Progressive Calvinism

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Purpose Of This Issue

The first subject extensively covered in Progressive Calvin-ISM, because it was fundamental to our purposes, was "brotherly love"; see the February through May issues in Volume I, 1955. The approach then was authoritarian, that is, based on Scripture.

As readers know, we are, after three and one-half years, again analyzing brotherly love, but this time primarily rationally. We do not imply (in fact, we specifically deny) that there is nonagreement in the field of ethics between Scripture and reason. They tell an identical story, although their formulations are different.

Questions which need consideration are these: is there really a rational natural enmity between men because of sin or despite sin? Do the strong benefit themselves only at the expense of the weak? Does reason as well as Scripture teach us genuinely to cooperate with our neighbors? Are we induced to do that on the basis of the Commandments of God only, or does right reason urge upon us an identical policy?

In this publication not all subjects are viewed in the stereotyped forms of thought which have been handed down for generations in Reformed churches of Dutch origin. Some of those stereotyped forms appear inappropriate in the light of modern science, especially the modern science of economics. Applying a little economics to Scripture results in a different understanding of scriptural thoughts, for the good — Scripture makes more sense, and authority and reason do not then conflict, there being no good reason why they should.

In this issue the special question considered is this: has the logic (common sense) of cooperation between men, innate in the character of creation, been in the slightest degree altered by Adam's sin. The answer is clearly no as it must be. Adam's sin which is thought by some to have corrupted everything, at least has not corrupted the logic in favor of cooperation among men.

The proof of this is as conclusive as anything in mathematics

can be.

The Character Of Our Choices

(Continued from preceding issues)

In the May, 1958 issue of Progressive Calvinism we showed on page 153 a simple chart describing how a family of five which has just moved to Chicago might spend its income. That income was taken to be \$20 a day net; that is, after deductions for taxes and social security, the family still had \$20 a day to spend or invest. In the May and also in the June issue we considered the expenditure of the first \$12 a day out of the total \$20. We are herewith completing our article on "The Character Of Our Choices."

* * *

There is still \$8 left to spend or to invest. This \$8 can go for many items, such as: depreciation on car and household equipment, \$1.50; clothing, \$1.50; furniture, \$1.00; savings, 90 cents; medical and dental supplies and services, 75 cents; personal prop-

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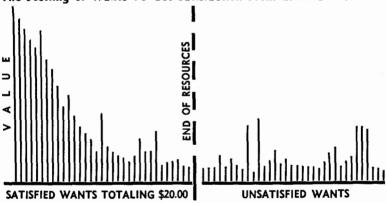
erty taxes, 15 cents; insurance, 50 cents; auto maintenance, 40 cents; telephone, 40 cents; musical education, 35 cents; linens, 30 cents; cigarettes, 30 cents; dishes, 25 cents; entertainment, 25 cents; kitchen utensils, 20 cents; electricity, 20 cents; magazines, 20 cents; toys, 15 cents; gas (for heating and cooking), 15 cents; haircuts and beauty shop, 15 cents; towels, 10 cents; soap and toilet articles, 10 cents; paper and postage, six cents; water, five cents. These and other requirements sop up the remaining \$8 and more.

We have imagined that these or similar items have been added to our chart and that it looks as it appears at the bottom of this page.

The first item above, viz., "depreciation," is not (as accountants would say) a "cash" item. Nevertheless major pieces of equipment owned by the family depreciate every day and sooner or later large replacement expenditures must be made in one day. In order to have a right perspective on such expenditures, therefore, it is necessary to "write off" some value every day and, figuratively speaking, to set aside the money so that when the day comes when the item must be replaced (maybe at a cost of several hundred dollars or even several thousand dollars, as for a car) the funds are then available.

The amounts that we have placed behind the various items are merely illustrative. But when these amounts and similar amounts for other items are considered then the husband finds

CHART I
The Jostling of Wants To Get Satisfaction From Limited Resources



himself eventually in a position that there are some items which are beyond his income; the \$20 has already been spent or allocated! There is only one proper solution to the problem and that is to forego the less-important items which are wanted or else to remove some item higher up on the list entirely or to reduce it in amount. In Chart I we are showing on the right hand side of the broken line that there are a whole series of items outside of our \$20 limit which are clamoring to be satisfied. This is the welfare-shortage.

In a sense our family is subject to coercion, but not by men; the "coercion" exists in the relationship of their wants to the supply. The "coercion" in other words consists in the jostling of wants with the total that is available, and the jostling of the individual wants with each other. Life can be described as the selection of certain satisfactions at the expense of other satisfactions which must be foregone. The situation will be, in essence, the same whether a man earns \$20 a day or \$30 a day. There will still be the unlimited wants above the limit of \$30.

One of the surprising things to note is how a family's apparent needs expand when income goes up. There seems to be as much of a dearth for money when the earnings are at \$15 a day as when they are at \$10; or at \$30 as when they are at \$25. Anyone who has self-knowledge appreciates that there is pressure to enlarge consumption as rapidly as income increases.

If a man does not expand his apparent wants as rapidly as his income increases, there is the probability that his wife's apparent wants will expand, or his children's. If he was reared in poverty, but is now rich, he will make it far easier for his children than he had it himself when he was a child. If he failed to get a good education, he may send his children to expensive private schools. His wife will urge that he move to a better neighborhood where the daughters have a chance of a better marriage. He will join clubs, go on expensive vacations, entertain, etc.

Once a man has those things, he will consider the circumstances terrible if he must give up some of them. A large element in this situation will be his pride. If he has been driving an expensive car he will feel "ashamed" to buy a cheaper car. If he has

lived in a large house in a fashionable residential area, he will be unhappy if he must move to a modest house in a modest area.

The flexibility of our subjective wants makes it impossible to determine what is "luxury" and what is a "living wage." These terms are subjective. A living wage for a European or an American is evaluated altogether different [higher] than a living wage for a Hindu, who may not get much more than a handful of rice in reward for a day's labor, and whose employer will measure out the rice by individual kernels, picking some off one by one with a tweezers if the scale is overbalanced.

Some people keep their consumption below their income, no matter what their income is. These are the people who set aside some of their earnings for savings or investments. The people who save and invest buy land, or houses, or stores, or shares in corporations with their savings. These savings are therefore "spent" just as much as funds are spent for consumption goods. The savers who invest sometimes feel as hard pressed for funds to invest as someone who is a nonsaver feels hard pressed for funds to spend on consumption. The saver who wishes to invest thinks he sees all kinds of opportunities for good investment and he laments that he does not have enough savings. For the savers, therefore, there are also to the right of our broken line many investment opportunities which they must forego. There is shortage against what these individuals really want.

There are in our chart no absolute values whatever. Nothing here has an intrinsic economic value. Values depend upon the person's subjective rankings of his wants compared to the specific circumstances in which he finds himself. If a man is on a camping trip in the mountains and camps next to a good stream of water, he does not think in terms of an expenditure for water, but if he is a rancher in a semi-arid territory he is willing to pay a good price for water. Water at one time has a value of zero, and at another time a price per gallon. Value is subjective, variable, not absolute, a mere rank and not an absolute entity.

What it costs to produce something does not give it value. Value is not something which is derived from production. Value depends upon what need is to be satisfied, how intense the need is felt to be, and how scarce the product is which is required to

satisfy the want. If there is no need and no scarcity, all the labor in the world will not give a product value, and men will treat the item as a *free good*. Any free good is like the air in the great outside; we do not economize on air, we do not pay for it, we do not work for it. But if a house or building is to be air conditioned then we in effect pay for the air in the house in the form of heating equipment or air conditioning equipment. The warm and cool air is "valuable" not because it is the result of labor, but because it is wanted and is scarce.

Who is to decide, in the case of our Chart I, what items are to be kept to the left of our broken line and what items are to be placed to the right of the broken line? This is the fundamental question of *liberty*. If a man can determine that himself, he is free. If someone else determines what items are to be kept in the expenditure to the left of the broken line, then the person is a minor or a slave. At any rate, he is not free.

A free life largely consists of deciding what to include in expenditures and what to exclude. Further, how much the individual expenditures will be. One person may spend more for clothes: another more for food; another more for amusement. The difference between individualism and collectivism, between freedom and tyranny, is the freedom to make the choices yourself versus having someone else specify what they should be.

The Socialists-Communists say that they know better how a man should spend his \$20 than he does himself, and furthermore they also say that the amount should be equalized between all men. The Individualists say that each man should make his own choices, except he may not injure his neighbor, and that if he works more he can have more for himself; he is not obligated to produce according to his ability and to distribute to others according to their need.

The most important ideas in regard to our choices can be summarized as follows:

- 1. That we cannot really know what the preferences and needs of other people are; therefore we should not impose on others our ideas on how they should choose.
- 2. There is always a welfareshortage; there are always wants beyond our income which cannot be satisfied with what is available.

3. Circumstances for individuals vary from circumstances for other individuals, and, also vary in the same individuals at different times, and consequently it is impossible that a maximum satisfaction may be obtained from given resources unless every individual has freedom to maximize the satisfaction of his wants according to his own decisions rather than according to the decisions of another.

It is arrogance, it is an unbrotherly attitude and it is foolish for me to undertake to tell you how to spend your \$20 a day. It is equally arrogant, unbrotherly and foolish for you to undertake to tell me how to spend my \$20 a day. It is equally arrogant, unbrotherly and foolish for a group of people to tell you or me how we must spend our \$20 a day. When one man undertakes to determine that for another, you have tyranny; and when a group undertakes to do that, you have the same tyranny under the name of socialism.

Of course, socialism is a relative term. A group may still permit the individual members a certain amount of freedom, but may tax away a large percentage in order to take from one and to give to another. Such heavy taxation is a modified and disguised form of collectivism. A man, for example, whose federal and state income taxes are more than 80% of his income may well wonder sometimes whether he lives in a free society or in a collectivist society. The thought of the many who impose the tax may be that they are exploiting the one for the benefit of the many, but it is not difficult to substantiate that they are in error and that they are indeed really hurting themselves. They are the eventual victims of their own covetousness. Until that is understood, covetousness will stand uncondemned and may even be praised in the churches themselves.

Collective sins are no more profitable than private sins.

Violence or coercion by a group against an individual is no more profitable than to permit individual coercion and violence among the members of a society. Both are contrary to the Commandments of God which legislate liberty more than any Constitution men have ever drawn up.

David Ricardo, The Man

Later in this issue there is a simplified explanation of David Ricardo's famous "Law of Association," better known as the "Law of Comparative Cost."

It will be interesting to know something about the man before we present one of his ideas. The information we are presenting is taken from one of the delightful essays by Walter Bagehot (1826-1877), in *Bagehot's Works* (Volume V, The Travelers Insurance Company, Hartford, 1889, pp. 402-411).

We first quote the last paragraph of Bagehot's article:

Very little is now to be learnt of Ricardo's ordinary life: we know that he had a mind

"Keen, intense, and frugal, Apt for all affairs,"

and we know little else. A well-authenticated tradition says that he was most apt and ready in the minutest numerical calculations. This might be gathered from his works; and indeed, any one must be thus apt and ready who thrives on the Stock Exchange. A less authorized story says that he was a careful saver of small sums,—"one of those people who would borrow a pamphlet, price sixpence, instead of buying it," notwithstanding that he was a rich man. We also know, as has been said, that he was very happy in orally explaining his doctrines, and they are by no means easy to explain in that way. He must have been most industrious, for he died at fifty-two; and either the thinking which he did or the fortune which he made would be generally esteemed, even by laborious men, a sufficient result for so short a life.

So much for the last paragraph in the article. Other parts of Bagehot's article on Ricardo are as follows:

The true founder of abstract political economy is Ricardo; and yet [one would have thought that] there was no one less likely to be the founder, — he was a practical man of business, who had little education, who was for much of his life closely occupied in a singularly

absorbing trade, and who made a fortune in that trade. Just as no one would have expected from Adam Smith, the bookish student, the practical sagacity with which every page of the "Wealth of Nations" overflows, so no one would have expected from Ricardo, who made a large fortune, the foundation of a science of abstractions; . . .

. . . the trade in which Ricardo spent his life, and in which he was so successful, was of all trades the most abstract. Perhaps some people may smile when they hear that his money was made on the Stock Exchange, which they believe to be a scene of gambling; but there is no place where the calculations are so fine, or where they are employed on data so impalpable and so little "immersed in matter." There is a story that some dealer made very many thousand pounds by continued dealings in the shares of some railway, and then on a sudden asked where that railway was: the whole thing had been a series of algebraic quantities to him, which called up no picture, but which affected a profit-and-loss account. In most kinds of business there is an appeal of some sort to the senses: there are goods in ships, or machines; even in banking there is much physical money to be counted: but the Stock Exchange deals in the "debts" - that is, the "promises" - of nations, and in the "shares" of undertakings whose value depends on certain future dividends, - that is, on certain expectations, and what those expectations are to be is a matter of nice calculation from the past....

For this trade Ricardo had the best of all preparations, the preparation of race: he was a Jew by descent (his father was one by religion), and for ages the Jews have shown a marked excellence in what may be called the "commerce of imperceptibles." They have no particular superiority in the ordinary branches of trade; an Englishman is quite their equal in dealing with ordinary merchandise, in machine making or manufacturing: but the Jews excel on every Bourse in Europe; they—and

Christian descendants of their blood — have a pre-eminence there wholly out of proportion to their numbers or even to their wealth....

Bagehot then goes on to explain how Ricardo came to be a pamphleteer and eventually a systematic writer. Two of the great and important subjects which agitated Englishmen in Ricardo's time were money and foreign trade. Bagehot writes:

The peculiar circumstances of his time also conducted Ricardo to the task for which his mind was most fit. He did not go to political economy; political economy, so to say, came to him. He lived in the "City"* at a time when there was an incessant economical discussion there: he was born in 1772, and had been some years in business in 1797, the year of the celebrated "Bank restriction," which "restricted" the Bank of England from paying its notes in coin, and which established for the next twenty years in England an inconvertible** paper currency. As to this - as to the nature of its effect, and even as to whether it had an effect - there was an enormous amount of controversy; Ricardo could not have helped hearing of it, and after some years took an eager part in it. Probably if he had not been led in this way to write pamphlets, he would never have written anything at all, or have got the habit of consecutive dealing with difficult topics, which is rarely gained without writing, - he had only a common-school education, and no special training in such things; but it is the nature of an inconvertible currency to throw the dealings between other countries and the country which has it into confusion, and to change the price of all its securities.

The United States at the present time also has "an inconvertible paper currency" as did England for twenty years beginning in 1797. Inconvertible paper currency is, as we have explained in earlier issues, calamitous for the welfare of a country. Fiduciary media is inconvertible at present. The ultimate effects of an

^{*}Our footnote: The City of London, a small part of greater London. Financial operations are concentrated in the "City."

^{**}Our footnote: As the United States most unfortunately has had since 1934.

inconvertible currency is more and more inflationism. Unless the United States discards its present monetary system consisting of inconvertible paper currency (as did England after twenty years), it will greatly injure its prosperity. Note what Bagehot says in the foregoing about the nature of an inconvertible currency, namely, that it throws "the dealings between other countries and the country which has it into confusion, and [changes] the price of all its securities." That is why foreign trade has been so disturbed for the latest 25 years.

In addition to the *money* question there was also the question of *free trade* or *foreign trade*. On this Bagehot writes the following:

Having been thus stimulated to write pamphlets on the one great economical subject of his day [inconvertible money], Ricardo was naturally led to write them also on the other great one [free trade or tariff barriers]. At the close of the war the English Parliament was afraid that corn would be too cheap: the war had made it dear, and probably when peace came it would cease to be dear; and therefore in its wisdom Parliament passed "Corn Laws" to keep it dear. And it would have been difficult for a keen arguer and clear thinker like Ricardo to abstain from proving that Parliament was wrong; and accordingly he wrote some essays which would be called "dry and difficult" now, but which were then read very extensively and had much influence.

* * *

For the thirty years succeeding the peace of 1815, England was always uncomfortable: trade was bad, employment scarce, and all our industry depressed, fluctuating, and out of heart.... While the economical condition of countries is bad, men care for political economy, which may tell us how it is to be improved; when that condition is improved, political economy ceases to have the same popular interest, for it can no longer prescribe anything which helps the people's life. In no age of England, either before or since, could a practical man of business like Ricardo have had so many and such strong influences

combining to lead him towards political economy, as in Ricardo's own time.

And there was at that time a philosophical fashion which was peculiarly adapted to make him think that the abstract mode of treating the subject which was most suitable to his genius was the right mode. It was the age of "philosophical Radicalism," - a school of philosophy which held that the whole theory of political government could be deduced from a few simple axioms of human nature; it assumed certain maxims as to every one's interest, and as to every one always following his interest, and from thence deduced the universal superiority of one particular form of government over all others. "Euclid" was its one type of scientific thought; and it believed that type to be - if not always, at least very often - attainable. From a short series of axioms and definitions it believed that a large part of human things - far more than is really possible - could be deduced. The most known to posterity of this school (and probably its founder) was Mr. Bentham, for the special value of his works on jurisprudence has caused his name to survive the general mode of political thinking which he was so powerful in introducing; but a member of the sect almost equally influential in his own time was Mr. James Mill, of whom his son [John Stuart Mill] has given us such a graphic picture in his biography.

* * *

To a genuis like Ricardo, with Ricardo's time and circumstances, the doctrines of James Mill must have come like fire to fuel; they must have stimulated the innate desire to deduce in systematic connection, from the fewest possible principles, the truths which he had long been considering disconnectedly. If Ricardo had never seen James Mill, he would probably have written many special pamphlets of great value on passing economical problems, but he would probably not have written On the Principles of Political Economy and Taxation,* and thus

^{*}Our footnote: The title of Ricardo's most important work.

founded an abstract science; it takes a great effort to breathe for long together the "thin air" of abstract reasoning.

* * *

Little is known of Ricardo's life, and of that little only one thing is worth mentioning in a sketch like this, - that he went into Parliament. He had retired with a large fortune from business comparatively young, not much over forty, as far as I can make out, - and the currency and other favorite economical subjects of his were so much under discussion in Parliament that he was induced to enter it. At present an abstract philosopher, however wealthy, does not often enter Parliament: there is a most toilsome, and to him probably disagreeable, labor to be first undergone, - the canvassing [of] a popular constituency; but fifty years ago this was not essential. Ricardo entered Parliament for Portarlington, which is now the smallest borough in Ireland, or indeed in the whole United Kingdom . . . ; and no doubt Ricardo bought his seat of the proprietor. He was well received in the House, and spoke with clearness and effect on his own subjects. He is said to have had in conversation a very happy power of lucid explanation, and he was able to use the same power in a continuous speech to an assembly.

* * *

The country has been far happier under the new system than under the old, and the improvement has been greatly due to the change: we could not have had Free Trade before 1832, and it is Free Trade which, more than any other single cause, makes us so happy [that is, prosperous].

Ricardo worked out his ideas on his Law of Association in connection with foreign trade. Men generally were opposed to free trade either from selfishness or ignorance. They hated foreigners or they feared them. Men were afraid of cheap merchandise from abroad or they wished to injure the foreigner. Fear and hate underlie opposition to free trade.

But what Ricardo worked out in his mind in regard to foreign trade is only a "specific case"; it is equally true of all trade, that is, of every exchange between human beings, whether they are citizens of a different country or whether they are next door neighbors. What Ricardo worked out mathematically in regard to foreign trade is equally applicable to every transaction throughout the world including every wholly domestic transaction.

The other name for Ricardo's law is the Law of Comparative Cost; that name indicates that trade should and will exist between nations whenever thereby society's costs are reduced, and consequently human welfare improved according to the law of brotherly love. The Law of Comparative Cost and its relation to the law of brotherly love can be stated as follows:

- 1. If two individuals wish to produce two products, then the costs can usually be reduced (for one reason or another) by one man producing all of one product and the other man producing all of the other product; that is, costs can be reduced by a division of labor; the potential benefit from division of labor is known to practically everybody.
- 2. The two tasks should be distributed between the two men so that if one man has an advantage in low costs, then he should do that job and the other man the other job.
- 3. For the stronger, wiser and more competent man to refuse to exchange with a weaker, less wise and less competent man will hurt the former as well as the latter. The willingness of the strong to work with the weak and of the weak with the strong is advantageous to both.

Therefore, one of the ways to manifest brotherly love is to operate according to Ricardo's Law of Association or of Comparative Cost; or ethically stated, men should cooperate with each other according to the scriptural law of brotherly love.

Ricardo's Law of Association is really the law of brotherly love expressed in the terms of economics and mathematics. Whoever learns to understand that will learn something which will have a revolutionary effect on all of his thinking. Scripture will again become his relied-upon ethical guide.

Ricardo's Law Of Association

(Or, An Analysis Of The Imagined Danger To The Weak From The Strong)

Karl Marx declares that freedom is a fatal danger to the weak, and that consequently freedom is intrinsically not good.

Marx taught that there should be altruism and not egoism, that is, each man should work according to his ability in order to distribute to each according to his need. In Marx's estimation egoism (that is, using other words, selfishness, self-interest, self-love, pursuit of the self-regarding interests, self-protection, making your own choices) is not the sound way to organize society. If egoism rather than altruism is the principle of action, then the weak will perish and the strong alone will survive. One of Marx's cardinal doctrines was that the rich grow richer and the poor grow poorer, or in other language, that the strong grow stronger and the weak grow weaker.

What is the position of the weak in an egoistic society, assuming that the Law of God (the Decalogue) is enforced, but that everybody is perfectly egoistic, that is, looking out for himself. Let us assume that there is no altruism in society except the limited Biblical charity which consists in helping people get back on their feet who are afflicted by unfortunate circumstances or who really cannot take care of themselves; aside from that, we are in what follows assuming a "heartless and selfish" society.

However, in this society, because the law of God is enforced, there is no coercion, fraud or theft. Beyond that assumption, everybody *impersonally* goes his way and refuses to act in a manner which is not good for himself. Can that possibly be called brotherly love?

In order to answer that important question, we shall take a simple case; we shall imagine a primitive society consisting of two men and their families. Secondly, each man needs a shelter for his family. Thirdly, one of the men is bigger, stronger, wiser, superior in everything to the other one. The first man we shall call Mr. Strongman and the second Mr. Feebler.

The case between the two of them is pitiably in imbalance. God made the two men disproportionately unequal. Strongman has every advantage and Feebler has no chance whatever to produce so much or to do it so well in the same period of time. Everything that Strongman sets out to do he can do better than Feebler. However, there is in this imagined primitive society a definite restraint on both Strongman and Feebler which we have previously mentioned, namely, neither one of them may engage in coercion, fraud or theft. Beyond that they are free to be selfish.

Under these circumstances it might be expected that Strongman will have nothing to do with Feebler. Why should he bother with a weaker, less competent brother. If they both need shelter for their families, Strongman can do everything necessary to build his shelter quicker and better than Feebler. Therefore, our first conclusion is that there will be no communication between them and Strongman will permit Feebler to struggle along under his disadvantages. Strongman will steadily increase his standard of living but he will do nothing to help Feebler. According to our assumptions Strongman does not "love" Feebler in the sense of undertaking to help Feebler. Our primitive society is pure egoism without the slightest taint of altruism, or as the term "brotherly love" is confusedly and mistakenly used, without the slightest taint of brotherly love.

Both men need a shelter. Both men have the same size families and need the same space. They are both going to build simple shelters of the same size. All the material that they need is 2,000 logs (or boards) apiece and 9,000 nails. We shall assume that both men have a hammer and the nails, but that the logs or boards must be cut and the nails pounded.

According to an assumption we have already made Strongman will exceed Feebler both in sawing logs (or boards) and in pounding nails. Strongman can saw 100 boards an hour and pound 300 nails an hour. Feebler can saw only 25 boards an hour and can pound only 200 nails an hour.

Not only are the men unequal, they are what is far more important, unequally unequal. Under our assumptions, Feebler is only one-fourth as good as Strongman at sawing, but two-thirds as good at pounding nails. Attention is strongly directed to the fact that, although Feebler is inferior in both operations, his inferiority is unequal in the two cases.

What will it require of Strongman to build his shelter? This is easily computed. If he must saw 2,000 logs or boards at the

rate of 100 an hour, it will take 20 hours of sawing. Similarly, if he must pound 9,000 nails at the rate of 300 an hour, that will require 30 hours. The 20 hours of sawing and the 30 hours of pounding make a total of 50 hours.

Feebler's position is different. He can saw 2,000 logs at the rate of only 25 an hour, and so sawing will require 80 hours for him. He can pound his 9,000 nails at the rate of only 200 an hour, and so pounding nails will require 45 hours. It will require 125 hours of work for him to build a shelter compared with only 50 for Strongman.

The 125 hours of work for Feebler plus the 50 hours of work for Strongman total 175 hours as is shown in Table 1.

Table 1

Two Unequally Unequal Men Working Separately STRONGMAN 2,000 logs at 100 an hour = 20 hours 9,000 nails at 300 an hour = 30 hours Total Total

On the surface there appears to be only one thing for Strongman to do, namely, to do all his own work and let Feebler struggle alone by himself. Is that, for him, the smartest way to be "selfish"?

He goes over to the Feebler plot of land and discovers Feebler is at a very serious disadvantage at sawing logs, but that he is not at so serious a disadvantage at pounding nails. And so he suggests to Feebler that they work together building their two shelters.

There are two things which might be advanced against this. It might seem to be against Strongman's interest to share his strength with Feebler, and Feebler in his weakness may be inclined to say to himself that there can be nothing in it for him. Nevertheless, Strongman comes up with this proposition which is very simple. He says, "I will saw all the logs and you will pound all the nails."

But Feebler shakes his head and says that it is impossible to make a deal because he (Feebler) admits that he cannot even pound nails so fast as Strongman can. He says, "It is not possible for me to pound nails for you because you can pound nails 50% faster than I can; I can pound only 200 an hour and you 300 an hour."

To that Strongman answers: "Let us figure this out. If I saw all the logs for both of us, I will have to saw 4,000. If you pound all the nails for both of us, you will have to pound 18,000. Let us see how many hours that will take. First I saw the 4,000 logs at 100 an hour, that is, I work for 40 hours. Then you pound the 18,000 nails at the rate of 200 an hour, that is, in 90 hours. It works out like this:

Table 2

Two Unequally Unequal Men Working Together

4,000 logs at 100 logs an hour = 40 hours labor for Strongman 18,000 nails at 200 nails an hour = 90 hours labor for Feebler

The Two together = 130 hours

The result is astonishing. The time required to build the two shelters is now only 130 hours compared with the 175 hours shown in Table 1! The saving is 45 hours. In the way we have set up the example, the savings are distributed to both Strongman and Feebler. Previously Strongman spent 50 hours to build his own shelter. Now he has to work 40 hours for exactly the same shelter. He saves 10 hours.

Similarly Feebler makes a saving. Building his own shelter required 125 hours but now by working with Strongman he will have to work only 90 hours. He has a saving from 125 hours down to 90 hours, or 35 hours.

There has always appeared to us a certain charm in the benefits of brotherly love when you are looking out for yourself without violating the law of God. Here we have the simplest possible case:

- 1. Two men, wholly unequal, one stronger in everything;
- 2. Pure selfishness or self interest and not an iota of altruism or "brotherly love" on the part of either of them; and
- 3. The simple law of God prohibiting coercion, fraud or theft.

In short, we have here nothing except self-love and the law of Moses, and the result is spectacular. A saving of time and effort from 175 hours to 130 hours, or more than 25%. Of that total

saving, according to our specific assumptions, Strongman saved 10 hours or 20%. Feebler on his part saved 35 hours or 28%. The savings are summarized in Table 3.

Table 3
Savings From Ricardo's Law Of Association or Savings From Scriptural Law Of Brotherly Love

	In Hours		In %	
	Building Alone	Cooperating With The Other	Saving	Saving
Strongman	50	40	10	20%
Feebler	125	90	35	28%
Total	175	130	45	25%

It make take a little explanation by Strongman to make all the foregoing clear to Feebler, but once Feebler understands that he can have the same shelter for only 90 hours' work compared with 125 hours of work when working on his own, he will accept Strongman's proposal to let Strongman do all the sawing and let himself (Feebler) do all the nail pounding. Strongman in his strength will not need to coerce cooperation on Feebler; Feebler will be glad to cooperate.

If the religious people in the world would undertake to understand the foregoing simple illustration, and if they then had the imagination to see that what is true in this simple case is equally true in the most complex society, then they would no longer feel constrained to think that the Christian law of brotherly love consists only in pure altruism. They would then understand that the pursuit by each man of his own interests without violating God's law inevitably results in society becoming a cooperative organism with every man helping the other man.

We have previously made clear that mortal men are intellectually incompetent to appraise the needs of their fellows and that they can know only their own needs, but (1) the knowledge of their own needs plus (2) the law of God plus (3) the benefits from savings that are obtained from cooperation gives a wonderful result for everybody.

When the book of Proverbs and other books in the Bible declare that there is a reward in keeping the law of God, then that statement is definitely related to the significant benefits of Ricardo's Law of Association, or his Law of Comparative Cost,* or what Scripture really means by brotherly love — namely freedom plus certain Biblical prohibitions.

Some reader may say that he mistrusts the calculations and that he would like to change the assumptions. Suppose he says that the two shelters require 9,000 nails and 4,000 logs each. Now what happens? The answer to that question is worked out simply in Tables 4, 5 and 6.

Table 4 Two Unequally Unequal Men Working Separately

Strongman 4,000 logs at 100 an hr. = 9,000 nails at 300 an hr. =	40 hrs. 4,0	Feebler 000 logs at 25 an hr. == 000 nails at 200 an hr. ==	
Total The two	70 hrs.	Total	205 hrs.

Table 5

Two Unequally Unequal Men Working Together

8,000 logs at 100 logs an hour = 80 hours labor for Strongman 18,000 nails at 200 nails an hour = 90 hours labor for Feebler The two together = 170 hours

Table 6 Savings From Ricardo's Law Of Association or Savings From Scriptural Law Of Brotherly Love

	In Hours			In %	
	Building Alone	Cooperating With The Other	Saving	Saving	
Strongman	70	80	- 10	- 14%	
Feebler	205	90	115	56%	
Total	275	170	105	38%	

It now appears that there is a saving from 275 hours down to 170 hours in total, or 38%. This is a bigger saving than the earlier one of only 25%. Nevertheless, this saving will not be action is the law where, by division of labor and comparison of costs, it is possible to reduce costs—by cooperation or association.

complished. The reason is that Strongman loses by the cooperation. Originally he saved 10 hours by cooperating, but under the new assumptions, he loses 10 hours. Building his own house all by himself will require only 70 hours of work, but if he divides the job as assumed in Table 5, then he must work 80 hours.

Feebler on the other hand would make a preposterous gain. Whereas when working alone he would have to work 205 hours, he now needs to work only 90 hours. He saves 115 hours or 56%. Cooperation now loses mutuality. Strongman refuses to cooperate, simply because he is logically selfish and the transaction causes him a loss. He refuses to be an altruist. He is to be commended for his selfishness.

What will these two men now do? Abandon cooperation?

Of course not. Strongman will look at Feebler and he will say, "It is not fair for me to do all the sawing. If the two of us are to cooperate you will have to pound all the nails, but you will have to do some of the sawing. I suggest to you that we do the following; in addition to your pounding all the nails, you have to saw 2,000 of the logs." When Strongman and Feebler figure that out they come to the results which appear in Table 7.

Table 7

Two Unequally Unequal Men Working Together 6,000 logs at 100 logs an hour = 60 hours for Strongman 2,000 logs at 25 logs an hour = 80 hours for Feebler 18,000 nails at 200 nails an hour = 90 hours for Feebler Feebler's total = 170 hours

The two together (60 + 170) = 230

Now our cooperation again possesses mutuality and the saving of the two men is as shown in Table 8.

Table 8 Savings From Ricardo's Law Of Association Savings From Scriptural Law Of Brotherly Love

	In Hours		In %	
	Building Alone	Cooperating With The Other	Saving	Saving
Strongman	70	60	10	14%
Feebler	205	170	35	17%
Total	275	230	45	16%

The exact determination of tasks according to the laws governing free markets, as for example worked out with unrivaled skill by Eugen von Böhm-Bawerk, the famous Austrian economist, is outside of the scope of this issue, but the fundamental point which should be noted is this: under the simple assumptions we made, the selfish law of brotherly love gives enormous benefits. It is the only kind of law of brotherly love which is workable. The law of brotherly love as explained, is, we believe, essential to what is meant by brotherly love in Scripture.

It should now be clear that the proposition of Karl Marx that freedom is a bad thing for the weaker and good only for the stronger is false. Furthermore, when Marx declares that under the freedom of capitalism the rich become richer and the poor become poorer he is equally in error. Under free capitalism the rich become richer and the poor become richer. Both benefit.

* * *

A more complete and generalized explanation of what is meant by Ricardo's Law of Association is presented in Ludwig von Mises's Human Action, (Yale University Press, New Haven, 1949) pp. 157-176, but especially 158-163.

On page 168 Mises writes:

But even if such a thing as a natural and inborn hatred between various races [or all men] existed, it would not render social cooperation futile and would not invalidate Ricardo's theory of association. Social cooperation has nothing to do with personal love or with a general commandment to love one another. People do not cooperate under the division of labor because they love or should love one another. They cooperate because this best serves their own interests. Neither love nor charity nor any sympathetic sentiments but rightly understood selfishness is what originally impelled man to adjust himself to the requirements of society, to respect the rights and freedoms of his fellow men and to substitute peaceful collaboration for enmity and conflict.

It should be noted that Mises here uses the word love in the popular sense of a sentiment. He denies that it is the sentiment

of love that holds society together, a statement with which every good Calvinist believing in Total Depravity must agree. The Synod of the Christian Reformed church undoubtedly also agreed, because it said that the "general operations" of the Holy Spirit are necessary, which obviously is something different from sentimental love.

However, the limitation which Mises here indicates exists regarding sentimental love, as a factor which might hold society together, does not apply to the term love as used in Progressive Calvinism (see the February through May issues of Progressive Calvinism in 1955). Our definition of love has systematically avoided a sentimental and has employed instead a strictly Biblical definition that is, a purposeful or rational definition of love. If that definition is employed, then Ricardo's Law of Association is indeed an essential ingredient of the Biblical Law of Love; however, it is not the whole Biblical Law of Love, as has been repeatedly indicated.

What Holds Society Together?

(An Analysis Of The Answer Of The Christian Reformed Church Compared With A Simple Answer)

What holds society together? The Christian Reformed church says that it is Common Grace; in Progressive Calvinism we say that it is the Ricardian Law of Association together with what underlies that Law.

The answer to what holds society together is very important for Calvinism which teaches the doctrine of Total Depravity. If men are totally depraved, how is it possible for any society of men to exist?

In the 1924 Synod of the Christian Reformed denomination Three Points regarding so-called Common Grace were adopted. In the second point synod declared what the bond is which holds society together. Point 2 reads as follows:

Concerning the second point, touching the restraint of sin in the life of the individual and in society, the Synod declares that according to Scripture and Confession, there is such a restraint of sin. This is evident from the quoted Scripture passages* and from the Belgic Confession, Art. 13 and 36, where it is taught that God through the general operations of His Spirit, without renewing the heart, restrains sin in its unhindered breaking forth, as a result of which human society has remained possible; while it is evident from the quoted declarations of Reformed writers of the period of florescence of Reformed theology, that our Reformed fathers from of old have championed this view.

Simplifying the foregoing, we get this shorter proposition which contains the essence of what is being declared:

. . . God through the general operations of His Spirit restrains sin in its unhindered breaking forth, as a result of which human society has remained possible; . . .

In still shorter form, Point 2 says that the "general operations of [the Holy] Spirit" have made the maintenance of "human society . . . possible."

*These Scripture passages are:

Genesis 6:3: And Jehovah said, My Spirit shall not strive with man for ever, for that he also is flesh: yet shall his days be a hundred and twenty years.

Psalm 81:11, 12: But my people hearkened not to my voice; And Israel would none of me. So I let them go after the stubbornness of their heart, That they might walk in their own counsels.

Acts 7:42: But God turned, and gave them up to serve the host of heaven; as it is written in the book of the prophets, Did ye offer unto me slain beasts and sacrifices Forty years in the wilderness, O house of Israel?

Romans 1:24, 26, 28: Wherefore God gave them up in the lusts of their hearts unto uncleanness, that their bodies should be dishonored among themselves: For this cause God gave them up unto vile passions: for their women changed the natural use into that which is

against nature: And even as they refused to have God in *their* knowledge, God gave them up unto a reprobate mind, to do those things

which are not fitting;

II Thessalonians 2:6, 7: And now ye know that which restraineth, to the end that he may be revealed in his own season. For the mystery of lawlessness doth already work: only there is one that restraineth now, until he be taken out of the way.

From a practical standpoint few propositions can be more important than this one. Further, the critical words in this proposition are "general operations." What is the specific meaning of that term? Everything depends on that; especially, what does "general" mean?

In order to elucidate that, the synod had recourse to three proofs: (1) certain Biblical texts, (2) two Articles from the Belgic Confession, Articles 13 and 36; and (3) deliverances of writers in the time of the "florescence of Reformed theology." We are here considering only the first two, evaluating the third as being of trifling consequence.

The Texts As Proof, Or Inferring A Positive From A Negative

The texts quoted in the footnotes (to which the reader is referred) do not help significantly to answer the problem. They appear to teach the opposite from what the Point declares. They teach that God shortens lives or abandons the people and the societies referred to, rather than that he "restrains sin."

By indirection, an inference can be drawn from the texts, and that obviously is being done, namely, the inference that except in these exceptional(?) cases cited in the text God through His Spirit is holding sinners and society back from sin.

What has been done here, it is evident, is that a conclusion has been stated which does not necessarily follow from the premise; a positive is assumed to be established by a negative, which, as everyone knows, is an unsatisfactory method of reasoning because the conclusion may be invalid. If the conclusion is correct, it is not because the reasoning is sound.

It should be especially noted that there is nothing presented in the texts which explains how the "general operations" of the Holy Spirit maintain society, and keep it from falling apart. There is no *enlightenment* of what the "general operations" are.

So much for the texts.

The Belgic Confession On The "General Operations" Of The Holy Spirit

Two articles from the Belgic Confession are referred to in Point 2 in substantiation that the "general operations" of the Holy Spirit maintain society, and these articles do supply information which is positive in character. The Articles are too long to be quoted, but their contents will be summarized.

Article 13 of the Belgic Confession has the title, "Of Divine Providence" and Article 36, "Of Magistrates" (see *The Psalter* of the Christian Reformed Church, Wm. B. Eerdmans Publishing Co., Grand Rapids, 1927). On that basis, the "general operations of [the Holy] Spirit" consist of the two subjects mentioned, namely, *Providence* and the *State*.

Providence as Common Grace: Article 13 teaches that "providence" (which is a gravely ambiguous term) is God's will, exercised through what must be "laws"; such laws must exist because God, according to this article, did not give His creation "up to fortune or chance." Further, the article declares that God is not responsible for that which is bad in this world, although He "rules and governs" all things; further, that although what happens to us may not be understandable, we should have "unspeakable consolation"; and finally there is a declaration of special protection to believers only, where the article says that God restrains "the devil and all our enemies." (We have put our in italics. In regard to the phrase quoted, it cannot refer to common grace for everybody, because it refers only to believers, a restriction that is obviously contrary to the general tenor of Point 2.)

In this article, therefore, there is reference to the opposite of "fortune and chance," namely, to providence (as the title of the article indicates); or to common grace, if one prefers the neologism of the synod of the Christian Reformed Church.

It should be noted that Article 13 of the Belgic Confession is a declaration but not an explanation or substantiation of an idea. Indeed, how does God govern the world by providence and hold it together so that "human society has remained possible"? By physical laws, by moral law, by direct action of God (miracles)?

If the idea is that physical laws help hold the world together, then that is the same as saying that creation and natural laws (gravity, rain, sunshine) are common grace. The term, common grace, in this sense is a violation of Occam's Law of Parsimony, (that there should not be a superfluous multiplication of ideas and words) and it can and should be cut out of existence by Occam's Razor,* for common grace here is merely providence.

However, what is here done to common grace applies equally to the term, providence. If providence is merely natural law, why not also scythe providence out of existence, too, and keep matters understandable to modern scientific men, by referring to natural laws or physical laws? Why pile the term common grace on top of the term providence, and providence on top of the term natural law, and the general operations of the Holy Spirit on top of that? This multiplication of words is a hindrance to clear thinking.

The fact must be this: one is dealing here either with a law which by definition is regular (not "fortune or chance" as Article 13 has it), or one is here dealing with an indeterminable variable. To us it appears that the article refers to a regular law. But if it refers to a variable, then it is not common to everybody and then it is not common grace. If then Point 2 of the Synod of 1924 and if Article 13 of the Belgic Confession teach common grace, then they teach invariable law, because common here, by definition, excludes whatever is variable.

Government as Common Grace: Article 36 of the Belgic Confession, the second article referred to in Point 2, teaches an admirable doctrine, namely, that the state exists in order to restrain evil (by means of laws enforced through magistrates). This should be a favorite Article, as amended by the Christian Reformed Church; (the amendment was necessary in order to recognize the proper separation of church and state). The Article teaches: (1) that the state exists solely to restrain the evil and protect the good; (2) that the Law of God takes precedence over the law of men; and (3) that socialists-communists and interventionists are to be "detested." This is Calvinism at its best.

But should government or its activities be described as part of the "general operations" of the Holy Spirit, or common grace? Shall we hereafter say that "Eisenhower is the head of common grace in Washington" instead of saying that he is the head of the government in Washington? Or shall we say that what Eisenhower does is a manifestation of the "general operations" of the Holy Spirit? Some people may then be brought to ask the question of themselves whether a church should develop a nomencla-*See October 1957 issue, page 297 ff; and December 1957, page 359 ff.

ture which practical men will be reluctant to accept, which complexifies terms, which confuses people, which sets science over against religion, and which may result in thoughtful people looking at the church with disrespect?

In summary then, the Christian Reformed church apparently has here said that natural laws and government constitute part or all of the "general operations of [the Holy] Spirit."

Is There More Than Natural Law And Government

The word general in "general operations" may mean something different and broader than Articles 13 and 36. It may refer to some unfathomable activity, which nobody exactly understands, and which no text or article of faith specifically expounds; certainly Articles 13 and 36 do not. In any event, if "general operations" is to be defined, it should be defined (1) in terms of accepted categories of thought — such as physical laws, moral laws, miracles, government, or (2) as mysteries; or (3) both.

The question therefore regarding what common grace means in Point 2 remains uncertain and ambiguous until there is a definite definition given to "general" in the expression "general operation of [the Holy] Spirit."

Ricardo's Law Of Association As The Most Important Factor Holding Society Together

Ignoring hereafter whether the synod of the Christian Reformed church has defined the meaning of common grace unambiguously, is the synod's conclusion justified that it is the "general operations of [the Holy] Spirit" which really has made "human society possible"? We are reluctant to accept the idea that two definite things, natural law and government, maybe supported by some other operations which are indefinite, are able to hold society together. More is, we are disposed to believe, necessary. We hold that the most important item of several that hold society together has conspicuously been left out. We refer to what is involved in the idea constituting the essence of Ricardo's Law of Association.

Does Ricardo's Law of Association help hold society together? If so, what in substance is Ricardo's Law of Association as explained in the preceding article? In the simplest words possible, Ricardo's Law in essence consists in the exercise of rational egoism (self-love, self-preservation, self-determination or freedom of choice, selfishness, pursuit of the self-regarding interest, or whatever you wish to call it).

We are not here dealing with a mysterious "general operation" of the Holy Spirit but with an earthly law of human action, established by God, which is as definite, discoverable and obvious as a physical law such as gravity. What holds society together is not other things plus an insignificant dose of egoism. Nor is it other things excluding egoism. It is egoism as the most important single factor, plus some other things, one of which is also very important.

Self-love is not a destructive but a constructive factor. We are to love the neighbor as ourself. Nothing could teach that self-love is valid more plainly than that expression.

But there are some ideas associated with Ricardo's Law of Association which must be kept in mind, or else the emphasis on it will cause confusion. These ideas are as follows:

- 1. We live in an orderly world where physical laws operate regularly, according to which we can make efforts with hopes of attaining our ends. Call this providence if you will, or call it the "general operations" of the Holy Spirit; but we prefer to avoid both terms and use instead natural law. Of course, we accept that God made the natural laws and is above them. Our interpretation of Article 13 is theistic, not deistic.
- 2. We live in a praxeological world, a world in which men have purposes for their actions. Those purposes may be evil, but they need not be. If sin is completely pervasive in the world—and we believe that it is—its complete pervasiveness lies not so much in the needs and purposes of men, but in the means employed to accomplish the purposes.
- 3. The only purposes that a man can be wise about are his own (and maybe those of a very few people whom he knows real well). Man is finite and very limited in his intellectual capacities. The "limitations of the human mind" should induce a man to restrict his purposes and selection of means largely to himself. When men undertake to decide for others, they do what is beyond their ken; consider what we have written in the articles on "The Charac-

ter Of Our Choices." Consequently men deceive themselves when they think that they can safely play at being God. Each man should swear off the arrogance which consists in thinking that he knows better than do other men themselves what their purposes and means should be.

- 4. God made everything and everybody different from all others. It is this infinite variety which is a presupposition to Ricardo's Law of Association. If everybody was equal to everybody else in every activity, then no cooperation between men would be profitable. Then Strongman and Feebler would have no purpose of working together because they would be equal in everything in an equal degree. The important item is not that people are equal or unequal, but that they are unequally unequal. Strongman was unequal to Feebler, in regard to the fact that Strongman excelled above Feebler in every activity; in a sense that was a divisive factor. But they were not equally unequal; and that unequal inequality is not divisive but is the reverse; it is a bonding factor; it cements men together because it is beneficial. Feebler was one-fourth as good as Strongman in sawing logs, but he was two-thirds as good in pounding nails. It is the unequal inequality which not only permits Ricardo's Law of Association to operate, but which is an essential feature of it. This feature is indubitably in accordance with reality; we are all very definitely unequally unequal. If it were not for that unequal inequality, society could not hang together.
- 5. Next, Ricardo's Law of Association assumes the existence of reason, the ability of Strongman and Feebler to figure out what we have presented on pages 208-213, which proves mathematically that it is in their interest to associate together (from which Ricardo's Law of Association gets its name); indeed it is a calculation which supports Ricardo's law so conclusively that if it is not true, then human reason has no meaning.

Men have been able to observe and sense the advantages of association (cooperation) from time immemorial. John Calhoun, the greatest of American political theorists, makes the point that men have from the very beginning been in society and that isolated natural man is a figment of the imagination. The most primitive savages know the advantages of association though they may not know the mathematics of Ricardo's Law of Association.

- 6. Ricardo's law assumes the existence of freedom to pursue self-determined and self-regarding interests. Without such freedom maximum cooperation cannot be developed.
- 7. The next idea associated with Ricardo's Law of Association is that violence, theft, fraud and covetousness will not be permitted in organized society to disturb "right reason." Of course, they do, and discouragingly so. Therefore, there must be a corollary proposition, namely, that evil should be restrained by coercion by the state. Here we are back to Article 36 of the Belgic Confession which declares itself for law and order. Without an organized state, society would be chaotic. Chaos is undoubtedly worse than tyranny. Ricardo's Law of Association then, while assuming rational self-interest, does not assume self-interest alone, because that would ignore the universal total depravity.

At least seven things, then, are antecedent to or help hold society together beneficially: (1) a framework of physical laws; (2) the existence of human beings who are capable of being purposeful; (3) the abandonment by individual men of the pretense of omniscience by which any one of them or a few of them will decide for all others; (4) the unequal inequality of men, according to their creation; (5) the existence of reason among men, so that they know how to follow their own interests; (6) the existence of freedom to pursue self-interests according to self-decision and to engage in self-preservation; and (7) a government operating according to the moral law (the Ten Commandments). Some of these seven items pertain to the creational and physical aspects of man's being. But the three items which especially depend on human action, and therefore are peculiarly significant for human society, are self-regarding purposeful action (number 5), and freedom (number 6), and the law of God (number 7). This can be reduced really to two, namely, egoism plus the law of God. Society hangs together, despite total depravity, on the basis of those two factors rather than the "general operations of [the Holy] Spirit" defined as providence and human magistrates.

Self-interest is, as has been shown by Ricardo's Law of Association, not in the least in conflict with the Law of Brotherly Love. It is, in fact, a rational, demonstrably-beneficial foundation underlying the law of brotherly love.

Previously (in Progressive Calvinism in February, March,

April and May, 1955), we have defined brotherly love as consisting of: (1) freedom, (2) but no wrong to the neighbor, (3) forbearance and forgiveness, (4) charity, and (5) the proclamation of the gospel. In this definition the most attacked item, since the rise of socialism-communism, is the item of freedom. Freedom, it is said, is dangerous — good only for the strong but terribly bad for the weak. That idea of Karl Marx, which is widely accepted by Christians, is a gross intellectual error, as we have shown in this issue.

English Rhymed Versions Of Psalms Wanted

We have been requested to publish the following, and do so with pleasure.

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Deputies of the Canadian Reformed Churches for composing an English Calvinistic Psalter seek contact with everybody who disposes of information concerning English rhymed versions of the Psalms on the "Genevan tunes" of Calvin. They also seek cooperation with all who are able and inclined to produce such versifications.

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