

Fraud Exposed and Condemned.

by Edward Payson

The sermon emphasizes the importance of fair business practices and the consequences of disregarding God's rules for pecuniary transactions.

Scripture: Romans 13:7

Topics: "Business Ethics", "Repentance"

Description

Edward Payson preaches about the importance of conducting fair and upright business transactions as a reflection of true religion. He emphasizes the need for individuals to be governed by the rules of God's word in all pecuniary dealings, showing love and honesty towards others, avoiding deceit, and being just in all transactions. Payson highlights the significance of repentance, making restitution for wrongs committed, and conducting future transactions in accordance with God's laws to truly follow Christ.

Transcript

"It is naught, it is naught, saith the buyer; but when he is gone his way, then he boasteth"

Proverbs 20:14

is impossible to peruse the scriptures attentively, without finding in almost every page, the most convincing proofs, that since the fall human nature has ever been the same; that the men of former ages strikingly resembled, in character and conduct, the present inhabitants of the world. How exactly, for instance, does the remark of the wise man in our text correspond with what is still daily witnessed in the commercial intercourse between man and man. He is here describing the means which were in his day employed by a dishonest buyer to procure the articles which he wished to purchase, for less than their real worth.

He represents him as with this view, exaggerating their defects, and pretending that they are worthless. It is naught, it is naught, saith the buyer; the article you would sell me is of an inferior quality; the price you put upon it is too high; even if it is worth so much to others, it is not worth so much to me, as I have no particular use for it, and do not care to purchase it. But when he has gone his way, when he has by these means obtained an article for less than its value, then he boasteth; boasts of his skill and success in making a bargain; or at least secretly exults in it, if he dares not speak of it openly; and perhaps despises the man, of whom he has thus gained an advantage.

My hearers, I need not inform you, that the man who would be really religious, must be influenced by religion in every part of his conduct; and on all occasions, during the week, as well as on the Sabbath; in his intercourse with man, as well as in his approaches to God. Nor need I remind you, that no man can be a disciple of Christ, who does not yield to the authority of Christ; whose heart, and hand, and tongue, are not governed by the laws of Christ. Now, if you consider a moment, how many of this congregation are constantly employed in pecuniary transactions; how frequently almost every man is called to engage in them; how large a portion of your time they occupy; how many opportunities you have of doing wrong, and how constantly, how powerfully, you are tempted by your own self-love, the selfishness of others, and the example of the world, to deviate from the path of rectitude, you will feel convinced, that to conduct your worldly business in a perfectly fair and upright manner, in such a manner as God prescribes, is a most important and difficult part of true religion; and that it is indispensably necessary to turn your attention frequently and seriously to this subject.

It is a conviction of this truth, which has induced me to address you on the passage before us. And I wish it to be distinctly understood that I am preaching not to one, nor to a few, but to all. It is nothing, which I have seen, nothing which I have heard respecting the conduct of individuals, that has induced me to address you on this subject; but it is a conviction, that it is a most important subject, a subject in which all are interested, and which is intimately connected with the honor of religion, with your own salvation.

In discoursing upon this subject, I shall not confine my remarks to the particular case mentioned in the text, the case of a buyer, but shall extend them to pecuniary transactions of every kind; whether they are carried on between buyers and sellers, or masters and servants, or employers and those whom they employ. It will not, however, be expected, that I should discuss every difficult question which may be asked, or give particular directions respecting every perplexing case which may occur; since to do this in a single discourse would be impossible.

I shall therefore, pursue the method which God has adopted in his word. He there gives us general rules, which may be applied to every particular case that can occur; rules sufficient for the direction of every one, who sincerely wishes to know and perform his duty. I shall, in the first place, mention some of these general rules which God has given us for this purpose; and then show more particularly, what these rules require, and when we are guilty of violating, or neglecting them.

The first general rule which I shall mention, is that which requires us to love our neighbor as ourselves. This rule is indeed applicable, not only to all our pecuniary transactions, but to all our intercourse with our fellow creatures; so that a man who should observe it, would need no other rule to direct him on all occasions. As our whole duty, with respect to God, is virtually included in loving him with all our hearts, so our whole duty with respect to men may be summed up in loving them as we love ourselves.

Agreeably, the apostle observes, that love worketh no ill to our neighbor, therefore love is the fulfilling of the law; for the commands, thou shalt not kill, thou shalt not steal, thou shalt not bear false witness, thou shalt not covet, are all contained in this one word, thou shalt love thy neighbor as thyself. Nearly of same import, and equally applicable to every case which can occur, is our Savior's rule, whatsoever ye would that men should do to you, do ye even so to them.

This rule is the more deserving of our attention, because it is one of the sayings, which Christ had just uttered, when he said, whosoever heareth these sayings of mine and doeth them not, is like a foolish man, who built his house upon the sand: and the rain descended, and the floods came, and the winds blew, and

beat upon that house, and it fell; and great was the fall of it. Another general rule, connected with this subject, is that which forbids us to covet any part of our neighbor's possessions.

The command is express and comprehensive. Thou shalt not covet any thing that is thy neighbor's. To covet, literally signifies, to desire. This command does not, however, forbid us to desire the property of another on fair and equitable terms. It does not forbid us to desire what our neighbor wishes to part with, provided we are willing to give him a suitable equivalent in return. But it forbids every desire to increase our property at our neighbor's expense. It forbids us to wish that any thing should be taken from his possessions and added to our own.

Of course, it forbids the employment of any means to increase our property by diminishing the property of our neighbor. Again. We are frequently and expressly commanded strictly to observe in all our transactions, the rules of justice, truth, and sincerity; to deal justly; to defraud no one, to deceive no one, to speak every man truth to his neighbor. God's language is, Ye shall not deal falsely or deceitfully. Just balances, just weights, and just measures, shall ye have. If ye sell ought to your neighbor, or buy ought at your neighbor's hand, ye shall not injure one another.

Ye shall not oppress the hireling in his wages. Give to your servants that which is just and equal. Render to all their dues; tribute to whom tribute is due; custom to whom custom. To sum up all in a word, we are informed that this is the will of God, that no man should overreach or defraud another in any matter; for, said the apostle, the Lord is the avenger of all such. This leads me to observe, Lastly. That we are directed, in all our transactions, to remember, that the eye of God is upon us, and that he is a witness between us and our fellow creatures, when no other witness is present.

Such are the principal rules, which God has given us for the regulation of our conduct in all our pecuniary transactions; rules, which are amply sufficient for our direction, in every case which can possibly occur. II. Let us now proceed, as was proposed, to apply these rules more particularly, and show what they require, what they forbid, and when they are violated. And, 1. Let us consider what these rules require of us as subjects, or members of civil society. And here we may observe, that they evidently require us strictly to observe the laws of our country with respect to the public revenue, to contribute that proportion of our property to the general and state governments, which those laws require; and to use no artifices or evasions, with a view to avoid paying that proportion.

Our Savior, when asked by the Jews whether it were right to pay tribute to Caesar, the Roman Emperor, replied, Render to Caesar the things that are Caesar's. Now if he required them to pay tribute to a foreign power, by whom they had been conquered, so long as they remained the subjects of that power, much more would he enjoin it upon us to pay tribute to a government of our own forming, to rulers of our own choosing. Agreeably we are expressly commanded to pay tribute and custom to those, to whom tribute and custom are due; to submit to every ordinance of man for the Lords sake.

The justice, and propriety of these commands, is obvious. There is an implied contract, or agreement between a government and its subjects, by which the subjects engage to give a portion of their property in exchange for the blessings of protection, security, and social order. So long as they enjoy these blessings, they receive a valuable consideration for the sums which they contribute, or in other words, for the taxes which they pay for the support of government. It is also evident, that the man who possesses a large share of wealth, derives greater advantages from the laws of the land, and from the protection afforded by civil authority, than the man who possesses little or nothing.

Or, to place the subject in a little different light, --civil governments insure to their subjects the protection of their rights and property from injustice and violence; of course, they have a right to demand a premium for this insurance. This premium ought to be greater or less, in proportion to the property thus insured; in other words, every man is bound in justice to contribute to the support of law and government, in proportion to his property. This is as just a debt as any other which can be named.

The man who by artifice or deceit avoids contributing in proportion to his property, is guilty of injustice and dishonesty. He not only defrauds the government, but does in effect defraud his fellow citizens; for if he contributes less than his proportion, others must contribute more to make up the deficiency. These remarks apply with equal force to those who introduce foreign goods into the country, without paying those duties which the laws require. This practice is contrary to the plain, express commands of God; it is contrary to the rules of justice and honesty; it involves deceit and artifice, and it is well if perjury be not added to the list, if the name of God and the solemnities of an oath are not impiously employed to conceal the fraud.

I am constrained to add, that it is little less criminal knowingly to purchase from the wharf, any merchandise, thus illegally introduced; for we thus become partakers in other men's sins, and we tempt them to repeat those sins, since it is evident that none would import merchandise in this unlawful manner, if none could be found to purchase it. It is vain to plead, as an excuse for these things, that government may waste, or misemploy the sums, which are put into their hands.

We might as well refuse to pay a just debt, on pretence that our creditor would make an improper use of the money if it were paid. Equally vain is every other excuse, which can be assigned. No man, who means to do to others, as he wishes that others should do to him; no man, who means to obey God; no man, who is influenced by the fear of God, or who feels that the eye of God is upon him, can be guilty of the practices here mentioned. Permit me, before I dismiss this part of my subject, to express a hope, that no one will endeavor to give these remarks a political bearing, or suspect that they are aimed particularly at any individual.

They are made merely with a view to discharge an important official duty. It is my duty, as a minister of Christ, to warn you, to guard you against every thing which God forbids, against every thing which may endanger your immortal interests. Hence, though fully aware that this is a delicate subject, I did not dare to waive it. In the second place, let us consider the application of the rules above mentioned to the common pecuniary transactions of life. It is evident, that with respect to these transactions, they forbid every wish, much more, every attempt to defraud, or deceive our neighbor.

They render it highly criminal for the seller to take the smallest advantage of the ignorance, inexperience, or simplicity of his customers; or to conceal any defect, which he may have discovered in the articles, of which he wishes to dispose. They render it equally criminal for the buyer to wish, or attempt to take any advantage of the seller, either by exaggerating the defects of his merchandise, or by falsely pretending that he does not wish to purchase. They render it highly criminal for any one to contract debts, when he has no sufficient reason to believe that he shall be able to discharge them; nor to persuade another to become responsible for his debts, when he has reason to suspect that his sponsor will in consequence suffer loss.

In a word, they require us to put ourselves in the place of our neighbor, to be as unwilling to defraud him, as to be defrauded ourselves; to be as careful of his property and interest, as of our own; to think no more

of enriching ourselves at his expense, than we should think of robbing our left hand with our right. They require us in all our transactions, to conduct as we should do, if our fellow creatures could see our hearts; for though they cannot see them, yet God can, and does see them; he is both witness and judge between us and our neighbor in every transaction, and surely his eye ought to be as effectual in regulating our conduct, as would the eye of our fellow creatures, could they, like him, search the heart.

With every man, who is governed by the rule above mentioned, this will be the case. In his most secret transactions, he will conduct as if all his views, feelings, and conduct, were to be laid before the public eye. Indeed, he will be more afraid of injuring his neighbor, than of being injured himself; for in the latter case, he only suffers wrong, but in the former case he would do wrong, and he dreads sin more than suffering. We might now proceed to show what these rules require of us, with respect to those who are employed in our service; but after the remarks which have been already made, this is perhaps needless.

I would only observe, that these rules evidently forbid us to take any advantage of the necessities, or imprudence of those whom we employ, and require us to give them a prompt and adequate compensation for their services, and that on the other hand, they make it the duty of all who are employed, to be as faithful to the interests of their employers as to their own, and to avoid defrauding them of any portion of their time, by idleness, or of their property by negligence, as they would avoid theft or robbery.

Having thus shown what the rules of God's word require of us, with respect to our pecuniary transactions, let us, in the next place, apply these rules to our past conduct, that we may ascertain how far we have observed, and in what instances we have disregarded them. With this view, permit me to ask each of you, whether in conducting the business of life, you have been invariably governed by these rules? Have you, in every instance, dealt with others, as you wish that others should deal with you?

Have you always acted as under the eye of God, acted as you would have done, had your hearts been laid open to your neighbor's view? Have you never practiced any deception, artifice, or evasion, in buying or selling, never taken any advantage of the ignorance, the inexperience or the necessities of others? Have you always contributed to the support of government that proportion of your property, which the laws required? Have your servants, or those whom you employed, never had any reason to complain of you?

Have those of you who have been employed by others, always been strictly faithful to the interests of your employers? Is there no pecuniary transaction of your lives, which you would feel unwilling to have publicly known with all its circumstances; no one which men would condemn were it known to them? In a word, are you prepared to go to the bar of the all-seeing and heart-searching God, and there be tried by the rules mentioned above? My friends, to that bar you must shortly go, and by these rules you must be tried.

To this test every transaction of your lives must be brought; for God will bring every secret thing into judgment. And my friends, if your own hearts condemn you, much more will God condemn you; for he is greater than our hearts, and knoweth all things. He will judge without partiality, favor, or affection. He will make none of those allowances and excuses for us, which self-love leads us to make for ourselves; nor will he allow the validity of any excuse which we can offer.

Then, we are told, every one who hath done wrong, shall receive punishment for the wrong done, without any respect of person. Indeed, we are taught that God takes special cognizance of those wrongs, which are done by artifice, fraud and deceit, and which human laws cannot prevent or discover. We are told, that the Lord is the avenger of all who are overreached, or defrauded in any matter, and that he will plead their cause and spoil those who oppress them. And he forbids us to take revenge of those, who have injured

us, for this very reason, that he will himself execute vengeance.

Recompense to no man evil for evil; for vengeance is mine, I will repay, saith the Lord. This vengeance he often begins to execute in the present life, by depriving the guilty of that property, which they have iniquitously obtained. This he often threatens to do in his word, this he often actually does in his providences. This being the case, it surely becomes every one, who is conscious of having violated the rules of God, in his pecuniary transactions, to inquire seriously what he must do.

This inquiry the scriptures will readily answer. They inform such a man, that his first step must be, to repent, to repent unfeignedly before God, for repentance must always precede forgiveness. No sin can be pardoned until it is repented of. The blood of Christ can wash out no stain of guilt, on which the tear of penitence has not fallen. In the next place, he must bring forth fruits meet for repentance. In other words, he must make restitution to every one whom he has injured, or defrauded, so far as he can recollect who they are--this is indispensable.

There is no repentance, and of course no forgiveness, without it. How can a man repent of iniquity, who still retains the wages of iniquity? It is impossible. If he feels any sorrow, it is occasioned, not by hatred of his sin, but by fear of the consequences. Restitution then must be made, or the offender must perish. If thou bring thy gift to the altar, says our Savior, and there rememberest that thy brother hath aught against thee, that is, any reason to complain of thee, go thy way, first be reconciled to thy brother, and then come and offer thy gift.

The altar was then the place, to which the worshippers of God brought their thank-offerings, gifts, and sacrifices for sin. Christ, we are told, is now our altar, and to this altar we must bring our prayers, our praises, our services. But he plainly intimates, that he will accept no gift of us, receive no thanks from us, listen to none of our prayers, so long as we neglect to make satisfaction to those whom we have injured. And in vain shall we attempt to atone for neglecting this duty, by performing others, by contributing to the promotion of religious objects, or by liberality to the poor; for God has said, I hate robbery for burnt offering; that is, I hate, I will not receive an offering, which was unjustly acquired.

There is then, no way but to make restitution, and this every real Christian will make to the utmost of his ability. Agreeably, we hear Zaccheus, the publican, saying, as soon as he became a Christian, if I have wronged any man, I will restore him four-fold. I am aware that this is a most disagreeable duty. Nothing can be harder, or more painful to our proud hearts. But it will be far easier to perform it, than to suffer the consequences of neglecting it. If it is not performed, our souls must perish, as sure as the word of God is true; and in consequence of indulging a false shame, we shall be overwhelmed with shame and everlasting contempt.

Even as it respects our interest in this world only, we had better, far better, put a blazing fire-brand into the midst of our possessions, than retain among them the smallest particle of gain, which was not fairly obtained; for it will bring the curse of God upon us and upon all the works of our hands. And now, my hearers, I have discharged a most disagreeable, but as I view it, a most necessary part of ministerial duty. I have led your attention to a subject which it is exceedingly difficult to discuss in the pulpit, and which, for that reason, is seldom brought to view.

I have shown you, in what manner God requires you to regulate your pecuniary transactions. I have shown you what is the duty of those, who have disregarded these requirements. And now I request you not to apply these remarks to others, but to take them home to yourselves. It is well for him who can say with

truth, I have always obeyed in this respect the rules of God's word. Such an one, if he can be found, may cast the first stone at his offending neighbor. To conclude. While we apply these rules to our past conduct, let us not forget that they must regulate our future transactions, if we mean to be the real subjects of Christ.

They are, my professing friends, the laws of his kingdom, the laws which you have covenanted to obey. And I dare pledge ourselves to the world in your name, that no breach of these laws shall be tolerated in this church, and that no one, who can be proved to be guilty of disregarding them, shall remain a member of it.

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