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for what is cultured and kindly anywhere. Let us quote from *Igitrasil* this Unpublished Letter on Interest, a subject which demands another candid examination even on the part of expositors:—

Interest.—I got your obliging note all right. I should have acknowledged it before, but wanted to say a word about interest, for which I only to-day found time. Your position and knowledge give you so great an advantage in thinking of these things, that if you will observe my two great *final* primal facts, you are sure to come to a just conclusion. Interest is always either usury on loan or a tax on industry (of course, often both and much more), but always one of these!

I get interest either by lending or investing. If I take interest on investment, I tax industry. A railroad dividend is a tax on its servants, ultimately a tax on the traveller, or on the safety of his life (I mean you get your dividend by leaving him in danger). You will find there is absolutely no reason why a railroad should pay a dividend more than the pavement of Fleet Street. (The profit of a contractor—as of a turnpike man, or pavior—is

not a dividend, but the average of a chance business profit). Of course I may tax Theft as one of the forms of industry—gambling, etc.—that is a further point. Keep to the simple one—to make money, either by lending or taxing, is a sin. If people really *ought* to have money lent to them, do it gratis; and if not, it is a *double* sin to lend it to them for pay. The commercial result of taking no interest would be—first, that rogues and fools could not borrow, therefore could not waste or make away with money; the second, that the money which was accumulated in the chests of the rich would be fructifying in the hands of the active and honest poor.

Of course the wealth of the country on these conditions would be treble what it is. Interest of money is, in a word, a tax by the idle on the busy, and by the rogue on the honest. NOT ONE FARTHING OF MONEY IS EVER MADE BY INTEREST.

Get that well into your head. It is *all* taken by the idle rich out of the pockets of the poor or of the really active persons in commerce.

JOHN RUSKIN.

Entre Nous.

THE EXPOSITORY TIMES GUILD, AND OTHER MATTERS.

ALMOST daily evidence in the shape of expository papers and notes, though but a very small portion of them can at present find space, proves that the Members of the Guild are making steady progress with their studies. And still the post brings frequent names of new members. Since our January issue, eleven names have come from South Australia alone. We now know that in all the colonies of Australia, and in every other considerable part of the Protestant world, there are men and women who are studying diligently along with us the portions of Scripture chosen.

Here and there, also, Local Guilds are being formed.

Let the conditions of membership be once more stated here. Those who promise to study with the help of some commentary either the first twelve chapters of Isaiah or the Epistle to the Hebrews, or both, before June next, may send their names to the Editor, Kinneff, Bervie, N.B., when they are enrolled as regular members. Those who are studying any other portion of Scripture, and find it inconvenient to study the portions chosen, may also send their names, when they are enrolled as honorary members. There is no fee, and no other condition. Members may send the result of their studies from time to time in the shape of notes or articles, and the best of these will be printed in THE EXPOSITORY TIMES. Those who see their contributions there may send to the publishers for any volume of the Foreign Theological Library. Any good commentary may be used; but Orelli's *Isaiah* (6s. direct from the publishers, T. & T. Clark) and Davidson's *Hebrews* (2s. 6d.) are specially recommended.

In THE EXPOSITORY TIMES for June examination papers will be set, and modern books of value will be given to those who send the best papers in answer. The result will not be

stated till August or September that members abroad may have time to answer the questions, and send their papers in reply.

The Rev. P. H. Ditchfield, M.A., F.R. Hist. S., a member of the Guild, is editing a series of volumes on the National Churches. They may well be looked for.

Mr. J. P. Lilley's translation of Luther's Psalm in THE EXPOSITORY TIMES for December has obtained a good welcome, not without surprise from those who knew not that he had the gift in such measure. Meantime the *Theologische Literatur-Zeitung* is to hand with an able and sympathetic review of his recent book *Biblical Exposition of the Lord's Supper*. "The book is written with helpful warmth and conspicuous clearness. It is at once a biblical-theological investigation and a practical-religious exposition, which the writer conducts without importing references to the historical development of the dogma of the Supper and the Confessional controversies this has called forth. The origin, nature, and use are explained by means of the biblical records." Of the chapter on the institution of the Supper, it is said: "With great exactitude the author elucidates the thoughts of Jesus on the institution of the Sacrament, while at the same time he gives a comprehensive view of the Paschal meal and the sacrifice of the Old Covenant, adopting the historic method, which is the only fitting and fruitful one in the case." And the notice ends in this way: "The book is distinguished by intrinsic features which one would often look for in vain even in celebrated theologians of our own Fatherland, and from which the German reader who sometimes looks upon foreign theological literature with an air so superior and self-satisfied might learn many a lesson."

The Wesleyan Methodist Magazine for January contains an article by the Dean of Canterbury, under the title of "Jesus Christ the Great Subject of Prophecy." At the very outset Dr. Payne-Smith draws attention to the circumstance that the parts of the Prophets which are most difficult to us were most intelligible to the ancient Jews; while those parts which are most full of light and easiest of meaning to us, are the very portions which were most dark and insoluble to them. "Passages," he says, "such as that over which the eunuch mused, and asked: 'Of whom speaketh the prophet this?' are to us so plain and clear that he who runs may read." For "the testimony of Jesus is the Spirit of prophecy" (Rev. xix. 10).

Few texts are more frequently referred to at present than that just quoted. What does it mean? Dr. Payne-Smith says very plainly it does not mean "so much the testimony which our Lord bears to prophecy, as that the very purpose and living breath and reality of prophecy consists in the testimony which it bears to Jesus." Not the denunciation of sin, nor the encouragement of holiness was the prophet's mission, but to prepare for Christ's coming, and then throughout all ages to bear witness to His divinity and His work for the restoration of a fallen world.

"That he who runs may read." The Dean of Canterbury's use of the phrase reminds us that, be it right or wrong as a translation, as a serviceable English phrase it has made for itself a fixed abode among us. It is so serviceable that it can be freely handled in new combinations without losing its identity,—a sure sign of domesticity,—as in "In Memoriam"—

"Which he may read that binds the sheaf,
Or builds the house, or digs the grave,
And those wild eyes that watch the wave
In roarings round the coral reef."

Since the discussion in our January issue, we have received notes on the phrase from the Rev. J. C. Anderson, B.D., Kinneff, and Mr. William Macintosh, M.A., Ph.D., Kelso. Mr. Anderson holds that the meaning of the expression can only be that the writing should be so distinct that the danger indicated in the vision might be apprehended at once, and recourse be had to instant flight,—“that he who reads may run”: and he sees in the word for “write” literally *dig out*, that is, cut out or engrave, a sufficient declaration that it was to be easily read.

Mr. Macintosh recalls Luther's rendering: *dass es lesen könne, wer verüber läuft*, “that whoever is running past may read it.” “Professor Hunt may, therefore,” he says, “translate with Luther, and was not necessarily misquoting (as far as the sense is concerned) when he wrote, that ‘he who runs may read.’”

Some of the subjects discussed in recent issues have called forth notes and criticisms to such an extent that it is impossible even to refer to them all here and now. But there are amongst them papers so candid and scholarly that we must find space for them speedily. Among the rest may be mentioned the text in St. John's Gospel (iii. 5), “Born of water and the Spirit,” to which we must return next month if possible. We shall be able to offer a new and

most interesting interpretation of the passage by the Rev. John Reid, M.A., Dundee, along with other notes.

We observe that the *Preacher's Magazine* has also entered upon the subject of the “Unpardonable Sin.” The issue for January contains an exposition of the text in St. Matthew (xii. 31, 32), by the Rev. J. H. Goodman, to which the Editor adds pertinent quotations from Dr. Samuel Cox, Dr. James Morison, and the late Professor Smeaton, and ends with the following note: “This difficult and important question has been discussed by many writers. Useful expositions will be found in Müller's *Christian Doctrine of Sin*, Morison's *Sheaves of Ministry*, Pusey's *Occasional Sermons*, Lyman Abbott's *St. Matthew's Gospel*. We may also refer to Professor Gloag's thoughtful paper in the *Homiletic Quarterly*, vol. iii., and to Dr. Cox's in the *Expositor*, series ii. vol. iii. THE EXPOSITORY TIMES for last November has some good notes, and promises more this month.”

What a host of magazines, and what a delightful host, Messrs. Partridge publish! They are enough of themselves to make a publisher famous. The *British Workman*, the *Band of Hope Review*, the *Mother's Companion*, and the *Family Friend*, the *Children's Friend*, and the *Infant's Magazine*—those are their names. Every well-regulated family over all the land should have them.

But the magazines have been looked at already, and we cannot return to them again, except to notice that *Life and Work*, the always readable organ of the Church of Scotland is enlarged; and the *United Presbyterian Magazine* opens the new year with a really powerful number; and Mr. James Smith's *Pray and Trust* (Dundee, id.), has a fine homiletical paper by Dr. Andrew Bonar on Achshah's Petition; and the epoch-making book in the *Guide* (Glasgow, id.) is Pascal's “Thoughts;” and the *Original Secession Magazine* (Edinburgh, 6d.), looks as ancient and sombre in its blue cover as ever, but has a very good present-day paper on the Higher Criticism, based on Professor Sayce's article in THE EXPOSITORY TIMES for December; and the *Primitive Methodist Magazine* in a new and æsthetic cover, contains the follow-

NEW YEAR'S ANSWER.

I asked the New Year for some motto sweet—
Some rule of life by which to guide my feet;

I asked and paused. It answered soft and low:
“God's will to know.”

“Will knowledge, then, suffice, New Year?” I cried,
But ere the question into silence died

The answer came: “Nay, this remember too—
God's will to do.”

Once more I asked: “Is there still more to tell?”
And once again the answer softly fell:

“Yes, this one thing, all things above—
God's will to love.”

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