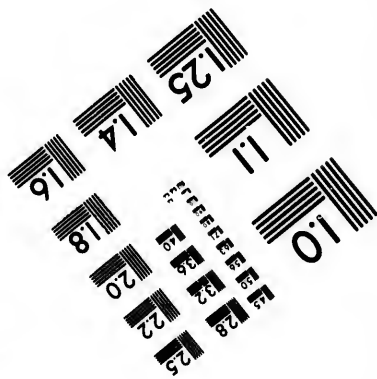
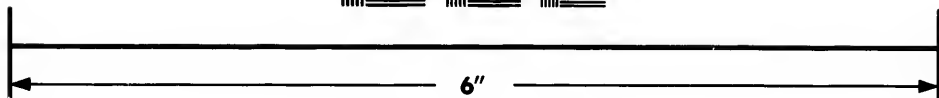
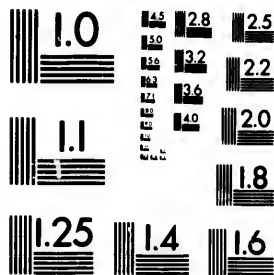


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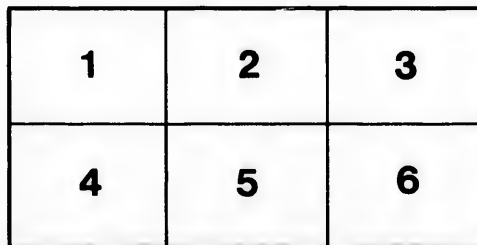
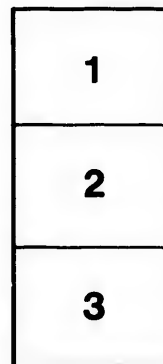
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PREFACE TO NEW EDITION.



MANY excellent books on the subject of **SYSTEMATIC GIVING** have been published, but being somewhat expensive, there is great difficulty in getting persons to buy and read them ; consequently Christian people are not educated on the subject of proportionate giving.

I have prepared this pamphlet that it may be circulated by the tens of thousands.

About one hundred thousand copies have already been printed and sold in Canada and the United States by Rev. William Briggs, of Toronto, Canada.

An American edition has also been published, and is being largely circulated throughout the Southern States, by Rev J. M. Pike, Columbia, S.C.

Some ministers have read it to their congregations, while many others have spoken upon the subject of Christian liberality, and then distributed the pamphlet to the people.

I trust that this new edition may be still more largely circulated and read, and that many more may be inspired to begin Systematic Beneficence.

I am convinced that the next great "Revival," in all our churches, will be on this line of Christian Benevolence.

JOHN E. HUNTER.

ST. THOMAS, ONTARIO,
July, 1900.



Entered according to Act of the Parliament of Canada, in the year one thousand nine hundred, by WILLIAM BRIGGS, at the Department of Agriculture, Ottawa.

PAY—PRAY—PROSPER.

THE question is often asked, Why should we pay or give a definite proportion of our income to benevolence?

The first and most important reason is, God commands it.

A second reason, it promotes advancement in spiritual life. God promises spiritual blessings to those who honor Him with material things.

A third reason, it tends to material increase. In short, it pays. "For thus saith the Lord, Give and it shall be given unto you, good measure, pressed down, and shaken together, and running over, shall men give into your bosom."

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"Honor the Lord with thy substance and with the first-fruits of all thine increase, so shall thy barns be filled with plenty." The Lord's commands and promises go together.

Does God at any time lay claim to any portion of our property?

Yes. In Deut. x. 14, we read, "Behold the heaven and the heaven of heavens is the Lord's thy God, the earth also, with all that therein is." The gold and

silver, the cattle upon a thousand hills, the fowls of the mountains, the wild beasts of the field; "the world is mine and the fulness thereof," saith our God.

The possessions we call our own, some one else had a short time ago, and it is certain some one else will hold them after we are gone. The millionaires of the past brought nothing into this world, and they carried nothing out. Their claim, at best, was but a life-lease.

In Mark x. 17, 22, in the case of the rich young ruler, the Saviour asserts His right to demand a part, or all that we possess, as may be pleasing to Him. As He is the owner, and we but stewards, surely He has a right to demand as His wisdom may direct.

The Lord Jesus may not require us to give all, as He did this young man, but He does command us to give at least one-tenth of our income back to Him. This young man was avaricious, he loved the world; Christ knew his chief difficulty. The test comes to every man, "Come, follow Me." He could not part with his riches. He went away sorrowful. We never read of His returning. He went away from Christ, comfort, usefulness, happiness and life. He returned to his riches, companions, profession, the world and death. Had this young man obeyed Christ, he would not have been the loser; no doubt his name would have been handed down to us as a second Paul.

" Scoffers may ask, Where is your gain !
And, mocking, say your work is vain ;
But scoffers die and are forgot,
Work done for God, that dieth not."

What proportion of our income should we give ?

We believe at least one-tenth. In Lev. xxvii. 30-32, we read : " And all the tithe of the land, whether of the seed of the land, or the fruit of the tree, is the Lord's ; it is holy unto the Lord. And concerning the tithe of the herd, or of the flock, the tenth shall be holy unto the Lord." In Genesis xiv. 20, we find God's servant, Abraham, giving a tenth of all. We find the same promised by Jacob in his memorable vow. He was fifteen years of age at the time of Abraham's death, and knew of Abraham's practice. Home education is never forgotten. We find the very first night away from home Jacob made this vow, " If God will be with me and will keep me, . . . I will surely give the tenth unto Him." It is written in Deut. xiv. 22, 29 : " Thou shalt truly tithe all the increase of thy seed that the field bringeth forth year by year."

Some may say this only had reference to the old dispensation. Christ came not to destroy, but to fulfil the law. He did not repeal the law regarding the Sabbath, and we have no evidence that He repealed any law or command regarding the exercise of benevolence.

The law of tithing is not ceremonial ; hence, like the law of the Sabbath, it still remains in full force, and needed not that it should be re-enacted in the New Testament. Christ, however, commended the law of tithing, for, in Matt. xxiii. 23, when referring to tithes, He says : " These ought ye to have done."

In discussing this matter, Rev. William Arthur says : " After summing up the contributions of the

devout Jew, it is undoubted, that every head of a family was under religious obligation to give away at least a fifth of his yearly income. Whether, then, we take the Old Testament or the New, the lowest proportion of giving for which we can find any pretext or foothold whatever, in command or precedent, is one-tenth. He who fixes on this fixes on far less than was required of a Jew. He who gives less than one-tenth excludes all Scripture instruction and chooses a standard for which no part of God's Word offers a justification."

If a tenth were required under the old dispensation, surely in this new and missionary dispensation that amount at least is required. We have seen in Matt. xxiii. 23, that Christ commends the law of tithing. He says: "These ought ye to have done."

Wesley says we are to get all we can, save all we can, give all we can. These rules he carried out all his life. His income at first was thirty pounds a year; of this, he applied two pounds in beneficence. The next year his income was sixty pounds; he confined his expenses to twenty-eight pounds and gave away thirty-two. As his income increased, he continued to live on his former allowance. At his death his property was found to consist of his clothes, his books, and a carriage. It is computed that he gave away during his lifetime more than a hundred thousand dollars.

Mr. Cobb, a young merchant connected with the Baptist Church in Boston, at the age of twenty-three drew up and subscribed to the following covenant: "By the grace of God, I will never be worth more

than fifty thousand. By the grace of God, I will give one-fourth of the net profits of my business to charitable and religious uses. If I am ever worth twenty thousand dollars, I will give one-half of my net profits; and if I am ever worth thirty thousand dollars I will give three-fourths; and the whole after fifty thousand dollars."

Mr. Cobb adhered to this covenant till he had acquired fifty thousand dollars, after which he gave all his profits. On his death-bed he said to a friend, "By the grace of God, I have been enabled under the influence of these resolutions to give away more than forty thousand dollars. How good the Lord has been to me!"

The closing hours of such a life have more real happiness in them than all the gold of this world could purchase.

Many of the great and good of the past, such as Dr. Hammond, Baxter and Doddridge, each gave one-tenth; Watts gave a fifth; Mrs. Rowe, one-half.

What would you say to those who say, "I am poor; hence I cannot afford to give"?

The Gospel comes to the poor; its duties, privileges, advantages and blessings are all for the poor. In Mark x. 41-44, we have the account of the poor widow who cast in her two mites. The loving, compassionate Saviour, the friend of the poor, instead of reproving, commends her for so doing; thus forever establishing it as a privilege of the poor to cast into the treasury of the Lord. No one is asked to give what he has not, but a just proportion of what he receives. The amount may be small, and he may fail to elicit the

praise of man; but there is an eye in heaven ever watchful.

Some years ago a missionary on a foreign station witnessed, as he thought, a special blessing attending a yearly donation of twenty dollars. He inquired from what source it came, and found it was the self-denying gift of a poor domestic, who was giving twenty dollars a year from her small earnings.

Another says, "I have a family to support."

True; but who has cared for you and your family? If you were called away, who would take care of them? Even while you live and do all in your power for them, they need God's care, provision and protection. Who but God has helped you in their support thus far? On whom will you depend in the future, but God? Is it not reasonable that you should acknowledge His goodness to you and your family by contributing to His cause as He may prosper you?

But do you ask, "What shall I do if I only receive enough to support my family?"

Go forth in the path of duty; trust in God; and with His blessing upon the nine-tenths you will be in a better position than with all. Doing your duty, you can then expect God's blessing upon you and your family. Hear His promise: "He that honoreth Me, I will honor."

The manna came as the people needed it. God sent ravens to feed Elijah. He never fails nor forsakes those who obey and trust Him. The poor widow in Elisha's time gave her last crumb of meal and drop of oil, and was not the loser. She could not have

afforded to have withheld the meal and oil, though it was all she had. God's claim was, "Make Me a cake first; then for thee and thy son." Worldly men might say, "What an unjust claim. Let her attend to her family first." If she had done so, probably she would have starved.

We know that this matter of "cannot afford it" is one of the powerful obstacles in the way of tithing. We will all agree that God never requires what is unreasonable. He always provides a way of escape from every apparent difficulty, if we are faithfully following in the path of duty. Faith is needed here. Without faith, Elijah in the time of famine would have found himself in a very difficult position. But with faith in God he was grandly sustained.

Suppose a man says, "God requires one-seventh of my time, or about fourteen per cent. Now, I am poor, have a large family and a small income; I cannot afford to give Him so much of my time, so I must work on the Sunday."

Any person may easily see the folly and danger of such reasoning. We should ever remember that the same God who laid down the rule regarding the Sabbath, has given us equally clear directions regarding our contributions. Who has ever known even the poorest suffer because he honored God by observing the Sabbath, and who has ever known any real Christian suffer because he honored God with his substance?

Does the same rule apply to the poor as to the rich?

We believe the same rule applies to all. Some may

say, "It is burdensome to the poor." Nothing that God requires of His obedient children will be felt to be a burden. "His burden is light." In view of all the promises God has given to those who honor Him with their substance, we dare not speak as some do of this duty being a burden. God, who owns the universe and cares for all His children, will make it a joy and a blessing to all who, from pure and holy motives, faithfully perform His bidding. When have God's faithful, consecrated servants, even the poorest, ever found any part of His service a burden? We could give abundant testimony from many of God's poorest children, that after adopting and faithfully observing this rule of giving a tenth, they enjoyed unprecedented spiritual and temporal prosperity.

How about the rich?

Some think they ought to give more, and so we think they will if actuated by the spirit of Jesus. The Jew, starting with the tenth, gave until in some cases he reached probably the half. Each one of us should give one tenth, for that is a *debt*; and, after that, the rich have the privilege of giving what the Bible calls, "*free-will offerings*." "Free-will offerings" are as often enjoined as are "tithes."

If a person has run behind in business, or has no income for the year, what shall he do?

He has nothing to tithe, but he still should avail himself of the privilege of recognizing God by "*free-will offerings*."

Does the tithe system apply to those who are unconverted, or only to Christians?

God has one law of right for saint and sinner. Our obligations are divine. God blessed the heathens who dealt kindly by Israel. Giving results in good to the donor.

Does one say, "Suppose I am in debt?"

This cannot be a valid objection. You find that many men have attained wealth by going in debt. God's claim comes first; that is the first debt. We are to honor Him with the first-fruits; the tenth should be put aside first. Men might escape God's claims altogether by keeping in debt. For instance, a man buys a farm, house, or other property, and can only pay half, can he justly say, I will give nothing to the cause of God till the balance is paid? Certainly not. In the light of Scripture let us ask why many are in debt. Read prayerfully Haggai i. 5: "Thus saith the Lord, consider your ways. Ye have sown much and bring in little. . . . and he that earneth wages, earneth wages to put it into a bag with holes." Again we read: "There is that withholdeth more than is meet, but it tendeth to poverty."

The Israelites thought they could not afford to pay what God exacted, and so for many years omitted doing so. Did it pay them? Hear what God said: "Ye are cursed with a curse: for ye have robbed Me, even this whole nation." Mal. iii. 9.

The Lord directed Israel to let the land rest every seventh year. They thought this would not pay, and so ignored God's direction. How did they fare? Read Lev. xxvi. 33, 35: "I will scatter you among the heathen, . . . and your land shall be desolate. . . . Then shall the land rest and enjoy her

Sabbaths. As long as it lieth desolate it shall rest; because it did not rest in your Sabbaths, when ye dwelt upon it."

This prophecy was literally fulfilled. Israel had neglected God's command from Saul to the Babylonish captivity, which was four hundred and ninety years—*i.e.*, seventy Sabbaths of years. They were in consequence sent into seventy years' captivity, during which time the land rested. They might better have obeyed and allowed the land to rest every seventh year, than to be compelled to pay the exact amount and endure the captivity by way of interest. It does not pay to try and cheat God.

The Rev. Mr. M—— gave me the following incident: "On one of my circuits I had a steward, a very wealthy man. He thought he was giving more than his share to the support of God's cause, and to avoid giving he resigned his stewardship. I tried to dissuade him, but he was determined, and so resigned. Soon after, his mill-dam was swept away, causing him serious loss; and not long after his shingle mill was destroyed. Coming to me, he said, 'I want you to reappoint me as steward. He found it did not pay to withhold from God.'"

It is God's blessing that maketh rich. Giving brings increase of worldly prosperity. God has joined these two together in all ages, *viz.*, payment of tithes and the blessing of God. Read such promises as Ps. xli. 1; Ps. xxxvii. 3; Proy. iii. 6; Prov. xix. 17; Isa. lviii. 10; Mal. iii. 10; Luke vi. 38. Money given to God is seed money. Paul says, "He that soweth sparingly shall also reap sparingly." I

have often wondered what God will do with small-souled professing Christians. The Bible says: "The liberal soul shall be made fat." Certainly, then, the stingy soul shall become lean.

I am convinced that the next great revival in all our churches will be on this line of systematic giving. The gates of Japan, China and India, and other parts of the world, are wide open, and we hear the call, "Come over and help us." Consecrated men and women are saying, "Here am I, send me." But the answer comes, "We have no money." May God open our eyes. "The fields are white unto the harvest." We may not be able to go ourselves, but some may *go*, some may *help go*, and others may *let go*. Oh, for a baptism of Christ-like giving! Every dollar of the Lord's tithe money, when given to Him becomes a seed that will bring forth a harvest of blessing.

An old gentleman, who had been a wealthy merchant, had failed in business, and was now in reduced circumstances. Going out one evening with two guineas, he saw a crowd of people going in a certain direction, and, passing along with the crowd, he soon found himself in a missionary meeting. The first speaker touched the old man's head, and he thought, "I wish I had one of the guineas changed; I would help send the Gospel to the heathen." The second speaker touched the old man's heart, and he said, "If I only had some change, I would give it to the support of this good cause." The third speaker touched not only the old man's head and heart, but his purse. As the speaker appealed to the people to give, assuring

them that God would return it to them, he said, "If you would give a guinea, God would return it to you tenfold." "There," said the old man, "he means me." As the plate came near he thought, "What shall I do? Shall I venture?" On went the guinea.

Coming home later than usual, said Betty, his wife, "Where have you been, John?"

"I have been to a missionary meeting."

"I hope you did not give anything."

"Yes, wife, I gave one of the guineas."

She went for him as a woman only can.

"Never mind," said John, "the minister said if we would give a guinea it would be returned to us tenfold."

Some days after, as John was going down the street, he met a man, who recognized him, and said: "I have been looking for you; years ago, when in your employ, I misappropriated this amount to myself. I have been converted, and wish to make restitution. Take this, it belongs to you."

Rushing home, the old man threw down the money, saying, "Good wife, the words of the minister have come true."

Said Betty: "John, John, you fool; why did you not give the other?"

You may smile at this, but one thing is certain: God is debtor to no man. "That which he giveth shall He pay him again."

Every dollar withheld carries with it the curse of the Almighty. Money withheld from God, like Achan's gold wedge, like the treasure of Ananias and Sapphira, carries destruction with it. A little

such money retained in a fortune destroys it. Many a princely fortune has crumbled into the dust because God's tithe money, wrongfully withheld, was in it.

I entreat you, not only for your own sake, but that of your family, and by the challenge of God to you personally, pay your tithes to that God who has not only promised to bless you, but who has bestowed upon you so many blessings.

“Not more than others we deserve,
Yet God has given us more.”

We would also suggest that each one, who may be able to do so, adopt a definite scale of free-will offerings that may be acceptable to God and worthy of imitation. We would recommend the following scale:

Till you are worth \$10,000, give 10 per cent.

From \$10,000 to \$15,000, 20 per cent.

From \$15,000 to \$20,000, 30 per cent.

From \$20,000 to \$25,000, 40 per cent.

From \$25,000 to \$30,000, 50 per cent.

From \$30,000, give all above expenses.

Many may not wish to put the sum as high as \$30,000, while others, such as some merchants, manufacturers, shippers, contractors, etc., may need to put the maximum amount at \$50,000 or \$100,000, and in a few cases even higher. Let each one have a definite scale, and have the joy and satisfaction of being his or her own executor.

We might add that the rule of Mr. Crossley and myself is, we give to benevolent objects 10 per cent. as a tithe and 10 per cent. as a free-will offering, or, in other words, 20 per cent. of our income till we

reach the capital account of \$10,000; and after that, *if we ever reach that amount*, we will give all above expenses.

Let me now request you to consider more fully the advantages of systematically giving of tithes and free-will offerings to the cause of God.

1. Our own religious experience will be enriched. It will become to you a means of grace. Ten years ago (1886) Mr. Crossley and myself felt that we ought to give more than one-tenth; and so, after much thought and prayer, we decided to give one-fifth, or 20 per cent., of our income to benevolence. We had no thought of gain, but felt it to be our duty and privilege. From that time our influence for good was increased and our religious experience was enriched. Not only so, but our income was more than doubled, and has continued so to this day. You could not induce us to go back to the giving of one-tenth. We have proven, and are proving in our experience day by day, "it is more blessed to give than to receive."

It has become such a delightful privilege to give. Having taken it out of the realm of the secular and placed it where God intended, among the delightful privileges, it is invested with peculiar charms; instead of dreading it, we delight in it.

We do not press upon others the giving of 20 per cent., but we do claim that it is the duty of all, saint and sinner, to give one-tenth of their income to God. The adoption of this system leads to a holier life and growth in all Christian graces.

2. This system would have a beneficial influence

upon your family. Children are quick to discern sham and fraud. To hear father sing,

“ Were the whole realm of nature mine,
That were a present far too small ;
Love so amazing, so divine,
Demands my soul, my life, my all,”

and then see him give grudgingly a mere trifle to help on the cause of God, they naturally conclude there is something wrong. How often parents spend large sums of money for things that are useless, and, in some cases, injurious, and yet will seldom, if ever, spend a dollar for a good book, a religious paper, or any good cause.

We often see parents over-anxious to lay up wealth for their children, which may prove a curse instead of a blessing to them. If you wish to see your son sink, throw him out on this world with twenty or thirty thousand dollars around his neck ; and then, if he does not go to ruin, it will not be your fault.

A thousand times I have thanked God that my father was not a wealthy man.

What did you start with ? You say, nothing. What have you now ? You say, ten, twenty, thirty, or forty thousand dollars. Is your son such a poor specimen of humanity, so much inferior to you, that he could not earn for himself a living ?

Many of the grandest men we have are those who had to blaze their own way and hew out their own fortunes.

How often parents withhold from God to leave a large amount to an ungrateful son, who would have been much better if his entire fortune had been an

axe or an ox-goad. In how many cases the hard-earned money, much of it dishonestly withheld from God, has proved a mill-stone to send children to perdition. There are multitudes of young men to-day who see that their fathers are hoarding up large sums of money that must in all probability fall into their hands soon. No need for them to work; "the old man," as they call him, will soon be gone.

We have heard persons speak of men robbing their families by giving to God's cause. I have never known them, but I have known men who have injured their families by robbing God.

Who could not give many such cases as the following? Mr. T——, a friend of mine, gave me this instance: I was soliciting subscriptions for the Bible Society. I called on one of the rich men of the town and asked him for a subscription. He said, "I am done giving to the church or anything of that kind. I made a vow the first day of this year that I would not give one cent to the church or anything." He held on to his treasure for about two years, when death loosened his grasp, and he died without hope, leaving over thirty thousand dollars to his family. One of his sons, inside of a year after his father's death, had spent over eight thousand dollars, and to-day is a poor drunkard, his wife having to support herself and family. The other son has just failed in business.

Who are the wealthy men of to-day? As a rule they are not the sons of rich men. Give your children an education and a start in life. If they are of any account, they will succeed; if they are not, your money will be a curse to them.

“There is a burden of care in getting riches, fear in keeping them, temptation in using them, guilt in abusing them, sorrow in losing them, and account at last to be given concerning them.”

A hoarder of gold is a fool twice told. Gathering riches is like gathering nuts—you scratch your hands getting them and break your teeth in cracking them. Money is like manure—it is no good until it is spread out.

Do you say, “Money makes the mare go?” Yes; but it depends where she goes. If she throws your son into the gutter, you are responsible—here and at the judgment.

Consider the following

MOTTOES :

The vain man's motto is, win gold and wear it.

The miser's motto is, win gold and spare it.

The kind man's motto is, win gold and share it.

The profligate's motto is, win gold and spend it.

The usurer's motto is, win gold and lend it.

The fool's motto is, win gold and end it.

The wise man's motto is, win gold and give it.

The Christian's motto is, be gold and live it.

One has said, “What I gave I saved; and what I saved I lost.”

3. By systematically giving, there will result untold benefit to the Church. First, in her increased influence for good. Secondly, in the increased means at her disposal for the work of God. It is said by Rev. Andrew Fuller that there was in his church great spiritual dearth. All efforts for increased spiritual

life appeared to be in vain. At length he succeeded in interesting his people in works of benevolence, and soon great spiritual blessings came upon the people. Thirdly, the Church would be saved many questionable methods of raising money. Look at the character of many of the entertainments the Church often resorts to in order to secure money. The Church, not willing to accept God's plan, has undertaken to get the world to help them. Of course, they must please the world; if not, the world might not come up to the help of the Church against the mighty debt. Think of professing Christians engaging a noted comedian to give a drama or cheap theatrical that will bring down the house! I do not say that all tea-meetings and church entertainments are of this class, but too many of them have been a sad reproach to our holy Christianity. See the Church of God gambling for a cane, raffling ring cakes, indulging in neck-tie socials and grab-bags, and these miserable election cakes. We have seen the spiritual life of the Church dwindle and die out when these things have prevailed.

How could the Holy Ghost be content to remain and countenance such things? We are encouraged to believe a change for the better is taking place. When the Church of Jesus Christ comes to recognize her privilege and duty in this matter, I am convinced such methods as the above will not be tolerated.

4. Temporal prosperity may also be expected to follow the giving of a tenth to God. "Trust in the Lord and do good, so shalt thou dwell in the land, and verily thou shalt be fed." "Blessed is he that consid-

ereth the poor ; the Lord will deliver him in time of trouble." "He that giveth to the poor lendeth unto the Lord, and that which he hath given will He pay him again."

A layman, in the United States, has sent out an excellent tract on the subject of "Christian Giving." He states that the question has been proposed to a vast number of people: "Have you ever known any exception to the rule that God prospers in their temporal affairs those who honor Him by setting apart one-tenth of their income to His service?" He says, in answer to this question, "No conflicting testimony worthy of the name has been received." He gives a large number of the replies received, a few of which I insert here:

"I have an uncle, who, until he decided to give systematically one-tenth of his income, was in straitened circumstances. For several years of late, giving as above, he has been greatly prospered spiritually, and especially financially. He is now quite independent."

"In a former charge I had one member who gave a tenth of all to the Lord, and to-day he is worth forty thousand dollars. When I first became acquainted with him, twenty years ago, he was worth perhaps two thousand dollars. He is a farmer."

"More than twelve years ago my wife and I determined to pay to the Lord one-tenth of our income. We began when our salary was very small, yet we were always able to restore to God his own. We have been blessed both temporally and spiritually. Paying has been a means of grace equal to praying

or any other form of worship. We began because we saw it was a duty; we continue it for the same reason, and because the divine blessing flows more freely through this channel than any other in our experience."

"Proportionate giving, as it has passed under my observation, has been in every instance attended with prosperity—I may say, with double prosperity. The givers have prospered in worldly goods and also in spiritual life."

"I had a young man in my church the first year I came here who tithed his income, and has been greatly blessed in it. He is getting rich."

"One brother in my charge made a written contract that he would give the Lord one-tenth of his annual income. He was poor then; he now gives hundreds of dollars annually."

"I know a few who for years have practised this system; every one, without a single exception, has been prospered, not only blessed spiritually, but has been abundantly blessed in worldly property. I have been personally acquainted with three men, from boyhood, and who are now about fifty years old; one of these men has all his life been practising a system similar to that set forth in the tract. Another would give when pressed, and then as small an amount as possible. The third was opposed to giving in any shape, his policy was to let the country take care of the poor. These men started with equal advantages. The first, who delighted to give of the Lord's money has now a good home, in good circumstances, with a respectable Christian family. The second is doing

but little good for himself or anybody. The third has gone down with a miserable family."

I could give my own experience, which has been very satisfactory in this matter, as well as the experience of some of my brethren in the ministry and of numbers out of the ministry, all proving that God fulfils all His promises in this matter, and abundantly blesses in temporal matters those who from pure motives honor Him with their substance.

The Rev. William Arthur, M.A., says: "The habit of statedly giving first-fruits of all you receive tends to prosperity by the double force of a natural means and a divine blessing. As a natural means it produces habits of order and economy."

How many have proved that "The blessing of the Lord, it maketh rich?"

A STORY OF TITHES.

Many years ago a lad of sixteen years left home to seek his fortune. All his worldly possessions were tied up in a bundle, which he carried in his hand. As he trudged along he met an old neighbor, the captain of a canal boat, and the following conversation took place, which changed the current of the boy's life:

"Well, William, where are you going?"

"I don't know," he answered. "Father is too poor to keep me at home any longer, and says I must now make a living for myself."

"There's no trouble about that," said the captain. "Be sure you start right, and you'll get along finely."

William told his friend that the only trade he

knew anything about was soap and candle making, at which he had helped his father while at home.

“Well,” said the old man, “let me pray with you once more, and give you a little advice, and then I will let you go.”

They both knelt upon the tow-path. The old man prayed earnestly for William, and this advice was given :

“Some one will soon be the leading soap maker in New York. It can be you as well as any one. I hope it may. Be a good man ; give your heart to Christ ; give the Lord all that belongs to Him of every dollar you earn ; make an honest soap ; give a full pound ; and I am certain you will yet be a great good and rich man.”

When he arrived in the city he found it hard to get work. Lonesome and far from home, he remembered his mother's words and the last words of the canal-boat captain. He was then and there led to “seek first the kingdom of God and His righteousness.” He united with the Church. He remembered his promise to the old captain. The first dollar he earned brought up the question of the Lord's part. He looked into the Bible, and found the Jews were commanded to give one-tenth ; so he said, “If the Lord will take one-tenth, I will give that ;” and so he did. Ten cents of every dollar were sacred to the Lord.

After a few years both partners of the firm with which he was engaged died, and William came to be the sole owner of the business. He now resolved to keep his promise to the old captain. He made an

honest soap, gave a full pound, and instructed his book-keeper to open an account with the Lord and carry one-tenth of his income to that account. He was prosperous; his business grew; his family was blessed; his soap sold, and he grew rich faster than he had ever hoped. He then decided to give the Lord two-tenths. He prospered more than ever. Then he gave three-tenths, then four-tenths, then five-tenths. He then educated his family, settled all his plans for life, and told the Lord he would give Him all his income. He prospered more than ever.

This is the true story of Mr. Colgate, who has given millions of dollars to the Lord's cause, and left a name that will never die.

Those who truly honor God with their substance, be it small or great, God, according to promise, honors and prospers. Prov. iii. 9, 10. Let me give you another interesting and striking example of this truth:

Over a century ago a servant girl married a young weaver. By hard work and industry they in time saved enough to buy a little home. The morning they moved to their own house the young wife knelt in the front-door yard and made this vow: "O Lord, if Thou will bless me in this place, the poor shall have a share of it." The Lord did bless them, and that consecration vow was carried out by husband and wife, and has been carried out by their children and children's children to this day. Prosperity and honors have ever been theirs. Four thousand hands are now in their factories. Besides thousands of other gifts, they built dwelling-houses for the poor, presented a great park to the city of Halifax,

England, endowed an orphanage and two alms-houses. Who has not heard of the wealth, the carpets, the liberality, and the good works of the Crossleys, of England?

Will not every man, woman, and youth who reads these pages resolve to begin at once to give at least one-tenth to benevolence of all he or she receives, and continue to do so throughout life?

If I determine to give one-tenth of my income to benevolence, how shall I ascertain the amount?

The professional man will have little difficulty. It is one-tenth of his entire income. Say he receives a salary of one thousand dollars or five hundred. In the first case, he would put aside one hundred dollars; in the second, fifty dollars should go into the treasury of the Lord.

Should ministers tithe their incomes?" Yes. The same as others do. What if my salary is not paid in full? Tithe what you receive. Should I take out anything for family expenses? No; you might spend all on your family, and have nothing left for charitable or religious objects. Should I deduct board? No.

In the case of a business man it is your entire income, less your business expenses—not your personal or family expenses. Should I deduct insurance from my gross income before tithing? If on your household property, no; if on your business property, your goods or stock in business, yes, as that comes under the head of your business expenses; if on your life, no; taxes, on household property, no; if on business property, yes; house rent, if for your

business, yes; if your dwelling, no; interest, if on money borrowed in your business, yes; if personal, no.

Suppose I am a farmer?

A little difficulty may arise in his case. How will a farmer determine his income in such a way as to tithe the amount? You are to take all money you receive from the products of your farm, the cash value of all your family consumes, and also the cash value of all you obtain by barter or exchange. From this gross amount it is fair to deduct, before tithing, all money paid for hired help, and also whatever interest you pay on balance due on your farm. But it is not fair to deduct interest on anything else you may owe. Suppose my lands and stock increase in value? Take account as you sell them, or part of them. Tithe the price you receive. Suppose I exchange the products of my farm for articles other than money, what then?

Estimate the cash value of what you receive and put aside one-tenth; keep books of account. This of itself would be a great blessing to many. In these accounts take careful note of all expenditure for rent, seed, implements, labor, etc., such as is needful. Then on the other side keep a careful estimate of all receipts from the farm, including an estimate of all that is used by your family, and then the difference will be the amount to be tithed. Suppose the sales of produce to be one thousand dollars, value of produce, etc., used by the family five hundred dollars, we then have one thousand five hundred dollars. Supposing rent, seed, labor etc., to be six hundred dollars, we

have then nine hundred dollars to be tithed, which will leave the amount due the Lord ninety dollars.

What shall we say concerning the one who disregards what we have seen to be the plain teaching of God's Word in this matter?

First, he loses the blessings promised to the cheerful giver. "There is that scattereth and yet increaseth. There is that withholdeth more than is meet, but it tendeth to poverty."

Secondly, he exposes himself to the malediction of the Almighty, as indicated in such passages as Mal. iii. 8, 9: "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed Thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed Me, even this whole nation." Here we see the

R OBBER—MAN.
 OBBED—GOD.
 OBBERY—TITHES.

We must all plead guilty before God. We have robbed Him of our affection, consecration, gratitude, service, and money.

Thirdly, he hinders answers to prayers. God says to us, "Bring ye all the tithes into the storehouse, that there may be meat in Mine house, and prove Me herewith, saith the Lord of hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it." If we will but test, we will find that "He is faithful that promised." His Word cannot be broken.

On one of my circuits, when an appeal was made for the Relief and Extension Fund of the Methodist

Church, to enable the Church to carry out some scheme on the line of missions, we were in the midst of a gracious revival. The people gave cheerfully. Among them a widow said, "I give this hundred dollars, and as I do so I ask you to join with me in prayer for the conversion of my son." Though her boy was over a hundred miles away, the prayers of that mother and the united prayers of God's people reached his heart, and it was found afterwards that he had been converted that week, if not that very day. She put God to the test, and found He was faithful to His promise. Go thou and do likewise, ye who have been robbing God for years by keeping back His tenth; bring your tithes to God, and as you lay it upon His altar ask Him to save your children. Then and then only can you say, "I have done my duty to my God and to my family." A minister states that a lady of his church, on the death of her husband, adopted the rule of giving one-tenth of her income to God, and not only had she been blessed personally, but all her seven children seemed to be the objects of divine favor.

Does one say, "I am tired giving. There are so many calls; it is give, give! I am done giving."

Will you tell your heavenly Father that? What if He should say to you, I am tired giving; I am done giving. How can we receive so many good things from the hand of God and never return thanks, I cannot understand. Mr. Ray returned to his house, having refused a call for needed help, with the answer, unkindly given, "I am tired giving; there are so many calls; I am done giving." In his

luxuriously furnished home he sat down, and, being wearied, he soon fell asleep. But it was a troubled sleep. He dreamed that a person approached him, asking help for the Missionary Society. He firmly refused, saying he was done giving. He was approached by a number of others, and although he could not deny that the claims were worthy of his support, yet all were denied in the same manner. One tarried, and, fixing a kind look upon him, said: "Mr. Ray, when you felt your sin pressing upon you, to whom did you go for pardon?" Said he, "I went to God." "When your wife, as you, believed, was dying, to whom did you go?" "I went to God." "When trouble and sorrow came upon you, to whom did you go?" "I went to God." "Now," said he to Mr. Ray, "will you make an agreement with the Almighty never to ask anything from Him again if He will never ask anything from you?" He awoke, glad to know it was but a dream.

Some might ask, "Is there not danger of acting from impure motives, of giving merely from a hope of getting more in return?"

Perhaps so, but the same danger exists in every department of Christian duty. Godliness and honoring our parents, are also accompanied with promises of good in this life. As well might we say, avoid these things lest we might be influenced by impure motives. God gives grace to His children to purify their motives. Let us thank Him for the temporal blessings promised and so richly bestowed. Do not hesitate to pray God's blessing upon your temporal affairs. God is interested in every step of a good

man. Daily ask for the promised wisdom, that you may be guided in all your duties. Do not separate your business, daily labor, or profession, from your religion. How often we hear men say, "Business is business." No, business is religion. Religion is not a department of business; it is business itself.

Pay the tenth for the same reason that you observe the Sabbath—because it is God's law. You do not keep the Sabbath to get rich or make money, neither should you pay the tenth for this purpose. Yet you know you are better off in your temporal affairs by keeping the Sabbath, and all who have ever tried it are uniform in their testimony that paying a tenth brings God's blessing upon them.

Many who say, I cannot afford to give, can afford to spend considerable sums for very questionable items, such as liquor, tobacco, and worldly amusements. Think of the money that is worse than wasted by Christian people! What a vast sum, for example, is wasted every year in tobacco? It is estimated that the members of Christian churches in Canada and the United States spend as much in one year in tobacco, as the whole Christian Church throughout the world contributes for the support of foreign missions—namely, over ten millions. This is appalling in the light of the great needs of the present hour and in view of the obligations resting upon us. Let us go forth, consecrating ourselves and our property to the service of Christ. God's claims are upon us. The reckoning day is coming, and money wasted now will bear witness against us.

The proper question for us to ask, is, "Can we afford to neglect to pay tithes?"

Certainly not; for who can afford to disobey God?

And now, my friend, let us ask ourselves, "Am I doing my duty?" The master has intrusted talents to us. Our time, talents, opportunities, and money must be accounted for. How shall we appear at the judgment? Can we say, "I have done what I could?" Would the master say, "Thou hast been faithful, enter into the joy of thy Lord?" What we do must be done quickly; time flies; eternity is just at hand. The world where we shall live for ever will soon open to our view. We must soon give an account of our stewardship.

I have no fear if you will take this subject into your room and on your knees before the throne of grace, say, "Lord, what wilt Thou have me to do?" You will come forth with new and holy aims and a serene joy in your hearts.

Remember the time when Christ in His boundless love and mercy saved you. Trace His mercies to the present hour, then ask, "What shall I render unto the Lord for all His benefits?"

Think prayerfully over the foregoing and sign the following pledge:

PLEDGE.

I hereby promise, God helping me, to contribute One-Tenth of my income to Religious and Benevolent Objects for the year 19

Name.....

BIBLE RULES FOR GIVING.

1. Giving something.
"They shall not appear before the Lord empty."
Deut. xvi. 16.
2. Give willingly.
"If there be first willing mind," etc.—*2 Cor. viii. 12.*
3. Give according to ability.
"It is accepted according to that a man hath."
—*2 Cor. viii. 12.*
4. Give regularly.
"Upon the first day of the week," etc.—*1 Cor. xvi. 2.*
5. Give systematically.
"He which soweth bountifully, shall reap also bountifully."
—*2 Cor. ix. 6.*
6. Give judiciously.
"If any of you lack wisdom, let him ask of God," etc.
—*James i. 5.*
7. Give cheerfully.
"God loveth a cheerful giver."—*2 Cor. ix. 7.*

BIBLE MOTIVES FOR GIVING.

1. Because it is commanded.
"Bring ye all the tithes," etc.—*Mal. iii. 10.*
2. Because we are stewards.
"It is required in stewards that a man be found faithful."
—*1 Cor. iv. 2.*
3. Because of the promise of present good.
"Give and it shall be given unto you," etc.—*Luke vi. 38.*
4. Because of the promise of future reward.
"Laying up in store for themselves," etc.
—*1 Tim. vi. 17-19.*
5. Because of the happiness it brings.
"It is more blessed to give than to receive."
—*Acts xx. 35.*
6. Because giving is a grace.
"See that ye abound in this grace also."—*2 Cor. viii. 7.*
7. Because of Christ's example, by which this grace is enforced.
"Ye know the grace of our Lord Jesus Christ, that, though He was rich, yet for your sakes He became poor," etc.
—*2 Cor. viii. 9.*

TO WHAT SHALL I GIVE!

1. Give to the erection of Churches.
2. Give to Ministerial Support.
3. Give to Missionary and Superannuation Funds.
4. Give to Colleges and Educational Work.
5. Give to Sabbath Schools and Bible Societies.
6. Give to the Poor and Benevolent Institutions.
7. Give Religious Books, Tracts and Papers.

 SUGGESTIONS ABOUT YOUR WILL.

Leave a certain amount to your children and friends, as you may deem wise and right, and the balance to the cause of Christ and humanity. We should be consistent and set a worthy example during life and at death.

Some give little during their lives, and, in their wills, leave large amounts to hospitals, colleges, churches, etc., but they are not honored, and people say, "No thanks to them; they could not take it with them."

On the other hand, we know instances where persons, during their lives, because of their good deeds, were deservedly honored, and their names used as an example and inspiration to others; but when their wills were read, and it was seen that the Church and humanity were almost entirely left out, they went down in the estimation of the people, and their names dare hardly be mentioned.

No person can afford to be close or penurious in life, or leave the cause of Christ out of his or her will. Make your will now in the light of eternity, for you cannot come back to earth to change it. Let us leave such a monument behind us that we shall be in "everlasting remembrance."

MAKE YOUR WILL WHILE IN HEALTH.

That any person, without lawyer or fee, may write his or her own will, I shall insert a form of will for your guidance.

A Legal Form of Will.

This is the last will and testament of me,
....., of....., in the County of
.....and Province of
made this.....day of.....
in the year of our Lord one thousand nine hundred.....
.....

I revoke all former wills or other testamentary dispositions by me at any time heretofore made, and declare this to be my last will and testament.

I direct all my just debts, funeral, and testamentary expenses to be paid and satisfied by my executors, hereafter named, as soon as conveniently may be after my decease.

I give, devise and bequeath all my real and personal estate, of which I may die possessed of or interested in, in the manner following, that is to say :

To etc., (Here follows bequests to family, relations, friends, benefactors, churches, benevolent institutions, missionary and other societies, colleges, etc., etc.)

And I nominate and appoint (enter here the names of three persons) to be the executors of this my last will and testament.

In witness whereof I have hereunto set my hand the day and year first above written.

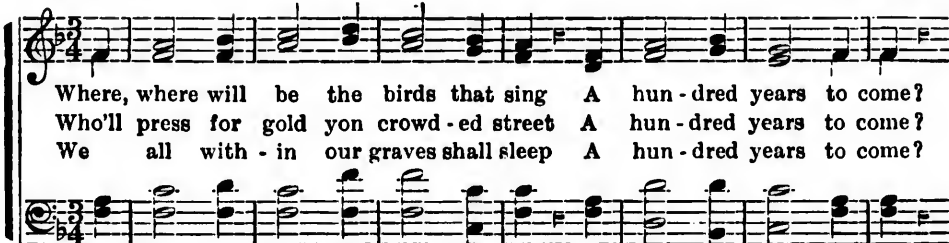
“Signed, published and declared
by the said _____, the
testator, as and for his last will
and testament in the presence of
us both, who, present together at
the same time in his presence, at
his request, and in the presence
of each other, have hereunto,
at _____, subscribed
our names as witnesses.”

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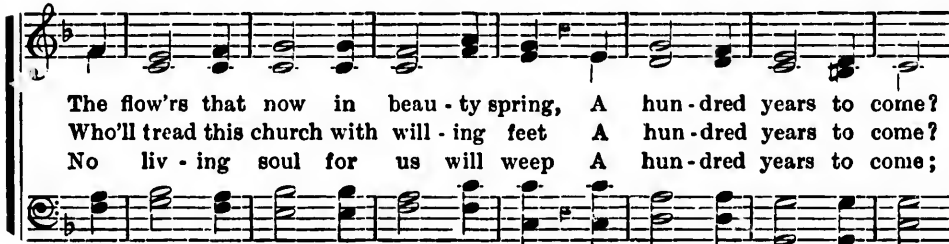
A HUNDRED YEARS TO COME.

H. L. SPENCER.

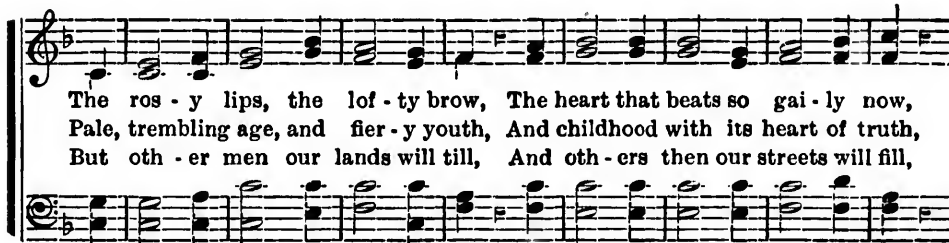
H. T. CROSSLEY.



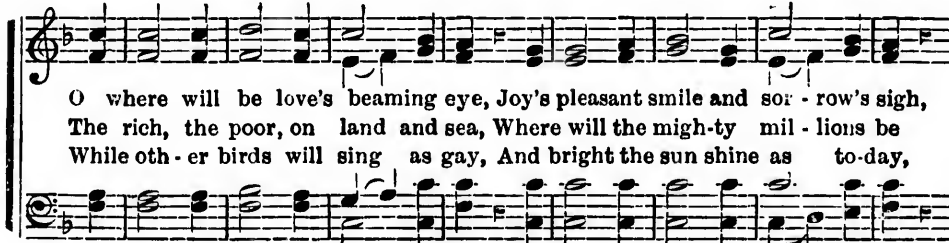
Where, where will be the birds that sing A hun-dred years to come?
 Who'll press for gold yon crowd-ed street A hun-dred years to come?
 We all with-in our graves shall sleep A hun-dred years to come?



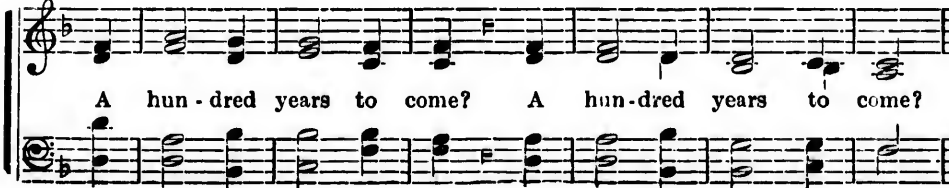
The flow'rs that now in beau-ty spring, A hun-dred years to come?
 Who'll tread this church with will-ing feet A hun-dred years to come?
 No liv-ing soul for us will weep A hun-dred years to come;



The ros-y lips, the lof-ty brow, The heart that beats so gai-ly now,
 Pale, trembling age, and fier-y youth, And childhood with its heart of truth,
 But oth-er men our lands will till, And oth-ers then our streets will fill,

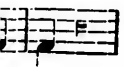


O where will be love's beaming eye, Joy's pleasant smile and sor-row's sigh,
 The rich, the poor, on land and sea, Where will the migh-ty mil-lions be
 While oth-er birds will sing as gay, And bright the sun shine as to-day,

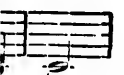
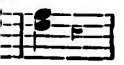


A hun-dred years to come? A hun-dred years to come?

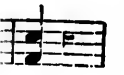
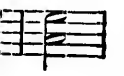
CROSSLEY.



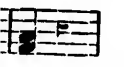
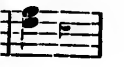
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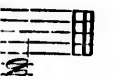
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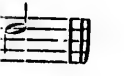
now,
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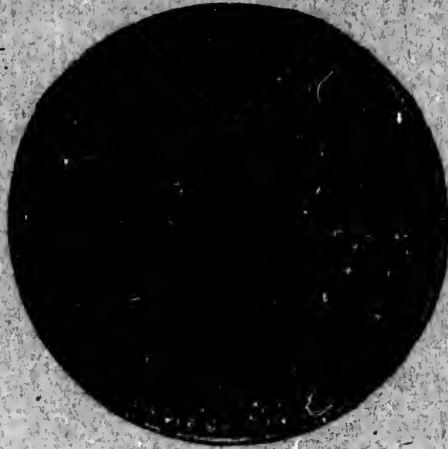
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