

Charles G. Finney:

"How much owest thou unto my Lord?" Luke 16:5

The rights of God in regard to his creatures imply corresponding obligations on their part. It remains for us to consider what these obligations are.

The question--How much owest thou unto my Lord, requires us to ask and consider--How much hast thou already paid? In the light of this question you may find how much remains yet due.

These, be it remembered, are not merely abstract questions, however much they may be so regarded. It is astonishing to see how much infidelity attaches itself to these questions in the minds of men, and how little, consequently, they care for any claims God may be shown to have on their hearts. It is because these things take hold so feebly on human hearts that the Divine Spirit is needed and is sent to open our eyes to see these things truly, and to quicken our sensibility to their bearing on ourselves. It is because of this intense moral insensibility that, in regard to our moral relations, fiction seems to us to be reality, and reality fiction.

Resuming our main question, I ask once more--How much you have already paid? Have you kept your account carefully? Can you tell from that how the case stands?

It is a curious fact, developed often in business between man and man, that men who keep no formal account, will have yet a sort of general idea of the way the matter stands. The men who run to the store and get little things on credit, are apt to suppose they know about how their account stands; but often they find, on comparing their ideal of the matter with the merchant's books, that they were widely mistaken. Some of you may be under an equal and far more dangerous mistake in the matter of your accounts with your Maker.

Probably many of you have tacitly assumed that, at least in some things, you have done all your duty. Thus you put it down that you have been to meeting to-day; that you get good lessons in your class; that you do about what should be expected of you in your circumstances of life. But you will need to go more deeply into the matter than this. It is of the utmost consequence to know precisely when you have a right to credit yourself with the performance of a duty to God; else you may commit the very great mistake of giving yourself a credit where God charges you as in debt. When you come to the great reckoning and lay down your books, perhaps God will not accept them. Perhaps he will cast them out as viciously kept and as being all wrong in principle and in fact.

Hence it is important for you to consider that nothing is done to purpose unless it be done with a right state of mind towards God; for without this, there can be no real obedience. The state of heart is just the thing God has always required and always must require.

Now in the light of this great law will you renew your examination and ask--What have I done to-day? Did you come to church with a heart really full of love to God? Unless you did, you have no right to put the external act to your own credit as a duty done for God. God requires, just as you see he ought to, that this and every other duty be done from a spirit of real, honest devotion--in true love, and with an eye that looks only at his glory. Which of your duties have been performed in this spirit? Nothing less than this can be doing duty. It is God's right to claim that you should always devote yourself to his service with a single and pure intent to do all his will, and to promote his glory.

Now what have you in fact done with yourself--with your time, your talents, your education? How many pages of your account will really meet his demands when weighed in his balances? Wherein and when have you done all your duty? Do you think God ought to be satisfied with your spirit in coming to meeting this morning, and ought to have given you credit for it? Have you spent the intermission in a way to please God? Can you write it down, saying--Lord, thou knowest I came with a desire to honor thee and to do all the good I can? Thou knowest that my eye has been single to thy glory?

Go back as far as you can remember and put your finger on the points when and the things wherein you have done your duty. Consider that you have never even approximated towards your duty save as you have earnestly sought to glorify God. Now wherein have you respected his authority? Wherein have you regarded his feelings, so that you can reasonably suppose he will say--That satisfies me? I speak to those of you who have not gone into bankruptcy--pleading guilty before him, and have thus obtained a full pardon, having your accounts canceled. To all others I speak, and I ask--Have you met God's will in anything? Have you, in any hour

of all your life, been in the state of mind that God requires? Take your pen, and sit down; make up the account. With what can you credit yourself? Did you obey your parents? You think you did. Well; with what spirit? With what purpose towards God? If we could sit down together--you with your pen in hand, and search out these things to the bottom, and consider the state of mind requisite in real duty, it might make some revelations to your mind of points unnoticed before. We would ask--What duties have you really done towards your fellow-men? You may be saying--"Although I cannot set down any credits on my side towards God, yet I certainly can as towards men. I know I have been honest with man."

Have you indeed? God has a right to demand of you towards men, even, unselfish benevolence. Have you had it? Have you been as unwilling to believe evil of your brother as to have him believe it of you? Have you treated his good name as you would have him treat yours? Have you been as jealous for his honor as for your own? Has the same been your habit and your life towards all men? Or has your justice towards your fellow-men been mere selfishness? You have not cheated your neighbor, you say;--but if you lack the principle of honesty--just that principle which will make you honest and upright towards God, it is absurd to suppose you have real honesty towards men. You have not done your duty towards your neighbor if you have neglected duty towards your God. "He that is unjust in the least is unjust also in much," and on a similar principle, he that is unjust in the great things (towards God) will not fail to be unjust in the least things--those that look towards fellow-men.

What have you done that is all right? Say, what? Got my lessons, you say. But with what motive and for what end? Was it done for the honor of it to yourself or for the honor of God? Did you come here to college, for God, or for yourself? Did you consult God's interests in that thing, or only your own? Did you ask him if you should come; or did you come without any such enquiry? What education you get, do you faithfully use for him? You have done thousands of things in the course of your life; but which one of them all for God? What have you done for him in the family where you live?

The question to which we must continually return is this--What has been the foundation-motive for this act?

I have asked you repeatedly--have you done for God any service which you think he ought to accept? Let me hold the Bible before you and you may lay your hand on it and swear. Do you honestly believe that you can lay your hand on this Bible, and swear that you think you have done your life-duty, so that God ought to accept it? Sometimes men are called on to swear to their accounts. I call on you in the same manner; I put you under oath. Is your account correct? Do you honestly believe it to be true and honest? Do you feel sure that God ought to accept it? Have you done anything which you can really accept yourself? And if you cannot accept it, sincerely approving both the act itself and it's motive, then you could not accept it in God if he should approve it. How could he approve what you cannot, and yet be respected by the angels, and respected too by himself?

God is infinitely fair-minded. If you were the veriest child and had an honest intention, God would approve it. He is not exacting, is not captious, is never fault-finding. He can never try to bear down on you with his great power. But have you really been simple-hearted and child-like? that is the real question. God forbid that I should represent him as over-bearing and exacting. No; he is fair-minded and even generous, as far as he honestly can be.

But let me ask you, if in truth you are not in a state of hopeless bankruptcy--just in the case of one who has paid nothing and never can pay anything. Sometimes men in business get into debt, and cannot get out with any amount of struggling. It is even so with you. Deeply in debt; never able to do anything more than keep up with current duty; when will you ever perform any one single work of supererogation? When can you do the first thing to set off against a life-long course of sin? O my dear child; have you run in debt so deeply and have you nothing to pay? Why did you not think of this before? Can you find absolutely nothing in your past life that God can accept? Is there no prospect that you can ever pay the first farthing? Then what can you do?

This brings us to our next great point: What does God propose to do in the case? And what does he propose to have done?

Not that you should pay the debt; he knows this to be impossible. He might require you to pay the debt; but in fact he does not, but simply proposes to you to take advantage of the bankrupt law. He has made such a law and under it, he offers to forgive freely all that debt on condition that you confess judgment,--accept the boon and commit yourself absolutely to his disposal. If you will restore all that remains and truly consecrate it to his use as you should and as you ought to have done from the very first moral act, then he will cross out the whole account. It shall stand as if balanced and settled, and you shall be at peace with him.

Now what more can you ask than this? Ought not this proposition to meet all your demands? Can it be possible

that you on your part can object, if God can make up his mind to offer such favors on such conditions? How does it strike you? What do you think about it? Can you persist in forgetting and disregarding God's rights, and carry out this disregard in the gospel as well as under the law? Somehow it has strangely come to pass that many men pervert the gospel scheme entirely to their own selfish purposes, assuming that it was gotten up solely for their special benefit, and is nothing more or less than a vast system of indulgences! All they want to get from it is permission to sin at will, and exemption from its penal consequences. Hence, not content to forget all God's rights under law, they carry the same spirit into the gospel and here too would fain rob God of all the homage, love, and obedience which are due him for his redeeming mercy.

Again, will you continue to contend for your own rights, while you refuse to respect God's? Is not such conduct outrageous? What would you think of a man here among us who should trample on everybody else's rights, but should none the less clamor violently for his own? Would you like the man as a neighbor who should crowd and prosecute other men to pay him and steadfastly refuse to pay his own debts? Will you do precisely this sort of thing towards God? Will you stringently insist on your own demands both upon God and your fellow-beings, while yet you are reckless of his rights? Will you deny your guilt, or make light of it? Will you call in question your desert of eternal damnation? Will you consent to receive neither mercy nor justice? Are you prepared to reject mercy and yet with the same breath complain of God's administration of justice? Indeed! And do you expect to carry out your scheme and withdraw from the government of Jehovah? He offers mercy and you scorn it. He falls back of necessity upon justice, and you complain of that. Thinkest thou, O man, that thou shalt evade the sweep of Jehovah's justice? Can you escape from his power, or convict his administration of wrong?

Again, when you think seriously of your case, is not this seriousness produced by a sense of danger and not by a sense of guilt? Is it not much more the fear lest you shall be cast off and lose your soul, than the conviction of great sin and guilt and wrong, of which you ought to repent? You think little of restoring what you have withheld. You are even enquiring how you are to be forgiven before you have taken the first step towards forsaking your sins and breaking them off by righteousness! And does this look like fair dealing towards God?

Again, will you treat God's claims as last and least of all? You talk as if you were doing all your duty, and yet you utterly neglect God and set aside his claims on you as if they were altogether false and fictitious.

You show this often by the way you plan for the future. Has it not often been in your heart that you would come to God and get mercy when you have become too old to enjoy sin any longer? Virtually you assume that it will be soon enough to do right by God when you cannot otherwise keep out of hell another day. And does not this show how little you care for God's rights?

You put it in a little more plausible shape perhaps, but the thing itself is the very same and not a whit the better for its fairer seeming. You say it thus;--I must attend to other matters; my lessons--my business, the cares of life or the pleasures I love; and when I have done with them all, then I can afford for the sake of heaven to give to God the dregs of my existence! You can, indeed! But can God afford to accept you then? You propose to meet all other claims first; your own, your neighbor's, every body's; and let God's come at the very last end of your life! Does this seem to you like fair dealing towards God? If any body must be neglected, you say let it be God! If any claims must be shuffled off contemptuously, let it be his!

Do you flatter yourself that this treatment of God will conciliate his good will, and put your relations in a shape favorable for your final blessedness?

Once more; can you for one moment doubt that you must utterly fail to meet your obligations? Are you not certain of bankruptcy? Are you not shut up to it, past all escape? Then why will you not now acknowledge your sins; restore all that remains; and cast yourself at once on his clemency? He wants you to do this now! O come; give up the last thing you have, and throw yourself on his great mercy!

This offer is only for a season. There is a limit to it; none can tell how near! Do you say--Then I will go on and yet increase my debt? Can you do that deliberately and with your eyes open? Then you can regard your salvation as miserably cheap and of little worth.[.] Perhaps you incline to think so. The word of God has long since said--"he that scorneth, he alone must bear it."