/or services rendered by one person for one hour or day, as the case may be, are equal in exchange to those of another person for the same period. The difficulty arises in the fact that, even in the same type of work, due to individual differences, no two persons exert the same *effective* endeavour in the same time; nor in fact, in producing identical articles, whether the time taken be the same or not, are their exertions equal.

There is an argument in favour of granting an assumed or ethical equality in dealing with conscientious people of average ability, for they will all put their best endeavour into their work, which is all that can be expected of anyone; and it is possible that over a period, labours of different people might be approximately equal and exchangeable. This is, indeed, an optimum basis for exchange; but there are good reasons for not accepting such general assumptions.

By nature we are endowed with different abilities, so that what is difficult for one is easy for another. We might consider the case of one man trying to do two different kinds of work, the one falling in the skilled and the other in the unskilled category. We might find that man making an excellent skilled workman with his work proving easy for him; yet he might find the unskilled job extremely exhausting, in fact he might find himself overtaxed by heavy manual labour. In another man the reverse might be true. We must ask, which task calls for the greater endeavour in a given time, and for which should a person receive the greater remuneration if we are going to allow varying wages? Should a man be paid more for doing skilled work? Or should he be paid more for doing the *harder* of the two jobs? The problem becomes exceedingly complicated. In decent society it is assumed that in all tasks people do their best, which is all

## MOSES THE ECONOMIST

that can be expected of them. This takes into account the fact that there are daily variations in individual abilities, due to ill health, mental conditions, and so on. We accept as axiomatic the *spiritual equality* of all men before *God*; but are we prepared to treat them as equals in our *own* sight in the matter of daily entitlements in food, clothing, wages? Are we prepared to give a physical interpretation to that which we allow in the spiritual realm?

It might be better to substitute the word “equity” for equality when speaking of the rights of various individuals, for while we must be prepared to grant an equality of status and rights to all men, yet it is a fact that no two people have the same mental or physical requirements, capabilities, or other qualities. We sometimes find a big person needs less food than a small person owing to the former having a more efficient digestive system; some individuals require special food; big people need more material for clothing; and innumerable other inequalities might be cited, yet each must have their needs satisfied. We are thus brought to the point that if we are to be fair, each individual must be treated according to his *needs*, and that between different people we may find considerable inequality. Thus, while the Bible refuses to make distinction between Christian men in their social standing, or as Paul says, even between male and female, yet it is meticulously careful to deal equitably with each individual according to his needs.

It is interesting to observe that the early Christians distributed their possessions among themselves “unto every man according as he had need” (*Acts* 4: 35), which is economically sound according to the Mosaic principles. Their economy was stringently efficient, for they realised that it was necessary to make what they possessed go as far as possible, and to allow themselves bare necessities only; they did not see fit to accumulate surplus riches. Their aim, besides preaching the gospel of salvation, was to bring about the Kingdom of God, in which there shall be no more poverty,



## WAGES

but rather plenty; but until they could bring to pass the abolition of poverty, they themselves would not hold more than their bare needs.

The Scriptures are so strict in demanding the satisfaction of a person's needs that should a man find himself in need of a loan no person who is in a position to satisfy his need is permitted to refuse to lend the sum required:

"If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the Lord thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: but thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth" (*Deut. 15: 77, 8*).

The loan, as will be seen later, must be free from usury.

This brings us to a unique position between employer and employee, for if an employer should unjustly underpay his employee, and the latter thereby find himself in want, he may approach his employer for a loan according to his need, and if the employer can afford the loan, he may not refuse it! At the end of six years, if the employer has continued to pay too low a wage, causing distress to his employee so that he is unable to repay the loan, it is cancelled by the law of release – so much for the employer who would cheat his employee.

*Spiritual* equity only betters men, both here and in the hereafter, and the refusal to apply it to the physical world, for which it is intended, is hypocrisy. We must study the application of equity in the light of Moses' teaching. We are faced with the fact that while as a general rule men are approximately equal in their basic requirements in life, yet at times they are far from equal. All people do not serve to the best of their ability; some are lazy and have little desire to be otherwise. Paul, that expert in Mosaic Law, recognised this, and decreed that if a person refused to serve, neither should he eat:

"Now we command you, brethren, in the name of our Lord Jesus Christ, that ye withdraw yourselves from every brother that walketh disorderly, and

## MOSES THE ECONOMIST

not after the tradition which he received of us. For yourselves know how ye ought to follow us: for we behaved not ourselves disorderly among you; neither did we eat any man's bread for nought; but wrought with labour and travail night and day, that we might not be chargeable to any of you: not because we have not power, but to make ourselves an ensample unto you to follow us. For even when we were with you, this we commanded you, that if any would not work, neither should he eat" (2 *Thess.* 3: 6-10).

We now come to a more difficult determination: that of whether a person is putting forth his best endeavour in serving; and also, although he may be exerting his best endeavour, whether he is doing so effectively. Obviously it is not fair to pay the same wages to two people, one of whom is doing his best and producing good results, while the other is being lazy and producing inferior results. Then, too, there is little point in paying full wages to an individual who, although energetic in his efforts, misguidedly insists on performing a useless task, or whose services produce inferior results. We might cite the case of a writer who industriously persists in producing literature of a poor standard and for which there is little or no demand. Is such effort to be recognised by the payment of the full wage, or, which seems to be more fair, a wage proportionate with what ought to be termed a person's "effective" endeavours, that is to say, the measure of the individual's endeavours taken in conjunction with their benefits to society? This is how I interpret the meaning of the New Testament texts which refer to the readjustment which will take place with the coming of good government and a just economy upon earth, when many that are high shall be made low, and many that are low shall be made high: "For everyone that exalteth himself shall be abased; and he that humbleth himself shall be exalted" (*Luke* 18: 14).

Historically, this class of self-exalted persons has been associated with inordinately high incomes, a fact which brings us down to the question of wages, and it is clear that according to this text, which refers to the return to the just economy of

## WAGES

Moses, there is to be a reversal of the situation wherever called for, and that the undeserving will be placed below the deserving, a feat which can only be accomplished in the physical sense by giving wages strictly according to the way in which one renders "effective" service to humanity. Otherwise, if equal wages be granted to deserving and undeserving alike, the latter will still remain unabased in relation to those who are more deserving.

These are points on which we find few hard and fast rulings in the Mosaic Law, although, as I have tried to show, the spirit of the law indicates that wages should vary according to deserts. In the New Testament parables we read of the kingdom of heaven being likened to the house-holder who hired labour for his vineyard at different times of the day, saying: "Go ye also into the vineyard; and whatsoever is right, that shall ye receive" (*Matt.* 20: 7). Strange to say, at the end of the working day all were given the same wage! This seems to set the precedent of a minimum wage, below which no person should be paid, for otherwise they would not have sufficient to keep them for that day. Furthermore, we notice that a flat wage was paid to the labourers for this particular sort of work. Those who had laboured for the full day objected, saying they deserved more; apparently they were not thinking of those who, although they had arrived late in the day to commence their labours, yet had been unemployed but willing labourers whose daily needs were as great as their own. Christ chided them with the words that in the kingdom of heaven, "the last shall be first, and the first last," meaning that in just society we shall receive our due wage, which for some may mean the curbing of their vaulting ambitions, and for others, considerable betterment.

Credit is given to a person, firstly, for *trying* to do good, which alone entitles him to a decent living in the eyes of God: this includes the poor and needy, who, though willing to work, are, or have been unable to: secondly, for the usefulness of that endeavour to the community at large: the combination of these two should determine the total reward of the

individual. The determination of an individual's "effective" endeavour must be a completely impartial matter, otherwise, the system becomes subject to (and has been completely displaced by) gross abuses, as when an employer unjustly classes the effective endeavours of an employee below what they really are, and then throws them on the market for their true or even an inflated value and pockets the difference. A thorough audit and supervision is a safeguard against such evils.

It may appear unfair to pay wages below the average to certain people who may be exerting their best effort. If it is unfair, our modern system certainly stands condemned – as condemned it is, on many scores. Yet, is it not unfair to mankind as a whole to have to pay a given number of well-served man-hours in exchange for something of definitely inferior workmanship? If "effective" endeavour is not taken into account in establishing just wages, we may arrive at some ridiculous conclusions. Let us take the case of two cabinetmakers, producing exactly the same design of cabinet, from similar materials. Let us suppose the two men complete their jobs with the same tools, and in the same time. Their man-hours are therefore the same, and both have the same facilities.

If we neglect to consider the "effective" endeavours of the two workmen, the two cabinets would be of the same value. But, behind all this may lurk the fact that one man, although industrious, may be a novice, and has not the skill of the other, and may have turned out a piece of inferior workmanship, while the second man may have produced a most excellent piece of work. On paper, the two cabinets would possess the same value, i.e. cost – yet who can imagine the public justly being expected to pay the same price for both articles? Above all, if the two articles were considered as of equal value, who would ever expect the better workman to accept the inferior article in exchange for his own! He would rightly feel most indignant.

Perhaps the best illustration of wage levels based on

## WAGES

effectiveness of service is to be found in the determination, of the values for an individual's services in the case of the Old Testament vows or contracts of employment:

"And the Lord spake unto Moses, saying,

"Speak unto the children of Israel, and say unto them,

When a man shall make a singular vow, the persons shall be for the Lord by thy estimation.

"And thy estimation shall be of the male from twenty years old even unto sixty years old, even thy estimation shall be fifty shekels of silver, after the shekel of the sanctuary.

"And if it be a female, then thy estimation shall be thirty shekels.

"And if it be from five years old even unto twenty years old, then thy estimation shall be of the male twenty shekels, and for the female ten shekels.

"And if it be from a month old even unto five years old, then thy estimation shall be of the male five shekels of silver, and for the female thy estimation shall be three shekels of silver.

"And if it be from sixty years old and above; if it be a male, then thy estimation shall be fifteen shekels, and for the female ten shekels" (Lev. '27: 1-7).

The next verse is most significant, for if the ability of the individual in question is below average, a corresponding settlement is agreed upon, which, in effect, precisely illustrates what I have outlined concerning "effective" endeavour:

"But if he be poorer than thy estimation, then he shall present himself before the priest, and the priest shall value him; according to his ability that vowed shall the priest value him" (v. 8).

Moses was a stern but just lawgiver. Indolence received no reward under his system; and centuries later, following the spirit of the law, the early Christians despised the sluggard, to whom they would give no consideration. In not being a servant of humanity, they ruled that he should receive no recognition in wages or relief from the society he spurned. Moses ensured that all decent people, desirous of

## MOSES THE ECONOMIST

serving humanity, should receive a minimum of maintenance should evil days fall upon them. The able-bodied, not needing provision under the poor laws, were permitted to better themselves in proportion to their own effective endeavours. In Christian times the early missionaries generously surrendered this privilege, and lived frugally, receiving only according to their basic needs and giving all the fruits of their labours for the benefit of others – yet fruits which they might have rightly claimed for their own possession under the Mosaic system. We must recall, however, that in Christ's time, the Mosaic economic system was not in operation, and a system of gross abuses prevailed, whereby the widows and poor were robbed. Besides which, additional tax was paid to Caesar – an item for which Moses had not provided.

Under Moses a minority of very capable and energetic individuals might rise above the average level in their “effective” endeavours and could benefit themselves accordingly within limits. The limit was a natural one: in the case of an agricultural community it would be either the limit of the land's or herds' productivity, or the limit of human endeavour; for both of which there is an optimum value, because to overwork the land is to ruin it and impoverish one's self, and to overwork one's self brings about the same result. Thus it will be seen that there are natural limits to income under the Mosaic system, and that for individuals of average ability, remuneration should be much the same.

The subject of female labour has a bearing on this topic. As a general rule, due to physical limitations, a woman's output is lower than a man's, and her requirements in the way of food and raiment are slightly less, due to smaller stature. Should she receive the same wage as the man? Even if we allow that she should receive a smaller amount, it must be admitted that for centuries past, and at the present time, she has received and receives disproportionately less than the male, and for this reason alone considerable exploitation of her services takes place, with the result that her employer

profits more than if he had hired male labour.

A question arises as to whether we can rightly expect the consumer to pay the same for a day's production by a woman when her output is somewhat less than for a man.

This is a delicate problem. Moses indicated a ratio of 3:5 between the value of women's and men's labours in the prime of life, as is seen in the text just quoted.

Thus, whilst a general wage level is set for the sexes, yet if the labourer be inefficient, a corresponding lower wage might be paid. It will be noticed that these texts apply to contracts and settlements; and both a ratio and definite wage is laid down covering all ages. The object of such settlements was not with a view to profiteering, in particular from child labour, for which a price is laid down, but to offer protection – in view of the wages laid down, it would hardly be profitable to employ a child of five or less, and obviously child labour was discouraged by such legislation. Further, Moses “pegged” wages and commodity prices together in an effective prevention of inflation and deflation, for he decreed:

“An homer of barley seed shall be valued at fifty shekels of silver”\* (*Lev. 27: 16*).

This, it must be remembered, was in the midst of nations who knew no systems of social security! Unfortunately for Israel, she seems to have followed the economic system of Moses no longer than his own lifetime.

We have touched the case of the part-time worker, whose work on certain days may be of brief duration. The fruits of such labour, when exchanged for the necessities of life in the form of commodities and services rendered by others, may be insufficient to provide for daily needs. As a provision for such a case, the answer seems to have been found in the parable of the vineyard, where the labourers were hired at different hours of the day but were all paid for a full day's

---

\* 1 Homer= 10 Ephahs, or 7½ Bushels (approx.). Conder, *Handbook to the Bible* (1880), p. 80. 1 Shekel (silver) =2s. 6d. approx.

## MOSES THE ECONOMIST

work, despite the mutterings of those who had worked longest. The lord of the vineyard maintained that all had been paid justly. The inference is obvious: that whatever the duration of an individual's labours during the day he must not be paid less than a full day's pay, for otherwise he might have insufficient for maintenance of himself and his dependants. Presumably it was no fault of the worker concerned that he had not found a full day's employment, for he was willing to be employed.

Under the Mosaic system, wages are simply the acknowledgment, in an exchangeable form, of one's services to mankind. Too often in modern society we find that people receive wages not due to themselves, and for which they have not rendered service; the reverse is also true, for many people do not receive a sufficient wage, a part of it having been misappropriated and put into somebody else's pocket. Are those who thus receive the earnings of others going to be bold enough to face the Almighty and proudly proclaim that they were worth the wages for which they had not laboured? Will they be like he who thanked God that he was "*not as other men are ... even as this publican*" (Luke 18:11) and boastfully exalted himself before God?

It may be objected that the Mosaic system prevents the acquisition of vast private wealth by those who desire it. The answer to this is that few if any men's services are worth incomes many times that of their fellow men; and if those who desire vast fortunes can demonstrate that their services merit vast wages, then they deserve great wealth above their fellow men – but not otherwise. Many people's immense wealth is not their *own* earnings, but the accumulation of small increments of others' rightful wages which have been denied. This is why it is expressly stated that it will be harder for a rich man to enter the Kingdom of Heaven than for a camel to enter in at the eye of the needle, for so many rich people's income is not of their own earning. This is why James cries:



## WAGES

“Go to now, ye rich men, weep and howl for your miseries that shall come upon you.

“Your riches are corrupted, and your garments are moth-eaten.

“Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days.

“Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth.

“Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter.

“Ye have condemned and killed the just; and he doth not resist you” (*James 5: 1-6*).

Moses condemns the presence of riches in the presence of need that is the undeserved poverty of decent people, and not to be confused with the deserved fate of the sluggard. Moses did not condemn riches itself, for he proclaimed it desirable; he only condemned its wrongful acquisition. The aim of the Mosaic system is not to make the few richer than the many, but to make the whole community equitably prosperous and as rich as possible.

The terrible accusation by Jesus of the people of His day – and which might be made of our own – that the poor were always with them, was not a statement of the inevitable; it was a condemnation of the people for not keeping the just economy of Moses, for they had boasted that they abode by the Law: our Lord promptly floored them for the count. Had they kept the Law of Moses there would have been no poor among them, for its keeping means the abolition of poverty.

## VI. MONEY

THERE is little doubt that gold was not the original form of money. It is probable that early, in civilised countries, a day's labour may have been a basis of value, so that the amount of labour required to produce any goods or services determined the value of such. The value of a given quality of corn may have been measured in terms of the amount of labour required to produce it. In a year of poor crops a greater amount of labour was required to produce a given yield than in a year of plenty. Hence corn was more valuable in a poor year because of difficult production, and less valuable in a year of plenty because of its being more easily obtained. In terms of the labour required to produce it, corn was dear in a year of poor crops and cheap in a year of good crops; herein is the logical beginning of fluctuations in values, costs, etc., the fluctuations being based on natural conditions beyond the control of man, and in the case in question, being seasonal in nature. With the widespread acceptance of such a system, all goods and services became subject to variations of value beyond control of the individual.

Moses legislated against the evil of fluctuations of this sort by "pegging" both wages and the cost of food, as already pointed out in earlier chapters. The seeming logic of fluctuation of prices through natural events beyond our control is opposed by the fact that human nature being what it is, men seized advantage of varying labour costs in crop production, to hoard crops until plenty gave way to scarcity in order to make an unjust profit, or to transport crops to regions of scarcity where prices were higher, at the same time buying only in times and places of cheap prices, and obtaining for themselves wealth through the creation of a vicious circle made up at others' expense.

This vicious circle was not, as some would think, a case of getting something for nothing, for it must be realised that

## MONEY

the individuals who sell cheap produce must themselves buy or exchange dearly either in that same transaction, or do so sooner or later before the equation has been mathematically completed; they thus become the losers of whatever has been gained by the other party.

Under the Mosaic system, both a day's labour\* and a day's food remained unaffected in money value despite famine or plenty; and in this Moses' logic is the more deadly, for the individual needs just the same daily provision during both famine and plenty; and further, there is no just reason why, in times of food shortage, the existence of the low wage earner should be doubly jeopardised by having to pay higher prices and suffer relatively greater disadvantage than better-paid members of the community.

It was, and still is, desirable to keep a record of services rendered, in some medium that is unaffected by the passage of time, wear and tear. In early times paper was unknown; papyrus was soon destroyed by constant handling; clay tablets were too clumsy and fragile. Gold was an ideal substance, for it is unaffected by time, and does not deteriorate appreciably with handling. Unfortunately, the supply of gold was not abundant, and as it was useful in other respects, there was a shortage of this substance. However, demands on it were limited to a certain extent, for although it was a metal with a permanent lustre and therefore useful for corrosion-resisting and ornamental purposes, it lacked the necessary hardness, lightness, temper and other qualities necessary for weapons, tools, or other articles subjected to hard usage; in fact, its practical value as a general commodity was limited to decorative purposes. So it seems gold could be spared for use as a token representing the value of services rendered; and in this category it has proved far more useful than most other materials. Thus thousands of years ago

---

\* Sir Flinders Petrie has pointed out that Hammurabi fixed the "ordinary day's wages" at 12 pounds' weight of corn, and other rates were also fixed. *Some Sources of Human History*, 1919, p. 99.

## MOSES THE ECONOMIST

gold became a form of money, and a ratio was established between a fixed weight of gold and services rendered; it has been used in this longer, perhaps, than any other substance, although from time to time many other mediums, such as salt, cattle, brass, silver, iron, etc., have served as standards of exchange.

It is possible that because of the scarcity of gold, silver was introduced to satisfy the need for sufficient quantities of durable money. Silver does not stand up to wear and tear as well as gold, but in ancient civilisations its value as a general commodity (as in the case of gold) was small; therefore, being available, yet having no great practical value,\* it was adopted to augment the insufficient supply of gold; and next to gold, it has held second place down through the centuries.

Originally goods and services were given their respective money values in terms of weighed quantities of gold or silver. In the Bible we read of the minah, shekel and gerah; these were the units in which weighed quantities of gold and silver were divided.

It is easy to translate the labour value of all goods and services into terms of weights of gold and/or silver; so that in a regulated community where an agreement had been established as to how much gold or silver by weight should represent a day's labour, it became possible to set up a working exchange system. Thus, if one day's labour be represented by  $y$  gerahs of gold, the simple formula for  $x$  days of labour value is:

$x$  days labour value =  $xy$  gerahs of gold.

If gold is given a value 10 times that of silver, then  $x$  days labour value =  $10 xy$  gerahs of silver.

By means of such a system it is possible to value all goods and services in terms of some common denominator, so that, for instance, a farm labourer may know how much capital he must have in order to buy a house. Through the use of such

---

\* Bronze, and later iron, were far superior for most purposes.

## MONEY

a system, it is possible to exchange goods and services without unfair profit or loss to either party.

It should be realised that under the Mosaic law natural materials, which constitute the real and original wealth of the world, are considered to possess *no* inherent money value. This immediately divorces real wealth from any conception of money value, for by its usefulness to man, is the real value of wealth determined – having nothing whatsoever to do with money. Moses decreed that minerals and other deposits in the earth should be free of cost *in situ*; the Psalmist's words state the position clearly: "*The earth is the Lord's, and the fulness thereof ...*" (Psa. 24: 1). We are but "sojourners" with the Lord, who charges us nothing for the use of His materials. The true money value of any marketed article, as in the case of any service rendered, is the expression of effective endeavour entailed in placing it on the market, which service, as we have seen, can be represented in terms of various units – the man-hour, man-day, etc., and which can be given a value in token form in a given weight of gold, silver, or a piece of paper, according to agreements in force. The earth itself, upon which man has not laboured, thus possesses no value in terms of money. In this respect, the true value of gold as a mineral *in situ* is nil, and its true market value as a commodity is simply the assessment of human labour rendered in placing the mineral on the market. Gold as a commodity and gold as money really should be treated as two different substances; for under the Mosaic principles, the value of the former is expressed solely in terms of labour, and might be stated in terms of a certain entirely different weight of gold money! The money has a token value, which is purely arbitrary and determined by agreement. This admittedly may lead to confusion, for how is one to tell whether a given pile of gold is commodity or money? This problem was eventually overcome by turning gold to be used as money into coins issued by the governing authority, such coins having a certain value according to weight. The main point to remember is that gold, or any other substance's

## MOSES THE ECONOMIST

inherent money value, should be zero, and that its value as a commodity should be simply an expression of the labour necessary to market it.

Dr. W. C. Lowdermilk, Assistant Chief of the Soil Conservation Service, U.S.A., has observed in his excellent book *Palestine, Land of Promise*:

*“Food, and not money, which is after all only a symbol, a convenience in the exchange of goods and services, buys the division of labour that makes possible advance in civilisation. It was not until the tillers of the soil produced more food than they themselves had need of that their fellow villagers were released for other tasks. This has been true whatever the motives that prompted farmers to grow surplus food, whether they were urged on by the whiplashes of slave drivers in ancient Egypt or lured by the profit motive in our times. Until food is available the miner does not dig into the bowels of the earth for minerals and ore, and mechanics do not process ores and make the intricate machines of modern technology. There is no substitute for food in the complex division of labour in modern civilisation”* (pub. Victor Gollancz, 1946, Lond., pp. 22, 23).

It may be argued that Christ's parables destroy this argument, for had not the hidden treasure in the field, and the precious pearl, which is a work of nature and not of man, great money value in the raw state? Our Lord was here illustrating a parable in terms of the current usage of the people to whom He was talking and who lived under a system which He condemned. The inference of the parable is that if people, after having struggled for existence under a corrupt economic system, will send merchants to the far ends of the earth to obtain trinkets which by reason of the efforts necessary to procure them and the high profits required, obtain a great market value – and rejoice greatly on acquiring these articles – how much more should they rejoice in and welcome the Kingdom of Heaven with its just economy and fair prices! Under that Kingdom, where social security is assured, there is no need to lay up substance where moth

## MONEY

and rust corrupt, or to treasure money, clothes, food, for the future dreaded day of want when one cannot tend to oneself.

The Mosaic system, which is the basis of the Kingdom, provides for the abolition of poverty and need in all phases of life among decent people, whether they be capable or incapable of looking after themselves.

The final destruction of the evil system under which we have laboured so long is shown in *Revelation* 18, where all the artificial values given to gold, silver, jewels, and other substances collapse and reach their true level, leaving those who tried to make unfair gain out of God's free gifts, holding those substances at their inherent money value, zero.

Let us now consider the true use of money, or the medium of exchange, where the substance of which the money is composed ceases to be considered as a commodity. Gold, silver, brass, iron, etc., when used in the form of vessels, plates, or other commodities, are themselves commodities, and should possess values which are determined by the amount of human labour necessary making and marketing them. The only time these metals should cease to have a value in this sense is when they are used as pieces or weights of money, in which case they assume a token value. In ancient times a weight of gold or silver was given a token value, whereby that weight of metal might be used as money. This system had one weakness which opened it to serious abuse, for any person finding a natural deposit of gold or other substance used as money, might sell it on the market at its money or token value, when in reality he should have received only its commodity value, which was the cost of obtaining and marketing the metal. This evil was partly, but not completely, rectified by the introduction of coinage, whereby gold and other metals in the unminted state remained as commodities, and only when minted did they assume an arbitrary token or money value for the particular denominations for which they were coined.

## MOSES THE ECONOMIST

According to Bury (*A History of Greece for Beginners*, 1918, p. 69), Gyges of Lydia was possibly the first to mint coinage.

A weakness remained, and still remains, in that the commodity value of such metals, gold in particular, is not yet an expression of their labour value, but nearer the token value according to weight. Thus gold mining is profitable, not so much because a commodity is being mined, but because, in effect, money itself is being mined! We are in the anomalous position that while our banks are supposed to be the only organisations to create money, this is in effect also created by the gold-mining organisations, and while we allow such a state to exist, the mechanics of a true money system are being constantly disturbed. Generally speaking, the so-called precious metals, jewels, and other highly valued substances are not given a money value in accordance with their cost in labour; the labour value has become confused with a sentimental value that has been translated into terms of money. This is a great error, for the function of money is to signify services rendered and has nothing to do with sentiment. It is to be doubted if mankind has ever observed the very simple but just rule of exchanging goods and services on the basis of labour value alone; even Israel did not follow the system laid down by Moses except during the time when he held control.

Modern civilisation uses paper money in addition to currencies of gold, silver, copper, and alloys. Various systems of creating approved forms of money have been introduced, and thanks to the use of tokens a person is able to accumulate capital over an indefinite period. This offers a signal advantage over the primitive barter system where goods have to be exchanged in kind, there being no medium of exchange, and where to obtain any necessary "capital" would probably entail the accumulation of substances over a long period, during which time it is quite probable that much of the substance would perish and become useless; foodstuffs in particular would soon rot, and livestock could not be handled



## MONEY

like pieces of wood or metal. Hence the advantage of having more easily manipulated tokens to represent all such substances.

Numerous advantages may be claimed for the token system in respect of recording capital. When one wishes to bestow a gift, it may be done by giving tokens, which can be converted for the desired articles. Or should one wish to save profits for large-scale purchases, a token or money system makes this possible. Borrowing and lending of tokens is generally more desirable than the actual borrowing and lending of commodities; and again these tokens may be used to buy the desired commodities or services. Tokens, as we know them today in the form of notes or coins, are invaluable to our complicated existence. Who would dream of abandoning them to return to simple barter? Imagine the chaos in a large industry where cows, chickens, and cabbages had to be received in exchange for toothbrushes, cars, or whatever one might desire. Or supposing one passed a calf across the counter in payment for a collar stud – what form of change would the clerk render to the buyer! How much handier to tender a ten-shilling note, and receive change of nine and sixpence in coins!

## VII. VICIOUS CIRCLES

FROM previous chapters the reader will be aware that there are certain basic differences between the Mosaic and our own systems, as in the conception of free land, free natural materials, the prohibition of usury, and so on.

There is frequently a subtle difference, not generally appreciated, between just and unjust business. It is my purpose to analyse some of the commonly accepted business practices of both the ancients and ourselves in the light of Moses' economic teachings, so that we may become aware of how fundamentally different the Divine system is from our own. I have chosen to deal with a few "vicious circles," as I term them – cycles of wrongful activities which have been imposed upon necessary economic life, and which activities have hindered the workings of a just system.

The economic systems of the ancient past, especially in Babylonia, of which we know so much through the decipherment of inscriptions, provide precedents for many vicious circles in our modern economy. One of the first of these is to be found in the abuse of some useful service to mankind. We might consider the case of a merchant, who, starting in a small capacity, rendered useful services by buying, selling, and exchanging commodities for various people, and making a legitimate charge for his services. If good fortune caused him in time to have a large business, we find definite signs of abuse of true economic principles creeping into his affairs. As the volume of trade increased, a system of records or "book-keeping" on tablets was introduced; as this system expanded the trader became the head of a firm and attained a controlling influence in local life by reason of the essential nature of his services. The deciphered inscriptions of the Babylonians show how such a position was turned to abuse, where fabulous rates of usury were charged, and indeed from every transaction a slice was taken for profit.

## VICIOUS CIRCLES

Here it might be appropriate to point out, with respect to usury, the Mosaic law forbids any form of usury excepting to foreigners, in which case, presumably because a foreigner was not a contributor to the community, a charge was permissible. Usury includes any form of gain made at the expense of some other person:

“Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of anything that is lent upon usury: unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury” (*Deut. 23: 19-20*).

Usury is defined in the Old Testament as any form of increase on a loan in money or in kind, and is forbidden between Israelites, even though they be complete strangers to one another, for although complete strangers, they were both citizens of Israel and “brothers.”

“And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase” (*Lev. 25: 35-37*)

According to Reginald Saw, *The Bank of England*, 1694-1944, \* usury was:

*“Held by the Church to be forbidden by Exod. 22: 25, and Neh. 5: 7-11. First prohibited in England by Theodore of Tarsus, Archbishop of Canterbury (seventh century), who fixed penalty of three years’ penance (first year on bread and water). Prohibited by Parliament in 1341. Until fifteenth-century Christians forbidden to receive interest on money. Hence Jews only usurers. Interest rate fixed at 10 per cent in 1545 (Henry VIII), repealed by Edward VI. Declared in Act of 1571 (Elizabeth) to be ‘forbidden by the law of God, in its nature sin, and detestable.’ Fixed at 8 per cent in 1623 (James I), lowered by Commonwealth in 1652 to 6 per cent, by Anne*

---

\* Harrap & Co., 1944.

## MOSES THE ECONOMIST

*in 1713 to 5 per cent. Priority exemption given to Bank of England in 1716. Restraint relaxed 1833-39 and abolished in 1854. But 'for blatant usury today look at the properly called moneylenders in primitive communities. There the peasants, free from an organised banking system, bask in their poverty.'*"

On this subject the *Encyclopaedia Britannica* says:

*"In primitive societies the taking of interest for the loan of goods or services rendered, in transactions between members of the same community, was unknown. All that was expected was the return of similar goods or services. With the substitution of money for corn and cattle, this idea that advantage must not be taken of the necessities of one's kindred still prevailed, and it was adopted in Europe by the Church. Thus in England it was unlawful at common law for a Christian to take interest on money lent, a prohibition enforced by various mediaeval enactments on usury."*\*

Ellicott's Commentary says:

*"In Scripture usury does not mean excessive interest, as often in modern legislation, but any interest at all. This was strictly forbidden in the law to be taken of any Hebrew, though allowed, without limit as to amount, from foreigners. It had nothing to do with the regulation of commercial transactions, but was simply a law of kindness to a fellow member of the same household of faith in a primitive state of society. The Israelite was to lend freely to his impoverished neighbour to assist him, but without any expectation of gain for himself."*†

There may still remain in the minds of some that a small interest charge is permissible for services rendered in effecting a transaction. Such an interest charge is iniquitous for the following reason: Supposing that a fixed interest charge of 1 per cent be levied for services. Thus, in lending £100 the lender requires £1 for his services. For lending

---

\* XIVth ed., art. "Moneylending".

† The Rev. F. Gardiner, D.D., on ~zekiel xviii.

## VICIOUS CIRCLES

£1,000 he requires £10. Yet, if both these transactions require only the signing of a cheque, the services rendered in the two cases have been equal, and merit only equal payment. Service always merits payments; but equal services must not receive different payments; hence the injustice of fixed interest charges. Nehemiah found the vicious circle of usury becoming an unbearable burden upon his nation, so he abolished it entirely, including the 1 per cent fixed interest charge; his words are most illuminating:

“There were also that said, We have borrowed money for the King’s tribute, and that upon our lands and vineyards. “Yet now our flesh is as the flesh of our brethren, our children as their children: and, lo, we bring into bondage our sons and our daughters to be servants, and some of our daughters are brought into bondage already: neither is it in our power to redeem them, for other men have our lands and vineyards.

“And I was very angry when I heard their cry and these words.

“Then I consulted with myself, and I rebuked the nobles, and the rulers, and said unto them, Ye exact usury, everyone of his brother. And I set a great assembly against them. “And I said unto them, We after our ability have redeemed our brethren the Judahites, which were sold unto the heathen; and will ye even sell your brethren? or shall they be sold unto us? Then held they their peace, and found nothing to answer.

“Also I said, It is not good that ye do: ought ye not to walk in the fear of our God because of the reproach of the heathen our enemies?

“I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury.

“Restore, I pray you, to them, even this day, their lands, their vineyards, their oliveyards, and their houses, also the hundredth part of the money, and of the corn, the wine, and the oil, that ye exact of them.

“Then said they, We will restore them, and will require nothing of them; so will we do as thou sayest. “Then I called the priests, and took an oath of them, that they should do according to this promise.

“Also I shook my lap, and said, So God shake out every man from his house, and from his labour, that performeth not this promise, even thus be he shaken out, and emptied. And all the congregation said, Amen, and praised the Lord. And the people did according to this promise” (Neh.5: 4-13).

## MOSES THE ECONOMIST

The true cycle of economic activity was impeded by the vicious circle of usury imposed by unscrupulous business men; and far from receiving an income determined by their own daily service, they also obtained for themselves through exorbitant charges a large portion of the earnings of others. As all are aware, this practice still exists today, and is caused by people desiring more than their due wage, even though it be at the expense of others. If, for instance, a person in authority values his day's work at £2 but insists that that of his neighbour is only worth £1, he forces his neighbour to work two days in exchange for one. Having bought or exchanged for his neighbour's output at £1, there is nothing to stop the buyer from reselling the neighbour's work at his own price of £2. This person has not gained something for nothing; he has, in fact, twice misappropriated the neighbour's earnings, once by refusing to accept him as an equal in wage-earning, and then by inflating the same wage-earner's earnings by 100 per cent; and the final buyer of those services is paying twice as much as the original workman received, so that two persons have been cheated. If we insist on this practice, which is allowed today, we can only hinder the free exchange of goods and services. Something of this truth is realised in an editorial which I noticed in the *Palestine Post* 23rd April 1944 whilst serving in that country:

*"Before the war it was considered legitimate to buy as cheaply and sell as dearly as possible and the highest honours were given to those who carried it out most successfully. The war, however, has thrown a sharp light on economic processes. Not profit-making, but national necessities, it is now realised, must come first, and the free play of buying and selling has been curbed in the endeavour to secure a fair distribution of available goods among all the population."*

Since the war our furniture, housing and motor-car ramps amply confirm my statements. The basic truth is that, when no labour has been bestowed upon a commodity after a

## VICIOUS CIRCLES

purchase, it is robbery to resell at a higher price:\* for this is equivalent to having false weights and measures, which is a practice so clearly denounced in Scripture:

“Ye shall do no unrighteousness in judgment, in meteyard, in weight, or in measure. Just balances, just weights, a just ephah, and a just hin, shall ye have. . .” (*Lev. 19: 35, 36*).

“Thou shalt not have in thy bag divers weights, a great and a small. Thou shalt not have in thine house divers measures, a great and a small. But thou shalt have a perfect and just weight, a perfect and just measure shalt thou have. . .” (*Deut. 25: 13-15*).†

Moses was a wise man, and knew that true greatness in an individual has nothing to do with physical wealth: greatness is a spiritual quality that cannot be interpreted in terms of money, and the accumulation of wealth far and above that of one’s fellow men is not in any way necessary for a person to be held in high esteem in a just society. In fact, Moses condemns the possession of great wealth by certain individuals when there is genuine need and want in the community; he called on even the king to set a good example to his people in this respect, and to live modestly:

“But he shall not multiply horses to himself, nor cause the people to return to Egypt, to the end that he shall multiply horses. . . Neither shall he multiply wives to himself, that his heart turn not away: neither shall he greatly multiply to himself silver and gold” (*Deut. 17: 16,17*).

This injunction meant that even the highest in the land should bear in mind that their incomes should be in proportion to the value of their services to the nation, and that they should not be a burden upon it, otherwise a form of servitude – symbolic Egypt – would be imposed upon the populace to maintain them.

---

\* Providing the currency has remained stable, which it should.

† Israel had an effective “Bureau of Weights and Standards.” The “Shekel of the Sanctuary” was, among others, one of the unalterable standards.

## MOSES THE ECONOMIST

Apart from farming, there is no such thing as “getting something for nothing” in economics. Only the farmer reaps an increase that he himself has not made – and the Lord alone creates it. It is true that the farmer has aided the increase, but he has not made it; the aid that he has rendered entitles him to that increase, and it is given him for his own possession on the understanding that out of it he will grant a small portion to the maintenance of public services and the poor. Thus we may say in a broad sense, if any able-bodied individuals obtain anything for which they have not rendered service, then that must have been rendered by persons who have not received their wages for it. In simple language, somebody has been cheated, by means of usury and contrary to the principles of the Mosaic system.

The injustice of usury can be illustrated mathematically:

If two individuals, A and B, each possess £10, and A lends B £5, then A possesses  $£10 - 5 = £5$  and B possesses  $£10 + 5 = £15$ .

If A charges B £1 for the loan, then on repayment of the loan plus the usury charge, A possesses £11 and B possesses £9. A has done no work whatsoever for the profit of £1 he has made; the money itself has not worked, for money cannot labour; B has done good *with* the money in question, so that if anybody deserves payment, it should be B, not A. Yet it is A who has gained £1 for doing nothing; and B who has lost £1! Thus it is that under our modern economic system an individual may have an income and not render any service for it; somebody else earns his living for him; and that is called “good business.”

A fallacy has arisen that money can beget money. Money may *facilitate* the rendering of service, but it acts as a catalyst and undergoes no change. Money never begets increase or decrease, for human labour alone can do that.

Another modern vicious circle is to be found in our modified form of the ancient Babylonian system of compound interest. Under Mosaic Law, no usury is chargeable on a loan or debt, nor may a loan or debt be valid beyond the end of



## VICIOUS CIRCLES

the financial “week” of seven years. In Babylonia, interests and debts were prolonged indefinitely, so that after a time the borrower might find that he owed more in interest charges than he did on the original capital, and that his charges alone were accumulating more rapidly than he could pay. Individuals thus fell into the hands of unscrupulous men; for such reasons the Babylonian economic system became a byword in Scripture. Widows, orphans, and many others eventually found themselves virtually sold into the hands of oppressors who made them their slaves: the fruits of their labours ceased to be their own, for they were claimed by the unjust debt; and there was no prospect of many people ever freeing themselves. The Prophets loudly denounced the evils of their day, and the generosity of Moses is refreshing in contrast to present practices:

“And if thy brother, an Hebrew man, or an Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee. And when thou sendest him out free from thee, thou shalt not let him go away empty: thou shalt furnish him liberally out of thy flock, and out of thy floor, and out of thy winepress: of that wherewith the Lord thy God hath blessed thee thou shalt give unto him” (*Deut. 15: 12-14*).

Far from permitting an everlasting bondage, Moses decreed freedom from debts every seven years, and the person whose services had been claimed to make good such debt was to receive a substantial bonus in kind at the end of the period!

Isaiah emphasised the need for economic reform, and proclaimed disaster through continuing the evils of the Babylonian system with which Israel had displaced the law of Moses. He cried:

“Learn to do well; seek judgment, relieve the oppressed, judge the fatherless, plead for the widow” (*Isa. 1: 17*).

“The Lord will enter into judgment with the ancients of his people, and the princes thereof: for ye have eaten up the vineyard; the spoil of the poor is in your houses. What mean ye that ye beat my people to pieces, and grind the faces of the poor?” (*Isa. 3: 14-15*).

“Woe unto them that are mighty to drink wine, and men of strength to

## MOSES THE ECONOMIST

minge strong drink: which justify the wicked for reward, and take away the righteousness of the righteous from him!" (Isa. 5: 22, 23).

"Woe unto them that decree unrighteous decrees, and that write grievousness which they have prescribed; to turn aside the needy from judgment, and to take away the right from the poor of my people, that widows may be their prey, and that they may rob the fatherless!" (Isa. 10: 1-2).

No more bitter denunciation is to be found in the whole Bible than when in upholding righteousness, our Lord cursed the Scribes and Pharisees who had violated the just economy of Moses. John, too, in the Book of Revelation, stigmatises all evil economy under the name of Great Babylon, and proclaims its downfall before the forces of justice. The theme of a just economy is indeed to be found throughout the whole of the Scriptures.

Our modern laws protect us to some extent from the enormities of the ancient Babylonian system; yet the evils are still with us and society is not given *total* protection. While men's bodies may not be sold into slavery, yet, by reason of interest accumulations on debts, all or part of their labours may be claimed over an indefinite period, which is direct contradiction of Biblical law. The result of such iniquitous practices is the cornering of a person's earnings by people who have no right to them, which results in distress for those who have been so deprived.

W. C. Lowdermilk, Assistant Chief of the Soil Conservation Service, U.S.A., has illustrated this very point in his excellent book *Palestine, Land of Promise*:

*"The rich and powerful have for centuries exploited the farmer, and he in turn has exploited the land, often letting it become sterile and wasted. The 'sins of the fathers,' in wasteful and careless exploitation of their fields, are visited on their children, and on all future generations who toil in erosion-wasted and gullied fields. Neither a people nor a civilisation may grow in strength, reach high standards of living, and realise nobler hopes, unless the land base is saved and maintained in a productive condition. There can never be peace and stability in*

## VICIOUS CIRCLES

*society or among the nations of the earth unless abundant and adequate food is made available. In the final reckoning, land can be separated neither from man's loftiest aspirations nor from his highest obligations" (1946 ed., p. 23).*

*"Throughout the lands of the Near East the control of the ruling classes has rested since time immemorial on ruthless exploitation of the peasant. Such a system is shot through with a rot that will cause it to crumble or fall when besieged by winds of adversity, or when downtrodden souls at last break forth into the red flame of revolt.*

*"Unless the farmer has a square deal himself, he will not give a square deal to the land. If the land is neglected and exploited, it gradually ceases to produce and becomes the prey of soil erosion. As crops diminish, the farmer cannot pay his taxes and must borrow money. He can neither pay the exorbitant interest demanded nor refund the capital. He becomes undernourished, discouraged, and apathetic – virtually a slave of the landowner. The fellah (or peasant) of the Near East could well be termed 'the exploited farmer'" (p. 107).*

Dr. Lowdermilk goes on to say that landlords often take 55 per cent of the gross yield of the tenant farmer, while the usurer exacts from 25 to 100 per cent in the period between sowing and harvesting! (p. 108).

A coin, it must be remembered, is but a *token*. I have pointed out that it is an error to try, as people do, to mine a metal as a commodity and then try to sell it as though it possessed the same value as its own weight in money. Arising out of this false psychology is a large school that believes in solving the world's financial problems by mining more gold and silver! A sly subterfuge indeed – try to mine the raw commodity, then sell it as money and pocket the difference – the "difference" is, in every case, someone else's hard-earned income, for no one else may get that gold unless they pay for it as money, even though it may not have been minted. The false conception of the use of gold has become the greatest psychological hoodwink in the world today, and whole nations are misled as to the true function of metal currency.

## MOSES THE ECONOMIST

Yet another form of vicious circle is to be found in the manipulation of stocks, crops, etc., the prices of which, as already mentioned, vary seasonally due to circumstances beyond control. In a year of poor yield, crops and stocks are dear because relatively more labour has been bestowed upon them than in normal times. This may be only a local condition, for in a neighbouring region the crops may have yielded plentifully. In the past, the practice has been for men to try to take advantage of this situation, and to earn easy money by selling cheap crops from the region of plenty to the region where crops are scarce and prices high – the seller selling, not at his local cheap rate, but at the distant higher price of his neighbour, thereby making, not a just exchange, but usury. Admittedly we lack national and international control to receive into, and payout of a pool, such differences in price level and to see that no person profits from his neighbour's misfortunes, and, conversely, that no one loses by having to pay more than his local prices. To pay more or less than the local rates disturbs the monetary equilibrium of a community.

Too often a sale has been made to the highest bidder, whilst other parties, whose local rate is lower, have been unable to purchase except by competing and outbidding and thereby themselves making a sacrifice. In this way it has become necessary to abandon the just wage and price system of Moses.

In international trade complicated problems arise as to whether a sale should be made in terms of the local labour-cost, or the distant labour-cost; or should a central control be instituted whereby prices, based not locally but on an average for all areas, could be standardised regardless of local crop yield. If the system of Moses is to be adopted by us, these features would necessitate the use of a method which could act as an intermediary until the world reached a common agreement, such would have to be a form of regional control, i.e. those areas or countries in which standards of living are most similar, being in the same group, with the various

## VICIOUS CIRCLES

groups linked by a pool which would be legally authorised to receive and/or pay the differences in price-level between groups. Thus a Chinese, when selling to the Occident would receive not Occidental prices, but those of his own area; each individual, whether selling to a home or foreign market, would receive relatively the same price rates. Similarly the Occidental would receive, not Oriental prices, but those of his own region. The pool between regions would act as a clearing-house duly authorised to issue and withdraw legal currency to maintain a state of equity. In effect, pure trading would result, with neither profit nor loss to either side.

Dr. Lowdermilk observes:

*"To grasp the post-war problems facing the United Nations after the end of this war we must understand that the world is going through a major break-up of exploitive economy based on rapid occupation of new lands and exploitation of backward peoples. This upheaval in the civilisation of our time is of even greater magnitude and significance than the break-up of the Roman Empire 1,500 years ago. It is essentially a blind effort on the part of mankind to readjust itself to the land and to gain access to its products for the common man. . . .*

*"By taking advantage of the low standards of living of backward peoples, nations more advanced in technology and finance have made many toilers of backward countries work for their own industrial economy. In this way backward peoples are exploited and made to give to more advanced peoples enviable luxuries and leisure. They are forced to work much harder for bare necessities of life than the well favoured in industrialised countries have to work for luxuries. When conscious of their exploited weakness, these backward peoples rebel in spirit before they are able to rebel in arms. This world-wide war gives them an urge to free themselves from the heavy hand of exploitation. The century of the common man is at hand" (pp. 20, 21).*

Several kinds of vicious circles are to be found in the stock market. In the simplest case, where A buys £x in stock and sells it, after a period, to B for £x+y, the profit of £y has been made at the expense of B. B, of course, hopes to hold and

## MOSES THE ECONOMIST

then sell his stock to C for  $\text{£}x+y+z$ , making a profit of  $\text{£}z$  at C's expense; and so the process is repeated until a crash restores the stock to its proper value, with the last investor taking the loss. We consider this fair business; but it is a game of gambling in the hopes that somebody else will be caught.

An incident which occurred at the time of writing illustrates this practice, which has been condemned in the extract from the editorial of the *Palestine Post*. The *Evening Standard* of 31st July 1946 contains a report of two estate deals of nearly  $\text{£}250,000$  in which property was bought and sold on the same day for a total profit of over  $\text{£}50,000$ . The transactions were described by the Lord Chief Justice, Lord Goddard, as "shocking frauds."

The Stock Exchange Council has seen fit to modify another existing evil of this type; as reported in the *Evening Standard*, 7th July 1946:

*"The Stock Exchange Council's new ruling on share placings will bring to an end the longest period of 'easy money' that members have enjoyed for years. For months past it has only been necessary to be among the privileged few connected with a new placing to receive an allotment at ground-floor prices and to sell out to the public at a handsome profit when dealings began in the market.*

*"Many a member, dealer, and clerk who has paid for this year's holiday or a new motor car out of tax-free profits from these transactions will come up to the City today with the knowledge that he will now have to work a little harder for his money.*

*"Placing will still be permitted under certain circumstances, and nothing can prevent the public rushing in and paying high prices where the demand exceeds the supply, but the possibility of insiders making huge profits as they did in the St. Helena marketing should be largely eliminated,"*

But the evil still exists.

Many investments work similarly. A invests  $\text{£}x$  in a company, hoping to make  $\text{£}y$  dividend. Where does that

## VICIOUS CIRCLES

dividend come from? It is, in some cases, part of the company's profits, which are simply what the employees of that company have earned but not enjoyed; or, if not the workers' earnings, the investor's dividend has been contributed by the buying public who have contributed to the excess price between production cost and sale price, in which case it is the public that has been robbed. An analysis will often show that such investments are profitable from both evils at once.

The foregoing may seem to detract from the desirability of profit-making in investments of various forms. It should be realised that the Hebrew conception of an investment is not that it is a device whereby an investor may derive profit, but that *another* person or persons may be assisted to establish a worthy scheme; in fact, investments as we know them would cease under Mosaic law and become simply interest-free loans (lend-lease) to facilitate the working of a project. The profit-making investment is considered illegal for the reason that every bit of profit made is usury, and is really the misappropriation of the earnings of others. Briefly, if an investment in a business yields £1,000 a year, that sum is obtained either by denying the employees part of it out of their earnings, or making the public with whom the business is done pay £1,000 above the actual cost of production, or by a combination of the two evils.

Similar injustices prevail in modern insurance. Some other person's hard-earned, but never-seen income provides the "benefit" derived from various forms of insurance. The mathematical analysis is basically the same as already shown.\*

Many people insure out of fear of the days when they may not be able to earn their daily bread or provide for their dependants. The very fact that our system instils such fear is the system's condemnation. People should suffer from no

---

\* The principle of joining together to bear one another's losses in misfortune is admirable; it is only the practice of usury that creates oppression.

## MOSES THE ECONOMIST

such fear; they should live in the confidence that whatever may happen, they and their loved ones will be in need at no time. Insurance against need then becomes a dead letter and unnecessary. If, however, a person wishes to ensure that he or she will have more than the public allowance at such time that they cease to contribute their services on the market, then they may save during their lifetime, and use such savings for the purpose concerned – but without any increment from usury. Our new conception of “social security from the cradle to the grave” is, despite its imperfections, a step in the right direction.

A feature that may have passed unnoticed is that modern insurance, as also other transactions, as a general rule extends beyond the seven-year “week” after which, under Mosaic law, no debt or financial contract may continue in force; and as a form of debt our modern systems would not be permitted. Thus insurance is in spirit and practice contrary to the Old Testament economy on at least three scores – of usury; of exceeding the Mosaic “week” in duration; and of being based on fear of the days to come.

Previously I have touched upon one of the evils in our modern practice of sale and resale, in which we try to resell at a sum in excess of the purchase price. The true price of a new article should be determined by the amount of effective endeavour entailed in its ultimate production and marketing. In the case of the resale of an article the price should be determined by the deterioration in that article since its last sale; generally speaking, the loss of value should represent the amount of use rendered by the article to its owner up to the time of its resale; and the resale value should be proportional to the use to which it can be put. In the case of antiques, the foregoing is also applicable; their value is historic or sentimental, certainly not monetary (some antiques are practically useless for practical purposes, so that in fact they should be cheaper than when new). By adopting this system of valuing antiques one of the injustices of our system, in which the poorer people are unable to enjoy the



## VICIOUS CIRCLES

art and craftsmanship of past generations, is overcome.

But now, you may be asking am I trying to dash profits from the reach of man? Far from it! What I am trying to do is to bring about the realisation that so many of our modern profits are made unjustly at the expense of our fellow men. Having done away with our false conceptions and laid new and stronger foundations upon the free grant of land, natural materials, and just labour and sustenance values, we are now in a position to consider the attainment of legitimate profit, a thing which will benefit all the community both as a whole and as individuals.

## VIII. TRUE PROFIT

TRUE profit is the triumph of man over nature, not over his fellow men. Profit is that which has accrued and remains after the necessary costs have been deducted. A simple case of true profit in kind may be found where a man has cultivated land which has rendered a yield sufficient to pay for all costs of production and has left an excess in hand. In Biblical terms, this is the “increase” of the land. From this increase the tithes are deducted, leaving nine-tenths for private ownership. (The firstfruits have been deducted before the general crop-gathering; and gleanings are left for the poor.)

Great as such profits may be in quantity, it must be remembered that on the basis of fair exchange of labours, all these profits must be equated to the services of people engaged in various classes of work. Thus the farmer using mass-production methods should receive in money much the same as one who, perhaps of necessity, uses relatively less productive methods – for the latter works just as hard; yet, in actual material wealth possessed after gathering of crops, the former will be much the richer. This brings us to the point that true wealth is not money, but real substance, the production of which becomes cheaper as efficiency increases. Generally speaking, in primitive communities, wealth is reckoned in kind, not in money; in patriarchal times, livestock, crops, and substance were the determination of such; the promise of wealth in *Leviticus* 26 is stated in kind only, and not in money.

There is no denying that mass-production methods result in more wealth than those of the hand-worker; thus cost and real produced wealth need have no fixed relationship.

**Money is a record of service; wealth is actual substance;** the greater one's efficiency the greater will be the material wealth one produces for the same money.

## TRUE PROFIT

A farmer may become wealthy in substance through his own labours. In contrast, a dentist, for instance, produces no wealth in substance; he renders services only; he must trade the wages of his services for real substance, thereby acquiring real wealth. Out of this arises the point that profit may be stated either:

(a) in terms of money (tokens of one's service);

(b) in terms of substance (the result of human service) .

(a) and (b) are not necessarily related, but, generally speaking, the greater the efficiency the greater will be the ratio of (b) to (a). This means that although wages may remain constant, increased efficiency (i.e., mass production) will give greater wealth in substance for the same money. The solution to the problem of shortage is thus not through increasing wages which then results in increased costs and starts a vicious circle of instability, but in increasing efficiency which results in the production of greater substance for the same effort.

If a unit such as the Biblical "shekel of the sanctuary" fairly establishes labour and food values, all serving classes of the community will be left with private capital for personal wealth. The schoolteacher, for example, may live in a state of equity with the farmer, or any other serving person. His day will approximate to their day in service; his costs (personal) approximate to theirs; and his profits will also be approximately the same. It will be seen that all classes of decent serving men will approximately share alike in this form of economy. The business owner will be paid or receive credit for the time he has laboured, as will his humblest employee. Each person will receive according to their *effective endeavours*, not according to their social standing. It is here that many incompetent people in lucrative positions will meet their doom, for under our present system they are allowed to prey as parasites upon humanity; it is here that many capable people, displacing the incompetent, will be elevated to higher responsibilities more suited to their capabilities. We are assured, in fact, that when society is reformed, many

## MOSES THE ECONOMIST

who are first shall be last, and many who are last shall be first. Our Lord's injunction is for him that would be greatest among us to be least (*Mark 9: 35*): i.e. the head of a business should not think or claim himself above his fellow men either in wages or in society generally.

In a just society merits will be recognised by one's fellow men, who, as typified in the parable where the much-respected guest took a seat at the bottom of the table, will raise him to his proper position in society and give him his due income; and if worthy, such a man will be made head of his concern.

Moses conceived the lasting and basic wealth of the earth to be itself, a quantity that cannot be increased or decreased by man. In other words, the basic wealth of the world is the sum of its rivers, lakes, soil, plants, minerals, atmosphere and so on – in short, all that comprises its physical structure. The substance of the universe is ours to use during our mortal existence; nothing could be more generous in this respect.

Perpetual possession of material substance by an individual is impossible, for he is separated from it at death, and although permanent possession may be the desire of the individual, in effect he has not more than a lease on substance, which is actually the Mosaic method of granting inheritance, as has been discussed in earlier articles. But the advantages of the Mosaic lease over our present practices are enormous. Today we buy our inheritance, perhaps as "freehold" property, providing we are rich enough. Under the Mosaic system, an inheritance was the right of every family, free of cost; and as already discussed, the law of jubilees ensured every family's receipt of land. The earth is the Lord's, and the fulness thereof; we may not buy or sell it or its contents, which are his free grant to us. The spirit of the ancient law is preserved in the British and Anglo-Saxon laws, and especially well illustrated in the *Triads* of the former: "There are three things free to all Britons – the forest, the unworked mine, the right of hunting wild creatures." Another states: "There are three property birthrights of every Briton

## TRUE PROFIT

– five (British) acres of land for a home, the right of armorial bearings, the right of suffrage in the enacting of laws, the male at 21, the female on her marriage.” \*

We can alter the state of our universe within limits by converting its rocks into their constituent metals; combining its wood and atmosphere to produce heat, light, gases and other substances; transmuting the elements into new ones, plus the liberation of enormous pent-up energy; and so on *ad infinitum*; but despite these facts we cannot alter the sum-total of the energy of the universe. Moses believed that the Almighty had combined the elements to form food: and that man could not derive something out of nothing; much less can *he* create basic wealth, for such is the substance of the universe and cannot be altered. Moses knew that at most man can only alter the *state* of Earth’s contents to suit his needs, and in so doing profit thereby. This is the function of economics – to render the Earth more profitable to us; and our profits are, as already stated, simply a measure of the extent to which this has been done – that is, a measure of our triumph over, or rather co-operation with, nature.

Since Moses viewed the universe as a real and fixed quantity unalterable by man, and leased by God to men, he did not regard any form of debt as more than a temporary unbalancing of local conditions. Man, as a whole, is infinitely rich, through this generosity on the part of God. The whole world cannot be in debt at the same time, for this would result in the wealth of the world being a negative quantity, which is an impossibility. This is doubly true, both from the standpoint of natural wealth and human labour. So long as men labour constructively, they increase the profitable state of the world; and should all men cease or fail in their labours, at worst the world would only return to its natural state of wealth, which could never be a negative quantity. Hence,

---

\* R. W. Morgan, *History of Britain* 1933 ed., p. 43.

## MOSES THE ECONOMIST

since debt is not a state realised in nature it is simply a relative local condition imposed by men upon themselves. Debt was viewed by Moses as an unnatural and undesirable condition, and he realised that it would be advantageous to just men and the community as a whole to take steps to prevent the contraction of long period debts. It was only logical that men should lend and borrow; but cases arose where it had been impossible for the borrower, through no fault of his own, to repay. The seven-year financial “week” was therefore introduced, after the sixth year of which no debt might be paid. This cancellation, no matter how large it may have been, in no way disturbed the natural or produced wealth of the earth and man respectively; it simply readjusted local conditions.

Moses did not believe in inflation or deflation, for to him there were no such things in a just economic system. Every man should receive his due receipts according to his service; money had no function other than to represent the value of anything in terms of the amount of human labour bestowed upon it. Under the Mosaic system, money, or anything else, cannot be “inflated” or “deflated,” and the expressions would have been meaningless to one knowing only the Biblical economics.

The outcome of Hebrew economics is that:

- (a) No person may live in debt for more than six years.
- (b) The average person (whose effective endeavours are on a par with the rest of the community), should receive pay in equity with the rest of the community generally.
- (c) Private riches may be attained equitably by all who labour.
- (d) The poor, orphans and other classes of needy, are provided for by co-operative contributing.
- (e) No person may be deprived of his earnings. \*
- (f) A minimum income limit is prescribed for all decent

## TRUE PROFIT

people.

(g) There should be no remuneration or benefits for the able-bodied sluggard who refuses to serve.

---

\* Excepting through forfeiture in fines, etc., where, having done "some injustice, he must make amends.

## IX. THE CHRISTIAN AND THE LAW

WE have seen that the Mosaic economic law included a series of limitations, below which contributions may not be allowed to fall. These limitations were required for the protection of society as a whole, and the contributions called for under the limitations were proportional to the state of prosperity of the individuals concerned.

With the advent of Christianity we find that our Lord repeatedly confirmed the Mosaic Law, and on more than one occasion cited it as His authority. Further, He reminded the people of His own day of their failure to keep the Law, for the very existence of poor among them was obvious testimony that the people were not obeying the statutes laid down by Moses for the provision of the needy. "The poor ye have always with you" was His retort to the imputation that the laws of Moses were being observed.

The real test of whether or not true Christianity is being observed by a nation is, strangely enough, an economic one laid down in the New Testament itself. God's judgement comes upon those nations who have chosen an unjust economy, and their condemnation is to be seen in Christ's accusation that in their selfishness they have merely made a semblance of observing the law, and have neglected to clothe, feed, and tend to their fellow men (*Matt*, 25: 41).

The precepts of Christianity transcend the limitations of the Law. Whereas the law may demand a tithe or a tenth as the minimum contribution, Christians will voluntarily contribute far in excess of the demanded minimum, and hence will further increase the economic prosperity of the nation as a whole, themselves included.

As far as the Christian is concerned, the law is for his guidance and is not a deterrent. The law is only a deterrent tending to prevent those who wish to live selfishly from



## THE CHRISTIAN AND THE LAW

neglecting their due contributions to their fellow men.

For those who contravene the law of commandments and statutes, we find laid down a series of judgments or corrective measures which rectify the wrong done to society. Thus, for theft, the thief must repay the cost of the theft plus one fifth the value of the items stolen in recompense for the inconvenience caused: a striking contrast to our modern practice of sending a thief to jail.

In brief, for those who are not animated by love of their fellow men, the Mosaic principle of “an eye for an eye” is confirmed in the New Testament, and nowhere do we find otherwise. It might be argued that in contradiction of this our Lord waived the law in the case of the woman taken in adultery. The Law demanded that she be stoned to death by the people (*Lev. 20: 10*). It will be noticed that He did not prohibit the law from being carried out. But under the terms of the same Mosaic Law, the judgment must be carried out by the agrieved – of which our Lord reminded the mob, who realised their own condemnation and thus chose to not execute the judgment they had sought to have enforced. The woman’s accusers thus were silent. Furthermore, our Lord, knowing that the woman had been sinned against by an unjust economic system to a greater extent than she had sinned, dismissed the case in a fully lawful manner. The trouble lay much deeper then, as it does today. Christ went straight to the source of the trouble and reviled the administration of His day because it was a tyranny, and had refused to keep the Mosaic Law under which the current evils would have been done away.

Christ did not teach the displacement of the Mosaic economic system; He accepted it from beginning to end. When questioned in matters of law, taxation, giving and the like, the Law of Moses was invariably His authority. To Caesar He allowed what was Caesar’s – but how much might Caesar claim under the system of Moses? Even the priests dare not answer that in the presence of Caesar, but they knew the answer and went away dumbfounded at having been caught

## MOSES THE ECONOMIST

out in their own grounds. A subtle and complete answer!

Again, a young rich man professed that he had kept all the Commandments, but he had forgotten that he held his great wealth in the midst of the poverty of his fellow Israelites; and that whilst the aim of the Mosaic system is the abolition of poverty, it forbids the holding of great wealth in the midst of want. In these and other incidents Christ demonstrated that He stood and built upon the foundations laid by Moses.

Moses laid down the law which ensured social security. The law was like the steel lines of a railway – it kept the nation on its course. He sought to inspire the nation to go far along that course, and in this he was indeed the forerunner of Christ. Our Lord carried on the work begun by Moses and set a new and higher example in demonstrating how the economic system might best operate. He emphasised that it was not merely in obeying the law, not merely in *not* doing wrong, that true economic security should be attained. The law required a *minimum* of effort to supply the needs of the people. But both Moses and Christ taught that the basic requirements were not sufficient as ideals to be attained, and that the basic requirements could be *more* than satisfied, not by exerting the *minimum* of required effort, but by exerting the *maximum* effort. In short, where the law required a person to go one mile, it was better to go two miles out of decency. Where a certain quantity of food was necessary to abolish starvation, then more than that quantity should have been produced in order to have an abundance in great joy.

Christ's principle was never merely to do that which was required of Him, but to do more. Where He could have *sold* His services, He *gave*, and asked no return. Here, in His giving, He laid the secret foundations of the ultimate and perfect Kingdom to come on this earth. He dispensed with money: He did not need it. It was the basic requirement of the Law that a system of tokens be used to stop men from cheating. But Christ never cheated; He needed no tokens to show that He had done His day's work, for all just men knew that He had, and He was above their suspicion. They knew

## THE CHRISTIAN AND THE LAW

He was worth His keep – His bread, raiment and other necessities. When He was among just men, they too *gave* Him His needs. But at times there was a shortage of just men, so that even He, who despised his due in money, found no place offered where He might lay His head, or food to satisfy His hunger, or drink to assuage His thirst. Had He descended to demand His due in money, all these would have been sold to Him – but He would strike no compromise, and succeeded in demonstrating the highest practice of economics, which is to exceed the requirements of the law in providing for the needs of others. Buying and selling are good enough for those whose spirit is so dead that they will not *give* ungrudgingly to their fellow men. If they will not give, then they *must* buy and sell, or starve. The law compels us to serve if we wish to survive. Christ needed no compulsion. It was not necessary for Him to approach a just man with a coin or token in His hand to prove that He was not a cheater in life; and such was the value of His “effective endeavours” that no just man could conceive that any quantity, however great, was sufficient to pay Him. Thus they, too, gave to Him, knowing that they yet owed more. It is interesting to observe that even Rome did not succeed in making Christ an ordinary wage-earner, subservient to her. When faced with poll tax, He conveniently *found* the money, and thus escaped the net of money power!

Such should be the state of our ultimate society – not bounded by money, but a truly freely-giving society – travelling, not like our train on its tracks of restrictions, but like a plane, moving far above the petty restrictions through unlimited space, yet not moving without laws, but moving in accordance with what Paul terms the law of love as contrasted with the law of death. Moses sought to abolish poverty by laying down compulsory regulations and exhorting sinful men to exceed their requirements. Until Christ, no man had fully demonstrated the practice of Moses’ theory. Christ showed the way, and whereas the old law said “Love thy

## MOSES THE ECONOMIST

neighbour as thyself,” as the required minimum, Christ showed a love greater than we can show, so that the new standard is now “Love one another even as I have loved you” as the ultimate maximum contribution. Here is a standard ever above us; this is the only new law that Christ added to those of Moses; yet even then it was more of an amplification and intensification of the law than a new one.

The question arises, are we going to continue to be so spiritually dead that we have to be *compelled* to feel the lash of the law which *forces* us to feed the hungry, clothe the naked, tend the sick, and so on? If so, we must continue the use of money; for if we do not use a token system we are also going to be so low as to try to cheat our fellow men into earning our living for us. The answer is clear. If we remain spiritually dead, as we are now, Yes! But if we follow the living economic example set by Christ, and subsequently adopted by His followers when they “had all things in common,” the answer is No! If we follow Christ’s example we shall not only abolish poverty, but even as Moses himself proclaimed in the name of the Lord:

“If ye walk in my statutes, and keep my commandments, and do them; then I will give you rain in due season, and the land shall yield her increase, and the trees of the field shall yield their fruit. And your threshing shall reach unto the vintage, and the vintage shall reach unto the sowing time; and ye shall eat your bread to the full, and dwell in your land safely. . . .

“For I will have respect unto you, and make you fruitful, and multiply you, and establish my covenant with you. And ye shall eat old store, and bring forth the old because of the new” (Lev. 26: 3-13).

Whilst the scope of these words is far greater than the topics I have discussed so far, for they cover aspects of Mosaic administration concerning agriculture, defence and the like, yet they embrace all the economic activity I have discussed relative to the abolition of poverty through fair and equitable distribution of services and commodities. This text

## THE CHRISTIAN AND THE LAW

emphasises the need for keeping the letter and greater spirit of the Mosaic law, so well demonstrated by Christ.

## X. THE INTERIM

IN approaching the problem of economic reform there is little use in being other than a realist. Although social security in Britain is undoubtedly far in advance of any other period in her history, we are far short of the ideals visualised by Moses and Christ. Even should we see the light, and immediately start towards it, it will be a long time before we shall have emerged into it. Ideas change slowly, and it is no exaggeration to say that the majority of mature people are so firmly embedded in the conceptions of false economy that they will not be able to pull themselves completely clear. To grasp the principles of Christian economics, and after that to learn the practice, calls for a life's education; therefore if we now embark upon the task of complete conversion it is one not merely for us today, but for our children who will perfect it after us, or perhaps our children's children, which is far more likely. The existing generation first has to rid itself of the results of a lifetime of erroneous teaching and practice, as well as to be re-educated. The task will be easier for the children, who can be spared the pains of learning the false system; their minds will not be polluted and their vision not obscured and put out of focus, as are ours.

Granted that the perfect system will not be attained in our generation, what steps can be taken in our day towards attaining it? Firstly, direct our efforts towards economic reforms which will make the Mosaic economy the basis of our present system. These include instituting the free grant of land, regulating wages so that they are equitable, introducing the law of debt release, prohibiting usury, taking responsibility to maintain the poor and needy, and simplifying taxation until public services, poor and needy are provided for directly from the source of supply. It is clear that the Mosaic system cannot be adopted independently in these islands. One thing which would in itself upset the tithe

## THE INTERIM

system is the fact that tithing was designed to work in a self-supporting community; Britain does not grow enough food to provide for her population, which necessitates large purchases from abroad. This means that a smaller quantity of food would be available from British sources for the maintenance of public services, the poor and needy, and this would bring into play some alternate considerations for dealing internationally ... outside the Mosaic system. But the Mosaic principle is sound – instead of having several cycles of taxation for different classes of people, simplify the whole matter by obtaining a single tax, wherever possible, from the actual source.

All this means that we must become pupils under the law which is the schoolmaster to bring us to Christ. Only when we have learnt how to operate the system successfully, which will become manifest when all classes of the community are equitably provided for, may we consider ourselves as competent citizens. By the time we have reached that stage we ought to have realised that we should go on into the highest practice of the true economic system: that of living by free giving. We shall not all desire to immediately drop our present practices and change to the life of free giving and receiving, although the period of schooling may be short if we be good pupils. The length of the interim period depends entirely on ourselves.

Our enormous capacity for production extended to the full could work miracles overnight if *given* to the world. We could banish not only our own poverty, but that of all mankind. At present we are a hamstrung giant whose muscles have been rendered useless through our vicious circles of false economy. In trying to make ourselves rich at the expense of others, we ourselves are failing to produce for them – and the converse is also true.

Obviously we cannot receive first and produce after, which is what we are now trying to do. It is not possible to receive that which has not been produced; the Scriptures have for centuries pointed out the true solution to the problem of want

## MOSES THE ECONOMIST

– produce first, then receive. Production and receiving must be linked by equitable distribution. A profound economic truth lies in the words: “It is more blessed to give than to receive.”

The importance of having Christian Economics is clearly shown in prophecies to “My people” and “the house of Jacob.”

“Is not this the fast that I have chosen? to loose the bands of wickedness, to undo the heavy burdens, and to let the oppressed go free, and that ye break every yoke?

“Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh?

“Then shall thy light break forth as the morning, and thine health shall spring forth speedily: and thy righteousness shall go before thee; the glory of the Lord shall be thy reward.

“Then shalt thou call, and the Lord shall answer; thou shalt cry, and he shall say, Here I am. If thou take away from the midst of thee the yoke, the putting forth of the finger, and speaking vanity. ...” (Isa. 58).

The first few verses aptly apply to today, when we call on the Lord, and make semblance of being Christians, while in reality we fall far short of being active Christians. Here is a very definite statement that if we correct the evils of our economic system, and obey the Law of God,

*“Then shalt thou call, and the Lord shall answer.”* And only then.

God has promised in these few verses that if we correct the evils in our system a beneficial result, superintended, as it were, by Himself, shall come about.

It must be remembered that it was for failing to be active and Godly people that the Israelites fell. They oppressed the poor, the widows, the orphans; they altered the weights and measures, tampered with values, and so on, in such a way that they brought disaster upon themselves.

The Bible calls us to repentance – but not to lip-



## THE INTERIM

repentance alone. Only when we actively repent will the evils be removed, and not till then. It might appear that this calls for hardship on the part of the Christian community. But does it? It in no way calls for hardship.

Those who fear that there may be hardships in sight should study the word of Scripture; hardship is forbidden. It is against the Law! As soon as a thing becomes in the least an evil, by law, that evil must be eliminated! Such is the whole end of Bible Economics.

The question of employment naturally occurs to one's mind. There must be employment to such an extent that we relieve oppression, feed the hungry, clothe the naked. It is on this basis that a nation's eligibility to entry into the Kingdom is decided as the following shows:

"When the Son of man shall come in his glory, and all the holy angels with him, then shall he sit upon the throne of his glory: and before him shall be gathered all nations: and he shall separate them one from another, as a shepherd divideth his sheep from the goats: and he shall set the sheep on his right hand, but the goats on the left.

"Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: for I was an hungered, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in: naked, and ye clothed me: I was sick, and ye visited me: I was in prison, and ye came unto me ...

"Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.

"Then shall he say also unto them on the left hand, Depart from me, ye cursed, into everlasting fire, prepared for the devil and his angels: for I was an hungered, and ye gave me no meat: I was thirsty, and ye gave me no drink: I was a stranger, and ye took me not in: naked, and ye clothed me not: sick, and in prison, and ye visited me not. . . .

"Verily I say unto you, Inasmuch as ye did it not to one of the least of these, ye did it not to me. And these shall go away into everlasting punishment: but the righteous into life eonian" (*Matt. 25*).

## MOSES THE ECONOMIST

It is very clear from the above words of Jesus that we must labour to alleviate distressing conditions – even to the least of individuals. The machinery and resources of the country should be entirely subservient to the physical and spiritual welfare of the people. Christianity calls for increased output where there is shortage, and for distribution where there are frozen assets needed by the people. It calls for commercial activities such as we have not yet realised in actual life. The alleviation of distress calls for many times the output that there is at the present time.

Then comes the question of over-production. Let us see what the Almighty says about this:

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it” (*Mal. 3: 10*).

Here we see over-production for human beings by the Almighty Himself! And there is no harm in or cessation of this bounty. There is no evil in over-production. Numerous instances from nature show that over-production is a constant process, and yet by various processes this over-production is absorbed, and again goes through Nature’s cycle. In the case of agriculture, over-production benefits the soil through forming a new layer of fertiliser for future crops. In the case of mining, etc., when over-production is reached, it means that man’s needs have been satisfied to the full, and he may *then* rest from his labours (i.e. shorten his working day) and enjoy the work of his hands.

The wisdom of Moses may be brought to settle our difficulties; the Mosaic conception of the purpose of money is superior to our modern misunderstanding. We should do well also, to rid ourselves of our parasitic activities, which Moses long ago saw fit to outlaw, to the end that each individual should receive the full benefit of his own efforts. I am confident that our outstanding economic problems could be more easily

## THE INTERIM

solved by reference to the ancient Law of Moses which, if carefully studied, will be found to yield many sound principles.

## XI. DIVERS ASPECTS OF MOSAIC ECONOMICS

THE subject of Mosaic economics is a large one; and I have limited my discussion to a consideration of but a small part of the whole. We may not yet be in a position to interpret and apply the exact detail of the Mosaic law to our daily life; but I am sure that we should obtain valuable guidance by following its principles of justice to as minute a degree as is possible.

One cannot discuss Mosaic economics at length without some reference to those phases upon which I have not yet touched. We are well aware that all life is dependent on the land, which, if incorrectly treated, may become desolate. Dr. Lowdermilk, chief of the U.S. Soil Conservation Committee, has pointed out this feature very forcefully in his *Palestine, Land of Promise*. Our failure to care for the land whilst constantly obtaining useful crops has completely ruined large areas for years to come. We have had bitter experiences within recent years in the formation of large "dust bowls" in what was once fertile land. Moses, aware of such dangers, laid down laws for the proper care and maintenance of the soil through a system of crop control, rotation, and fertilising; it was, in effect, a comprehensive programme for soil conservation. He warned (*Lev. 26; Deut. 28*) that abuse of the land would result in its desolation and our own starvation; but assured his people that its proper treatment would provide them with a constant abundance of produce. I do not propose to enlarge upon this particular phase of Mosaic economics; the subject is dealt with in considerable length in the Bible itself.

Moses also laid down an exacting system of laws for health and hygiene, including laws for disinfection,

## DIVERS ASPECTS OF MOSAIC ECONOMICS

sterilisation, quarantine, disposal of refuse and so on. In certain of these spheres we are well advanced in modern practice; but Moses can still teach us a few things. His strict regulations forbidding the eating of certain foods and certain practices were with a view to *preventing* disorders; from this it is clear that he chose to strike at the roots of the problem by preventing illness, rather than having to cure it afterwards. When sickness did occur, Moses wisely resorted to methods which are surprisingly modern: a classic example of fumigation is found in *Numbers* 16, where Aaron succeeded in isolating the plague by fumigation when he ran into the midst of the congregation with the blazing censer and “stood between the dead and the living; and the plague was stayed” (v. 48). Whether he actually succeeded in fumigating the atmosphere or in driving away insects which might have carried the plague is immaterial, for the method was effective. In modern times we are well advanced in our knowledge of how to deal with such things; but references to the laws laid down by Moses, and their practice, would no doubt prevent considerable illness yet prevalent.

Economic stability depends on the immunity of a country from invasion, as also upon other factors. Moses decreed the enrolment of all physically fit men above the age of twenty for national defence (*Num.* 1: 3).

In these and many other details, Moses laid down a remarkable system designed to ensure the stability of a sound system of economic security.

The Mosaic economic system is revolutionary according to modern conceptions. It is difficult to understand why this should be so, for the details of the system have been before us throughout our nation’s history. The explanation seems to be found in our failure fully to understand the meaning of the words we have read so long.

One of the greatest obstacles to our understanding the Bible appears to be in interpreting its words and spirit in modern terms. Our difficulties commence with our approach

## MOSES THE ECONOMIST

to reading; we start with certain preconceived errors in mind which we use as a framework into which we think the Scriptures should fit. The error of mistaking the Levites for the ecclesiastics instead of the civil service has completely prevented our appreciation of the successful economic state. The realisation of this truth becomes more apparent when we see that for centuries past we have conceived Biblical levies, the tithes in particular, to be for the maintenance of the Church and the poor, when in fact they were for the *entire* civil *and* ecclesiastical services and for the abolition of poverty!

The ideal before us is the Theocracy – the state of Christ reigning over His people. The link between the King and his people is God's Law. The basic constitution of Moses has been provided for the promulgation of a successful government. There can be no questioning that there will be wrongdoers and lawbreakers, both willful and unintentional, and that preventative and corrective measures are needed to deal with the situation. Further, as long as we are subject to famines, drought and crop failures, and greed and avarice along with these, a law will be necessary to effect the compulsory distribution and care for the needy; such was the purpose of Moses' law. When we have reached that ideal state in the Kingdom of God, where, with sin and sorrow banished, and where we are promised that famine, pestilence and other misfortunes will be unknown – in fact, it will please God to control the elements themselves in our favour because of our faithful alliance with Him. Then, our lives shall be transformed, and if the Book of Isaiah be any guide, "the child shall die at an hundred (reach maturity), and the sinner being an hundred years old shall be accursed." If a man be young at a hundred, what then should be the span of life in the Kingdom?

Such was the ultimate, envisioned by Moses, approved and exemplified by Christ; and it was to this end that we were given a divine economy which we shall do well to

## DIVERS ASPECTS OF MOSAIC ECONOMICS

consider for our benefit. .

It is thus the whole world, and not merely Israel, the modern Celto-Saxon peoples, who stand to benefit from the Divine system of economics.

