The first is Habit. Men who are wealthy today give no more than when they were poor. God's law says, "If riches increase set not your heart on them." Habit says, "If riches increase use them all for selfish ends." Brethren, such is not the law of God. It is by the first fruits of all our increase that we are to honor Him, and nothing regulates this better than a systematic plan of always giving a certain set proportion of what comes in to us, because we give then in proportion to what we get. As we prosper, God's cause prospers through us. God gets the benefit of our increase.

The second enemy is Extravagance. This robs God; it is a deadly enemy. If Christians would live in true Christian simplicity they would have much more for God's treasury than they have; but pride makes them want great things and grand things, and they waste on their own perishing bodies what would accomplish untold good. To be penurious is mean; to be economical is right and fair, and if we are economical because we wish to have something to give to God, it is Christ-like and noble.

Another enemy which lifts its sledge-hammer arm against systematic giving is Covetousness. If there is a man who might be exempt from giving a tenth of all his increase it is the poor day laborer who gets a small income and works hard for it. To take from a laborer ten cents for every dollar that he gets in return for a hard day's work seems to leave him but little to live upon. His chance of earning anything depends upon the weather and his own strength. On a wet day or when he is sick he gets nothing. But for those with large incomes how much they can give, and how much will still be left behind! You get \$300 a month; you reserve \$30 to give away, and you have \$270 for your wants; you

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