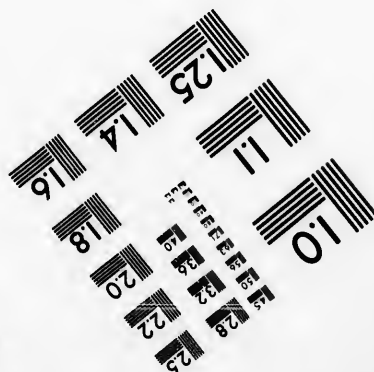
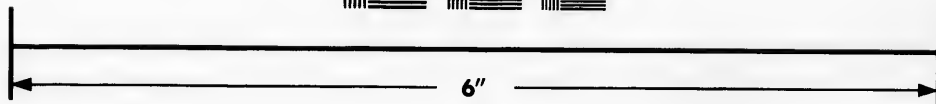
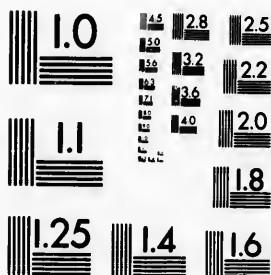


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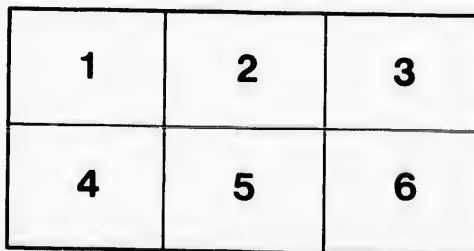
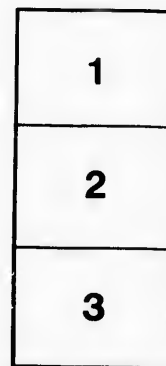
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M. H. H. H.
SYSTEMATIC BENEFICENCE.

A SERMON

PREACHED BEFORE THE ANNUAL MEETING
OF THE
BAPTIST MISSIONARY CONVENTION OF CANADA WEST,
IN THE CITY OF HAMILTON.

OCTOBER 21, 1863.

BY REV. T. F. CALDICOTT, D.D.,

PASTOR OF BOND ST. BAPTIST CHURCH, TORONTO.

TORONTO:

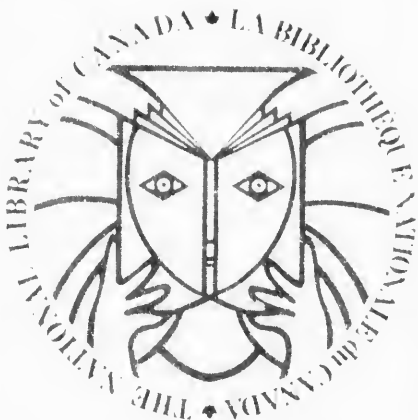
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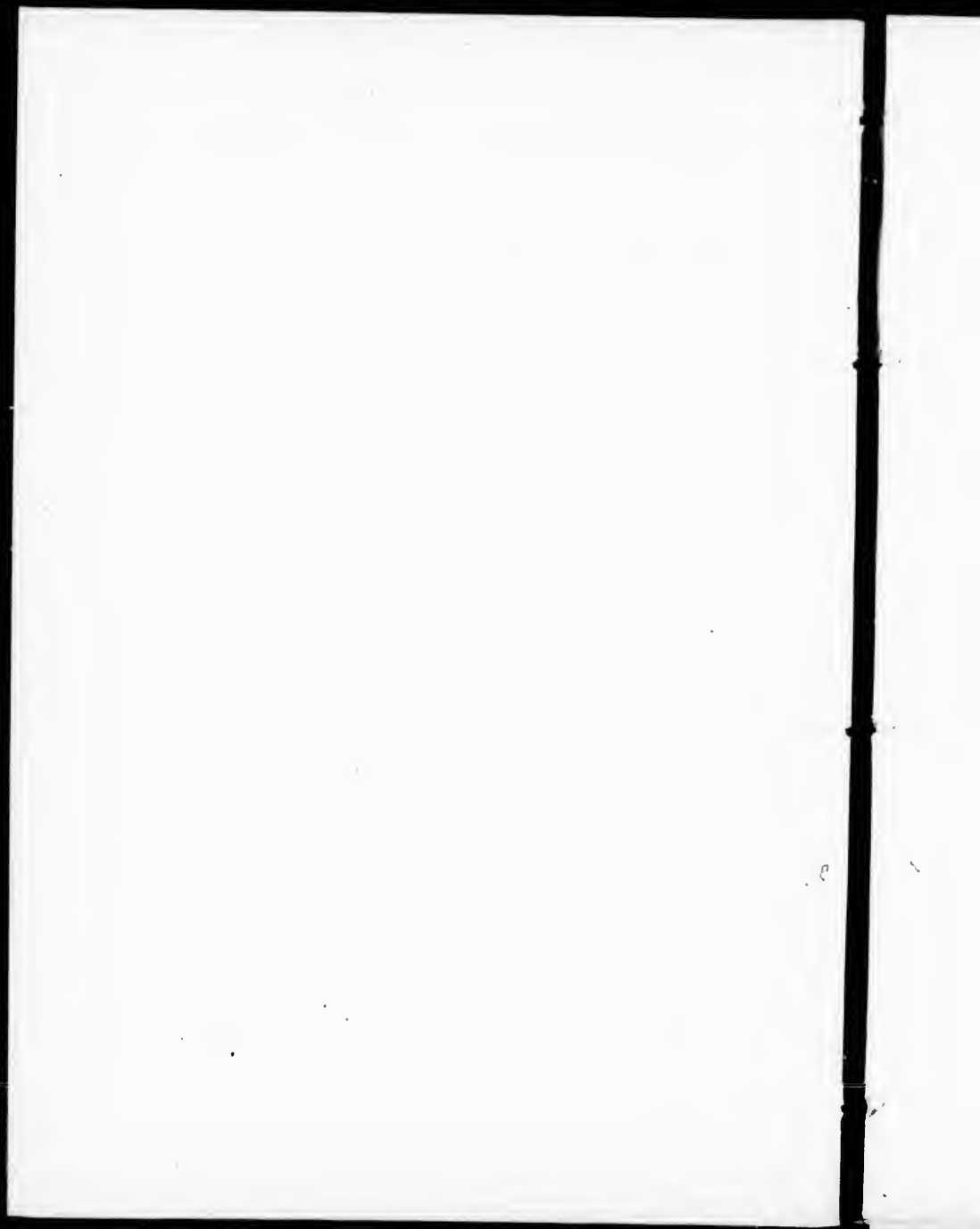
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SYSTEMATIC BENEFICENCE.

"Give, and it shall be given unto you," &c.—LUKE VI. 38.

Every professed friend of Christ should be deeply interested in the prosperity of his kingdom—should make himself acquainted with its past history and present condition; he should become familiar with the work which that kingdom has to accomplish, with the obstacles which it has to overcome, and with the means which are divinely appointed for the accomplishment of this work.

Every professed lover of this kingdom should inquire if it is being sustained according to the divine method—whether he himself is at his post, and doing his duty up to its full measure; he should see if the little success which has hitherto attended the gospel is not owing to the want of conformity, on the part of professors, to divine directions, more than to anything else; he should prove that the infidel cry, "Christianity is a splendid failure," is a palpable falsehood, and all that it needs to give it the most signal success is, for its friends clearly to understand its requirements, and fully to meet them.

One of the important requisitions which God has made upon his people is, that they furnish his spiritual army with "the sinews of war"—money. God might have employed such instrumentalities as would have rendered money unnecessary; yet, as he has not done this, but has ordained such means as are attended with expense, and has com-

manded his people to meet these expenses by their voluntary contributions, therefore the use of money is as essential to the support of his cause, as it is to the maintenance of the family.

While it is conceded that the word of God cannot be circulated, houses of worship erected, the gospel preached, missionaries sustained, &c., without the contribution of money, yet there is a great deficiency in the amount contributed, as compared with the amount needed. God requires his people to give no more than his cause needs; but if it should be made plain that they come not near to his requisitions in this matter, a sufficient reason will be assigned for the little progress of His kingdom.

The withholding from the cause of Christ more than is meet, arises from one of two causes—covetousness or ignorance. No doubt much of it comes of the former, yet we believe much of it to be the result of defective views of the divine method of beneficence. Our present design is to explain God's method of giving—to show why we should give; how much we ought to give; to what we should give, and when we are to give. Our prayer is that God may make this a word in a sure place, that he may give his people grace to carefully and prayerfully examine it, and what they find to accord with the word of God to follow.

WHY SHOULD WE GIVE?

1. Because the Lord has commanded it. We are under the same obligation to contribute of our means to the cause of Christ, as we are to believe in Christ, to pray to God, or to forgive our enemies. This obligation does not arise merely out of the fitness of means to ends—as faith to salvation, asking to receiving, forgiving to forgiveness—but from the command itself. We may not perceive the connection between the means and the end, yet this does not

release us from the obligation to obey the command. The Israelites might not see the connection between looking at the brazen serpent and being relieved of a deadly poison. Sinners may not see the necessary relation between believing in Christ and being saved. Many professed believers do not see the necessity of being baptized and commemorating the death of Christ by partaking of the Lord's Supper. But does this excuse them? Have they not the express command, and has not Christ made their obedience to his commands the test of their love? Do we not frequently urge this view of the case upon persons who do not clearly perceive the necessity of observing the ordinances of Christ? To give is as distinctly commanded as to be baptized. We may not feel like giving, or see the necessity of giving; but while we have the command, we are laid by it under the imperative obligation to give. Read and ponder the following commands: The text, "Give alms of such things as ye have" (Luke xi. 41); "See that ye abound in this grace also" (2 Cor. viii. 7); "Honor the Lord with thy substance, and with the first fruits of all thine increase." (Prov. iii. 9.)

2. Giving is a grace to be cultivated by all, and not a power conferred upon a favored few.

None are so poor but that they can give something. The beggar, who has just received a crust in charity, can divide it with a fellow-beggar. The poor widow could cast her two mites into the treasury. It is a blessed thing to give—more blessed than it is to receive—and God would have none of his children deprived of this blessedness.

Benevolence is a gracious disposition of the mind. It is susceptible of high culture even among the poor, and it is so contriving that it is sure to find some way of communicating to the cause it most loves. The divine method of

calculating the value of our gifts is not by the amount, but by the donor's ability. Two mites from the poor widow were, according to the divine estimate, of more value than any other gift made that day ; she laid up more treasure in the bank of heaven than any other depositor. God requires all, rich and poor, to cultivate this grace, as he requires all to cultivate the grace of devotion, of submission, of patience, of contentment, of meekness, &c. He requires them to "abound" in this grace (2 Cor. viii. 7), to be abundant, not sparing in their benevolence. Charity or love, from which acceptable giving springs, is the greatest of all the graces ; without it all other characteristics of a Christian are vain. Whatever else may be lacking, this grace must not. Every saint, the poor as well as the rich, must possess and cultivate this grace.

3. Society is so constituted that it cannot subsist without alms-giving. There are in all communities many persons who cannot provide for themselves, who are thrown upon the charity of others, sometimes by famine (as in the potato famine in Ireland, and the cotton famine in England) ; sometimes by devastating fires or floods, sometimes by reverse of circumstances, men, once prosperous, are reduced to poverty and to dependence ; sometimes by sickness individuals are rendered dependent. Besides these, there are always more or less of the indigent, for whom homes, hospitals and graves must be provided at the expense of others. God permits this state of society, to teach men the duty and the privilege of giving, to initiate them into the blessedness of considering the poor (Ps. xli. 1).

So absolute is the necessity of providing for the poor, that in many countries it is done by taxation. It was, by divine authority, partially so in the Hebrew commonwealth. Under the Christian dispensation, it seems to be left more

to the voluntary contributions of the more highly favored. Christianity being a religion of love, it was to be supposed that one spontaneous fruit of that love would be liberality to the poor. We see how abundant this fruit was in the days of the apostles, when the rich made the poor their equals in property. While in our day a community of goods may neither be commanded nor needed, it is nevertheless true that the poor are always with us, and, if we would preserve the fabric of society, it is our duty to care and provide for them.

4. Christ has so constituted his church as to make its sustenance depend upon the voluntary contributions of his people. He has imposed no levy or tax on any empire, kingdom or state, for its support; he has endowed it by no grants of lands, riches or revenues; he has imposed no tithes, as Jehovah did upon Israel; he has left it to the voluntary contributions of his disciples.

That it was the divine purpose that the Redeemer's kingdom should be thus sustained, may be fairly inferred from the influence of state patronage, rich endowments, and the impost of taxes for the support of the church. Under such means the church has always lost its spirituality, its meekness and love, and become worldly, arrogant, oppressive—a curse, rather than a blessing. The cause of Christ has always prospered best where and when sustained by the voluntary contributions of its friends. Voluntary support for the church of Christ is a principle of Baptists. Let them magnify it by contributing so abundantly as to show that it is not a barren principle—that it is not an article of words without deeds, but that it produces more abundant supplies than imposts or taxes. Let the advocates of voluntary support remember that the mere advocacy of this principle is of itself not enough. It will not feed and clothe

the ministers of the gospel, maintain their families, build meeting houses, circulate bibles and tracts, educate theological students, or send out and sustain missionaries. The principle must be operative, practical, so as fully to meet every necessary demand.

Christ has laid the foundation of his empire in blood, has secured for it every spiritual agency, has pledged his honor for its final triumph; but he has so allied his people with himself in the work of the world's redemption, as to make it their duty to furnish the material supplies—the men to labour, their equipments, and their pay. And to induce his people to do this work abundantly and cheerfully, he has promised that if they give, he will give unto them. He also assures them that he loves a cheerful giver (2 Cor. ix. 7).

5. It is the only means by which Christ's disciples can secure their own support. In no other way can the Christian make sure of his own subsistence. Godliness hath the promise of the life that now is. To be godly is to be god-like; and in nothing is man so much like God, as when he communicates to the necessities of others—especially when he sends the bread of life to the perishing, ministers of his temporal things to those who minister to him in spiritual things, and gives supplies to disciples in the name of disciples. God is good, and doeth good. His professed people are not like him, however sound in the faith, devotional and upright, unless they do good and communicate to the necessities of others. It is this peculiar likeness to God which has the promise of everything pertaining to the present life. God has pledged himself to answer the prayers of those only who do his will (John ix. 31); to give to those who give to others (Luke vi. 38). But he has positively promised to bless the liberal (Prov. xi. 25); to regard himself the debtor of those who pity and relieve his

poor (Prov. ixx. 17); to regard the benefactions of his people as seed-corn, and to return an abundant harvest to those who sow bountifully (2 Cor. ix. 6). It is just as certain that the Lord will give to those who give to his cause and people, as that he will save those who believe; it is just as certain that he will bless them in proportion to their liberality, as he will in proportion to their faith. It is more certain that he who regularly gives to the cause of Christ will always have something to give, than it is that he who regularly ploughs and sows will have seed to sow. If a man would always have something to give, let him make his giving regular, periodical, systematic, as he does the cultivation of the soil, or attention to his business. Then God will prosper him and bless him, and, besides furnishing him with all that is necessary, will give him the seed-corn of beneficence to sow season after season to the end of his life.

It is in this way that giving is made easy. It may be difficult at first, as it is to raise the first seed-corn, but this being blessed and multiplied, in due time becomes easy.

The divine plan of providing for us is, not only by our industry, but by our industry and alms combined. We must give as well as work.

There exists much infidelity on the subject of giving. This is one of the reasons why so much perplexity, loss and poverty abound. If God's people would honor him with their substance and the first fruits of their increase, their barns would be filled with plenty (Prov. iii. 9, 10). If they would bring all the needed contributions into the Lord's house, he would pour them out blessings, spiritual and temporal, increase their harvests and their profits, and prevent the losses that are now sustained both by devouring insects and dishonest men (Mal. iii. 10, 11). Ministers

of the gospel can in no way so thoroughly promote the temporal interests of their people, as by teaching them to be liberal. Ministers should never hesitate to preach on this subject, or to set the example. In doing so they will not only promote the present welfare of their people, but their own. If a people are taught to be liberal in other things, they will be liberal to their minister. If ministers have imperfect views or doubts on this subject, no wonder that the people should. "Like priest, like people." If parents would secure the temporal prosperity as well as the eternal good of their children, let them teach them liberality to the cause of Christ—teach them literally and liberally to seek first the kingdom of Christ, with the assurance that God will add temporal blessings unto them (Matt. vi. 33). No greater benefit can be conferred upon youth, than to teach them to give systematically to the cause of Christ. This will teach them the true use of money, to be economical for Jesus' sake, to live in harmony with the divine economy, and with the constitution of things about them. If young persons would prosper in the world, let them form the habit of systematically contributing to the cause of Christ.

HOW MUCH SHOULD WE GIVE?

1. Let each one give according to his ability (1 Pet. iv. 11). Let each one give, the poor as well as the rich. The blessedness of giving is so great that the poor are not to be deprived of it. The poor man's cent may be as much treasure laid up in heaven as the rich man's pound or thousand pounds. God requires each one to give according to that he hath, and not according to that he hath not (2 Cor. viii. 12). God would have no one excused from giving, nor any one burdened; but computing each man's ability, let him give according to that rule. Probably in no way

can this equality be attained but by every man giving a certain per centage of his income, his whole income, whether that be derived from trade, merchandise, interest on money or stock, mortgages, rents, profits, wages, salary, labor, gifts, produce or manufactures, or any other source.

To give rightly and systematically, every one must give on his whole net income, and not on what remains after he has supplied his own supposed necessities ; because every man can make his necessities equal to his entire income, and so have nothing left for God. Let the amount of the whole means, as nearly as possible, be ascertained for the week, month, quarter or year, as it can best be calculated for either of these portions of time ; then, of this amount, set apart a certain per centage for the cause of God and the needy. There is no one but can, very nearly, ascertain the amount of his means ; no man that cannot devote different portions of the same to different objects ; and no man can make a wise apportionment of his income without system ; none can save without system ; nor any one give well without system.

But how much per cent. of their income ought Christians to give ? When giving was regulated by law under the Mosaic economy, the Israelites were required to give one-tenth of their income for the support of the ministers of religion, the Levites, alone ; one-fortieth additional to the priests ; to provide animals, meal, wine and fruits for sacrifice, and offerings to the temple. Every seventh year they had to leave their land untilled, and to regard its spontaneous products as common property ; every seventh year to remit debts, and every fiftieth year to emancipate their slaves, and to release all mortgages. Every harvest they left about one-sixtieth of their grain to be gleaned by the poor. The Jew was required by law to give about one-

third of his income to the servants and the service of the Lord and his poor.

See if you can learn anything concerning the measure of your duty from the conduct of the early Christians. They, when it was needed, gave all; when this urgency passed away they continued to devote large sums to the support of their ministers and missionaries; for copies of the Scriptures; for the erection of places of worship; for sustaining seminaries of learning, &c. They had everything to provide for the maintenance and extension of this new religion. Their faith was not propagated without expense, and this expense they bore cheerfully. Besides the ordinary outlays, they were called upon to contribute immense sums for the redemption of their brethren who were made captives and prisoners for their faith in Christ. Such was their devotion to their religion and to each other; such the care taken of their sick, poor and dying, that their bitterest enemies were constrained to exclaim — “See how these Christians love one another.”

Did Christ and his ministers condemn or commend them for their liberality? Would the same amount of liberality now be worthy of commendation or of condemnation? Is anything like it generally practised at the present day? While the primitive Christians devoted more than half of all their income to the cause of Christ, professors of our denomination in this country, at the present day, do not give to the same cause one-twentieth part of their incomes. Let them begin at once, and devote, at the very least, one-tenth of their whole property to the Lord. Surely it will not be too much for them to give for all objects, what the Jews gave to the ministers of religion alone! But for the sake of systematizing your beneficence, begin with one-tenth as the minimum. The following table shews the

amount to be given weekly, monthly, quarterly or yearly, from an income of from ten dollars to fifty thousand dollars per annum.

TABLE A.
10 PER CENT. CONTRIBUTION.

Yearly Income.	Weekly.	Monthly.	Quarterly.	Yearly.
\$	\$ c.	\$ c.	\$ c.	\$ c.
10	0 02	0 08	0 25	1 00
50	0 10	0 40	1 25	5 00
100	0 20	0 80	2 50	10 00
200	0 40	1 60	5 00	20 00
300	0 60	2 40	7 50	30 00
400	0 80	3 20	10 00	40 00
500	1 00	4 00	12 50	50 00
1,000	2 00	8 00	25 00	100 00
2,000	4 00	16 00	50 00	200 00
5,000	10 00	40 00	125 00	500 00
10,000	20 00	80 00	250 00	1,000 00
20,000	40 00	160 00	500 00	2,000 00
50,000	100 00	400 00	1,250 00	5,000 00

There are very few of Christ's disciples either so poor or so young as to be unable to obtain an income of ten dollars yearly, and out of that to give one dollar. The one dollar, expended on themselves, can make but little difference to their earthly comforts, but it may make a vast difference if deposited in the bank of heaven, or used as seed-corn for means of increased usefulness. Let such a one remember that in giving a dollar a year he has given as much to the Lord as the man of ten thousand a year who gives one thousand.

There are but few so rich as to have a nett income of fifty thousand dollars per annum, if any have this amount,

let them remember that one hundred dollars a week from them, is no more than two cents from the youth or poor man who has only ten dollars.

2. "Give as the Lord prospers you."—1 Cor. xvi. 2.

Not only a certain per centage on your yearly income, but if at any time your profits should be increased, your labor more abundantly rewarded, make an additional free-will offering to the Lord, and thus acknowledge him as the author of your prosperity. Should it be asked "What would be the duty of God's people under losses and reverses?" Are they to deduct from their donations in proportion to their losses, or to cease from giving altogether? We reply, that if God in his providence deprive them of the means of giving, so that they can earn nothing, and become entirely dependant upon others, then are they excused, or rather deprived for a time of the blessed privilege of giving. In case of greatly reduced circumstances, it may be necessary to reduce the amount of beneficence; but according to the whole tenor of God's word, such instances will be very rare in the experience of those who feel it to be their duty and privilege to give up to the full measure of their ability and in accordance with divine directions; while to those who give grudgingly, and are desirous of finding excuses for lessening their benefactions, or for giving nothing; to such persons God often furnishes excuses by sending them reverses, bringing losses upon them, or depriving them of all their substance. But those who bring *all the tithes* into God's storehouse, who honor him with the *first fruits* of their increase, who seek *first* the kingdom of God and his righteousness, such shall be blessed, prospered and increased, instead of being diminished; so that very seldom, if ever, shall one of these be perplexed to know his duty, from reduced circumstances.

It may be asked "What is the duty of those who are in debt? Ought they to give; and if so, how much?" "Be just before you are generous," is an oft repeated maxim. "Pay your debts before you give, or you will give away other men's property," is often asserted as a reason why such persons do not, and should not give. If this objection be made by individuals who are in debt for their farms, for their merchandise, &c., yet are lessening that debt and increasing their property; we say, that they ought to give on their whole income, less the interest of their indebtedness. Suppose a farmer owes a thousand dollars on his farm; his products above all expenses are worth six hundred; then let him deduct from this the interest on the thousand, say seventy or eighty dollars, and he will then have five hundred and twenty on which to pay ten per cent., which will be fifty-two dollars. But he exclaims "I have two hundred of this to pay on my farm, and this will reduce my means to three hundred and twenty dollars." We answer, no; it will increase your own property by two hundred dollars; but remember the divine rule is first to lay up to the Lord, and he will bless you in what you lay up for yourself.

Suppose the person be not in debt for productive property, but for the means of living, and, from the scantiness of his income, appears to be unable to save anything beyond his family expenses; is it his duty to give anything towards the support of the gospel? Is it not his duty to pay his debts? Unquestionably it is his duty to pay his debts; but is he not a debtor to God? Is he not a debtor to the gospel? To whom does he owe the most, to God or to man? Which creditor shall he prefer, man or God? Can God be robbed, mocked, or cheated with impunity? The debtor must be fed, and so must his chil-

dren: who charges him with wrong for not starving himself and his family, though in buying food he has the less to pay his debts? And who shall charge him with dishonesty for providing food for his soul and the souls of his family? A man's contribution for sustaining the means of grace should be reckoned among the indispensable necessities of his family expenses. Let any minister of the gospel, or any member of a christian church in such circumstances, calculate the whole amount of his income less the interest on the amount of his indebtedness, and then resolve so to commence as to give ten per cent. of that income to the Lord; and see if the Lord be not well pleased with the offering, and whether, after so doing, it is not more easy to reduce his indebtedness than it was before. We now proceed to enquire—

TO WHAT OBJECT SHALL WE GIVE?

Among the many claims upon christian benevolence, when unable to give to all, how can we know which to select? Let us begin with the more important, and give according to the divine rule, and this difficulty will soon be removed.

1. Give to the support of your own minister.

God requires that you minister of your carnal things to *Him* who ministers to you spiritual things (Rom. xv. 27; 1 Cor. ix. 7). It is God's ordinance that they who preach the gospel, shall be so well paid as to live, and not starve, by so labouring. When God provided for the ministers of religion by law, they were more abundantly supplied than any other class; for he gave them one-tenth from eleven tribes, so that the Levites had eleven-tenths, while the rest of the Israelites had only nine-tenths. Although the letter of that law is abrogated, that the offerings of God's people may not be compulsory but voluntary; yet the spirit of it is enjoined in the gospel. It

still remains an imperative duty upon God's people to provide liberally for their pastors and ministers. Of the one-tenth of each man's income, at least four-tenths should be given to the minister, whether this be in the form of pew-rent or subscription, for his support. In some places, where the churches are small and the members poor, six, seven, or even eight-tenths should be given to support the minister. He should be so liberally sustained as to enable him to set his people an example of liberality, and his example would do more to make his people liberal, and able to be liberal, than all his preaching without it. (Prov. ii. 25.) It is poor economy, wretched policy, and worse christianity in churches to keep their minister poor; it hinders his study, impairs his health and reputation, weakens his power for good, is the cause of much heart-ache and head-ache, and is a curse instead of a blessing to Zion. Ministers have more expenses, more indispensable expenses than other men, they have to entertain more visitors, purchase more books, use more stationery, and pay more postage, all of which is unremunerative. It would be well if laymen would take this into serious consideration, and inquire why Ministers should not be as well paid as Lawyers and Physicians. Is the soul of less value than the body? Is its salvation of less importance than the protection of property? Give, before any thing else, to the liberal support of your minister.

2. Give for the erection, repairs, cleaning, lighting and warming of Houses of worship. Next to the Minister, the place of ministration is to be cared for. A neat, clean, well-lighted, ventilated and warmed house of worship, has a very salutary effect upon the worshippers, both ministers and hearers; while an unsightly, dirty, dark, dingy, close, hot or cold house, has a most deleterious influence. Chris-

tian churches should be determined to have comfortable and chaste houses for the worship of God, to see that their exterior and furniture are quite as good as the average of their own dwellings. God reproached the Israelites for dwelling in ceiled houses, while his house was left waste (Hag. i. 4). Many churches are without houses of worship, provision should be made for their erection. Many have houses that need extensive repairs and improvements; let such churches contribute for that purpose. All places of worship need care and expense; this should be secured by the contributions of the worshippers; and able churches should have a fund to assist poor ones in building houses for the worship of God. Of the ten per cent. of income, one-tenth should be devoted to the above object.

3. The Sabbath school should receive of our contributions.

The Sabbath school is the nursery of the church, it is the hope of the church and of the world. Special attention should be paid to the religious education of the young. Every Sabbath school should be provided with suitable class-books, and a well stocked and well selected library. Nothing is so likely to tell upon the future prosperity of any church as an efficient Sabbath school. One per cent. of the contributions of God's people should be devoted to this cause.

4. Home and Domestic Missions ought to be sustained.

The destitute portions of our own country; the poor and the depraved of our cities. Foreigners who make this the land of their adoption. The aborigines, and the masses who are under the influence of false religion, are to be cared for. Home Missionary Societies, Missionary Conventions, City Missions, &c., &c., are to be sustained. "Beginning at Jerusalem," was the Saviour's command

when commissioning his disciples to preach the gospel to the world. The work of home evangelization is as imperative as it is important; its importance, as it stands related to the conversion of the world, cannot be over estimated. If the church at home would have ability to send the gospel abroad, she must nourish her feeble churches, cultivate her waste places, reclaim the desert by multiplying her home labours. Christians should devote, at least, one-tenth of their contributions to Home Missions.

5. Ministerial Education.

To secure an able ministry, the church must see that those young men whom God has converted, endowed and called to this work, are well educated. It is the work of God to endow them with talents, to convert their souls, and incline them to preach; but it is the work of his people to erect seminaries, furnish libraries, pay professors, and clothe and feed indigent students. Christ generally calls his ministers from among the poor, because he needs men inured to labour; men to preach to the poor and to sympathise with them. He devolves the duty of educating her ministers, upon the church, as much as the duty of training her soldiery devolves upon the state. Christians should regularly and systematically appropriate a portion of their contributions to this object.

5. The Bible Society, Tract Society, Sunday School Society, and Societies for the publication of evangelical books, &c.

Scarcely anything need be said of the importance of these societies, especially of the Bible Society. Every christian acknowledges the importance of giving universal circulation to the word of God; but this can be done only by the liberal contributions of God's people.

It may be said that contributions to all these objects, in the proportions suggested, will need more than ten per

cent. of one's income. True; but it has been stated that ten per cent. is the very least that a christian ought to give. There is no reason why the majority should not increase this per centage, while some may give twenty, thirty, forty or fifty per cent. The more any one gives, the more blessed he is, the richer he is, the more able to give. Circumstances must dictate what objects shall share the contribution beyond the minister's salary, chapel expenses and the Sabbath school, the circumstances of the donor or of the church to which he belongs. In some cases his donation may, with propriety, be confined to the first three objects above named; in other cases, a donor may give to

TABLE A. The tables at the end of this chapter, will suggest this variety of the appropriations.

6. Foreign Missions.

The church of Christ must not consider her work done until she has given the gospel to the world. No church should feel that it has attained its true position until it does something regularly for the foreign field. The duty to preach the gospel to every creature, is binding on every believer. Churches on their first organization, like newly planted trees, may need all they get for their own nourishment; but is expected that in time they will bear fruit for others; if they do not, they will be under the reproach of being empty vines, bringing forth fruit only for themselves (Hos. x. 1). Every church should labour, not only to sustain itself, but to aid in the great work of evangelizing the world; and liberal amounts should be steadily contributed for this purpose.

TABLE B.

Showing to what objects, and in what proportion, persons in different circumstances, and connected with churches of varied degrees of numerical and pecuniary strength, may contribute.

TABLE B.

Persons in a Church that needs all for its own support,
with means varying from fifty to a thousand dollars.

AMOUNT.	OBJECTS.		\$	cts.
10 per cent. on \$50. <u>\$5 00</u>	{	Minister's Salary	$\frac{2}{3}$	3 00
		Chapel Expenses	$\frac{1}{3}$	1 00
		Sabbath School	$\frac{1}{3}$	1 00
10 per cent. on \$100. <u>\$10 00</u>	{	Minister's Salary	$\frac{2}{3}$	6 00
		Chapel Expenses	$\frac{1}{3}$	2 00
		Sabbath School	$\frac{1}{3}$	2 00
10 per cent. on \$500. <u>\$50 00</u>	{	Minister's Salary	$\frac{2}{3}$	30 00
		Chapel Expenses	$\frac{1}{3}$	10 00
		Sabbath School	$\frac{1}{10}$	5 00
		Missionary Convention	$\frac{1}{10}$	5 00
		Minister's Salary	$\frac{4}{10}$	40 00
10 per cent. on \$1000. <u>\$100 00</u>	{	Chapel Expenses	$\frac{2}{10}$	20 00
		Sabbath School	$\frac{1}{10}$	10 00
		Missionary Convention	$\frac{1}{10}$	10 00
		Ministerial Education	$\frac{1}{10}$	10 00
		Missions	$\frac{1}{10}$	10 00

TABLE B.

Persons in Churches that are able to contribute to other objects than their own.

AMOUNT.	OBJECTS.		\$ cts.
10 per cent. on \$50. \$5 00	Minister's support	$\frac{4}{10}$	2 00
	Chapel Expenses	$\frac{2}{10}$	1 00
	Sabbath School	$\frac{1}{10}$	0 50
	Missionary Convention	$\frac{1}{10}$	0 50
	Ministerial Education	$\frac{1}{10}$	0 50
	Missions, Bible Society	$\frac{1}{10}$	0 50
10 per cent. on \$1,000. \$100 00	Minister's support	$\frac{2}{10}$	20 00
	Chapel Expenses	$\frac{2}{10}$	20 00
	Sabbath School	$\frac{1}{10}$	10 00
	Missionary Convention	$\frac{1}{10}$	10 00
	Ministerial Education	$\frac{1}{10}$	10 00
	French Mission	$\frac{1}{10}$	10 00
	Bible Society	$\frac{1}{10}$	10 00
	Foreign Missions	$\frac{1}{10}$	10 00

TABLE B.

Persons in large and able Churches may extend their contribution.

AMOUNT.	OBJECTS.		\$ cts.
10 per cent. on \$100. \$10 00	Minister's Salary	$\frac{2}{10}$	2 00
	Chapel Expenses	$\frac{1}{10}$	1 00
	Sabbath School	$\frac{1}{10}$	1 00
	Missionary Convention	$\frac{1}{10}$	1 00
	Ministerial Education	$\frac{1}{10}$	1 00
	Bible Society	$\frac{1}{10}$	1 00
	Missions	$\frac{3}{10}$	3 00
10 per cent. on \$1,000. \$100 00	Minister's Salary	$\frac{2}{10}$	20 00
	Chapel Expenses	$\frac{1}{10}$	10 00
	Sabbath School	$\frac{1}{10}$	10 00
	Missionary Convention	$\frac{1}{10}$	10 00
	Ministerial Education	$\frac{1}{10}$	10 00
	Bible Society	$\frac{1}{10}$	10 00
	Missions	$\frac{3}{10}$	30 00

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TABLE B.

Individuals giving more than 10 per cent. on their income.

AMOUNT.	OBJECTS.		\$ cts.
20 per cent. on \$10,000. \$2,000 00	Minister's Salary	$\frac{1}{20}$	100 00
	Chapel Expenses	$\frac{1}{20}$	100 00
	Sabbath School	$\frac{1}{40}$	50 00
	Missionary Convention.....	$\frac{1}{20}$	100 00
	Ministerial Education	$\frac{1}{20}$	100 00
	French Mission	$\frac{1}{20}$	100 00
	Bible Society	$\frac{1}{40}$	50 00
	Tract Society	$\frac{1}{40}$	50 00
	Publication Society	$\frac{1}{40}$	50 00
	City Missions	$\frac{1}{40}$	50 00
	Poor	$\frac{1}{40}$	50 00
	Home Missions.....	$\frac{1}{20}$	100 00
	Incidental Expenses	$\frac{1}{20}$	100 00
Foreign Missions	$\frac{10}{20}$	1000 00	

WHEN SHALL WE GIVE?

1. Every Lord's Day. Upon the first day of the week let every one lay by him in store, as God hath prospered him (1 Cor. xvi. 3). Let every one select a place of deposit, a box, a drawer, a pocket book, &c. &c., and *call this the Lord's Bank*. Then, as God has prospered him through the week, let each one make a sacred deposit, of one-tenth or more to the Lord on every Sabbath day. From all earnings, profits or income, let the first appropriation be to *the Lord's Treasury*. Devote the first fruits to the Saviour. This method will always furnish the means to give, and render the act of giving perfectly easy. The only difficulty will be in laying by regularly, and this will soon cease to be difficult, if persisted in. From this deposit take what you have purposed to give to your minister, monthly or quarterly as the case may be; also your other subscriptions as they become due. By this method, every Sabbath will commence with a practical confession of your obligation to God, by a real thank-offering for his goodness, by an act of faith in his promises, and by an act of obedience to one of his most trying commands. It will be a most salutary preparation for the services of the sanctuary, will increase your interest in all the duties of the day, will prepare you to meet God with pleasure, and to listen with attention and delight to the messages of his love, will deepen your devotion and strengthen your faith, it will also enable you to labor through the week with humble confidence that your labor shall not be in vain.

2. At the beginning of every year, purpose in your heart what you will give to the cause of Christ during the year, how much to your minister and to other objects. Every man should be able to make some calculation as to his probable income for the ensuing year. There is no man of

prudence but does this to some extent. Every man is obliged to do it, if he would meet the expenses of the year. Into these calculations of expense, should always enter the item of contributions to the cause of Christ. Men must calculate for rent, fuel, clothing, food, &c. ; they ought at the same time to calculate to meet the demands of God ; they should make these demands the very first item, and consider every thing else subordinate to this ; in so doing they would really seek first the kingdom of God, and might safely depend upon the other things being added unto them. Let the income of the last year from profits, labor or products, &c., be the basis of calculation for the year ensuing, then set down the ten per cent. or more of that sum, as the amount to be contributed to the cause of Christ. It might be well to write down the amount in the form of a promise, somewhat as follows :

“ If God in his providence enable me, I will give to his cause during the coming year, \$, divided as follows : ”

Minister's salary	\$	
Chapel expenses	\$	&c. &c.

This sum divided by fifty-two or say by fifty, to save fractions, will give the amount of the weekly deposit, which amount, whether it be two cents or a hundred dollars, should be laid by every Lord's day morning.

It may be objected, especially on the part of farmers, that the products of the field are so uncertain that it would be impossible for them to make an approximate estimate of their income for the future. While it is admitted that no class of men are, apparently, so dependent upon the providence of God, none whose means appear to be so uncertain ; yet, be it remembered, that, on that very ground, this class should be careful to propitiate the favor of that Being on

whom they are so dependent, should be careful to bring all the tithes and offerings into God's storehouse, should honor him with their substance and the first fruits of their increase. Let them ask if they have devoted the first and best of all their products to the Lord; let them ask if they have given the tenth of last year's net income to God, or if it is their habit to trust God by resolving to give so much to his cause? If they habitually neglect this duty, need they wonder that God, at times, takes his portion by mildew, rust, weevil, caterpillar, grasshopper, drought or frost? Did he not ask his ancient people if they thought they could rob him with impunity? When through covetousness they failed to leave the land untilled in the Sabbatical year, did he not threaten that the land should have rest, and has he not executed his threat? If the cultivators of the soil would conform to the divine law of beneficence, there would seldom be any complaint of bad harvests, or of disease among cattle. Any man may estimate nearly what, under ordinary circumstances, his farm will produce in a year; what from this source will be his income; and he can, at the commencement of the year, resolve to give a percentage of this to the Lord, and manifest his disposition to trust the Lord, and to honor him by first thinking of and providing for his cause. If God should, during the year, bless and prosper him beyond his expectations, he can increase his weekly deposit in the same proportion.

It may still further be objected, that many persons have not weekly receipts; some receiving their income monthly, quarterly, half-yearly, or even annually, while farmers generally depend upon the sale of their crops for means to pay their debts or to make donations, and that it would be impossible for such persons to lay by money weekly. If individuals so circumstanced would only do,

in this matter, as wise people do in relation to their own expenses, namely, make one receipt provide everything until the time of the next, instead of depending on their periodical receipts or crops to pay debts already incurred, the whole difficulty would be removed. The effort to do this, for the sake of complying with the divine injunction to lay by weekly, would prove to many a man the greatest earthly good he had ever experienced.

How may this mode of giving be promoted?

1. By ministers of the gospel making themselves thoroughly acquainted with it, with the reasons for it and the details of it; then by their advocating from the pulpit and from house to house, and by themselves conforming to it, and thus giving it the weight of their example.

2. By churches taking it into consideration at the beginning of the year, adopting it, determining for what objects subscriptions shall be made and at what time of the year these subscriptions shall be collected. Then it would be well for such churches to obtain a sufficient number of cards so as to furnish two to every adult member of the church and congregation, prepared somewhat like the following:—

TABLE C.

Giving examples or specimen Cards of Beneficence,

No. 1.

Adapted to a church which can scarcely sustain itself.

(Face of the Card.)

CARD OF BENEFICENCE

OF THE

BAPTIST CHURCH AND CONGREGATION IN.....

If God in his providence permit, I will give to his cause the sums stated below, in the order and at the time stated on the back of this card.

THE SUBSCRIPTION OF M.....

	\$	c.
Minister's Salary		
Building Fund, Repairs, Incidental Expenses, &c.		
Sabbath School.....		
* Missionary Convention.....		
Total Subscription		

N.B.—Please fill up this Card, and return it when called for next Sabbath.

☞ Retain a copy for your own use.

* If the Church receives aid from the Convention, it will be necessary to have one place for this object.

No. 1.

Adapted to a church which can scarcely sustain itself.

(Reverse of the Card.)

 THE SUBSCRIPTIONS

ON THE

FACE OF THIS CARD

WILL BE COLLECTED IN THE FOLLOWING ORDER:

Minister's Salary, quarterly, viz: $\frac{1}{4}$ on the 1st Sabbaths of
March, June, September and December.

Building Fund and Incidental Expenses: $\frac{1}{2}$ half yearly, on
1st Sabbaths of May and October.

Sabbath School: on 1st Sabbath in February.

* Missionary Convention:

"Give and it shall be given unto you." (Luke vi. 38.)

"It is more blessed to give than to receive." (Acts xx.
35.)

"For God loveth a cheerful giver." (2 Cor. ix. 7.)

CARD OF BENEFICENCE

OF THE


BAPTIST CHURCH AND CONGREGATION IN

If God in his providence permit, I will give to his cause the sums stated below, in the order and at the time stated on the back of this card.

THE SUBSCRIPTION OF M.

	\$	c.
To the Minister's Salary		
“ Building Fund, Repairs, Incidental Expenses, &c		
“ Sabbath School		
“ Missionary Convention		
“ Ministerial Education Society		
“ Bible Society, &c.		
“ Missions		
Total Subscription		

N.B.—Please fill up this card, and return it when called for next Sabbath.

 Retain a copy for your own use.

THE SUBSCRIPTIONS
ON THE
FACE OF THIS CARD

WILL BE COLLECTED IN THE FOLLOWING ORDER:

Minister's Salary, in quarterly payments: $\frac{1}{4}$ on the 1st
Sabbaths of March, June, September and December.

Building Fund: on 1st Sabbath of April.

Sabbath School: on 1st Sabbath of February.

Missionary Convention: 1st Sabbath of May.

Ministerial Education Society: 1st Sabbath in August.

Bible Society, &c. : 1st Sabbath in October.

Missions: 1st Sabbath in January.

“Give and it shall be given unto you.” (Luke vi. 38).

“It is more blessed to give than to receive.” (Acts xx.
35).

“For God loveth a cheerful giver.” (2 Cor. ix. 7.)

After the cards have been distributed, let the member fill up the blanks with the amount of his subscription, each one retaining one of the two cards, in order that he may know when each subscription will be collected. The cards being returned, some one appointed by the church, should copy these into a book in alphabetical order, with the sum promised to each object set opposite each subscriber's name.

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TABLE D.

BOOK OF BENEFICENCE.

The following Table exhibits the way in which this Book should be ruled:

NAMES.	MINISTER'S SALARY.*				BUILD'G F.		S. S. Paid.	Conv. May.	M. E. Aug.	Bible. Oct.	Miss. Jan.	TOTAL Paid.
	Mar.	June.	Sept.	Dec.	July	Nov.						
Mr. A ..	1 00	1 00	1 00	1 00	0 50	0 50	1 00	1 00	1 00	1 00	1 00	10 00
Mrs. A..	10 00	10 00	10 00	10 00	5 00	5 00	10 00	10 00	10 00	10 00	10 00	100 00
Mr. B ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mrs. B..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mr. C...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mrs. C..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Only those Churches who support their Ministers by Contribution will need this item on the cards or in the book of accounts. Any other alterations on the cards or in the book can be made to suit the direction and variety of the beneficence of any church or denomination. These examples are intended to be only suggestive, not dictatorial.

Mr. C.	...	...	...	...	...	...	...	...	...	...
Mrs. C.	...	...	...	...	...	...	...	...	...	...

* Only those Churches who support their Ministers by Contribution will need this item on the cards or in the book of accounts. Any other alterations on the cards or in the book can be made to suit the direction and variety of the beneficence of any church or denomination. These examples are intended to be only suggestive, not dictatorial.

The sabbath before any subscription is due, let notice be given that it will be collected on the next Sabbath, the subscribers being requested to severally enclose the sum in an envelope, with his or her name written thereon. If the object be any other than the minister's salary, it would be well for the pastor to preach on it, stating the work, condition and claims of such society. If the amount subscribed, as shown in the Book of Beneficence, should be less than present need of that society, and below the ability of the church to give, the preacher may urge the subscribers to increase their subscriptions, urge those who have not subscribed to do so, or to give liberally of loose change as the plates are passed round to receive the subscriptions. The writer has known as much loose change to be collected, in addition to the subscription, as would have been obtained by an ordinary collection for such an object, exclusive of the subscription. The collection having been made, let the pastor, or whoever keeps the Book of Beneficence, open the envelopes and give each one credit for the amount paid and enter the amount of change to the credit of collection; this will be the work of a very short time, if the book is properly prepared. At the end of the year let the book be audited and the amounts received and paid out, be reported to the church.

3. Associations may do much to promote this work by recommending it to the churches and reporting in their minutes, the names of such churches as conform to this method.

THE ADVANTAGES OF SYSTEMATIC BENEFICENCE.

1. It gives the minister frequent opportunities of cultivating this grace, by calling him frequently to set before the people the necessities of the kingdom of Christ, to give his people information, respecting the various departments of

christian effort, to show the importance of this division of labor, to dwell upon the claims of each and exhort his people to give to each its due. This gives variety to the discourses of the pastor, increases the stock of information of his hearers and excites their thirst for more; not only inducing them to give more, but to get a religious paper and other periodicals, that they may know more of what is doing in the world for the cause of God. It gives the minister an opportunity of knowing what each member does for the cause, how far his benevolence extends, whether he exercises this grace or not, and of addressing special exhortations to the negligent. The minister should know whether his members give, as certainly as he should know whether they pray.

2. It would save a vast amount which is now expended in agencies. Let the churches adopt a good system, and there would be no further need of agents.

3. It would secure all the money that is needed by all the churches, and for all missionary purposes, &c. &c.

Suppose this plan should be adopted by all the Baptists in Canada, the thirteen thousand five hundred members would raise over two hundred thousand dollars a year to contribute to the Redeemer's cause. Estimating the average income of these members to not exceed one hundred and fifty dollars per annum, this would amount to two millions and twenty-five thousand dollars a year. Ten per cent. of this (the amount to give) would be.....\$202,500

Four-tenths of this, for ministers' salaries, would average \$405 each to 200 ministers	81,000
Two-tenths to church-building, repairs, sexton, fuel, lights, &c., \$202 50 each to 200.....	40,500
One-tenth to Sabbath schools would be \$101 25 to 200	20,250

One-tenth to Missionary Convention, Home Mission, &c.	20,250
One-tenth to Education and Publication, Bible and Tract Societies, &c.	20,250
One-tenth to Missions, French and Foreign	20,250
	<hr/>
	\$202,500

Suppose another division of the sum total to be made, giving a larger average to ministers, as follows:

Five-tenths to ministers, giving to 200 an average of \$506 25	\$101,250
Three-twentieths to church-building, repairs and incidental expenses.....	30,375
One-twentieth to Sabbath schools, 200, each at \$50 62½	10,125
One-twentieth to Missionary Conventions.....	10,125
One-twentieth to Canadian French Mission.....	10,125
One-twentieth to City Mission, Bibles and Tracts.	10,125
One-tenth to Foreign Missions	20,250
One-twentieth to Ministerial Education	10,125
	<hr/>
	\$202,500

The foregoing shows how much can be accomplished by a small denomination, if they will go the right way about it. Almost any small church of fifty members could, on this plan, raise seven hundred and fifty dollars a year. Should a system like this become universal, it would give the Baptists in England an income for the Gospel of £375,000 a year, giving an average salary of £150 each to 1,800 ministers

£270,000
and leaving more than twice the amount which is at present contributed to religious societies
105,000
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£375,000

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.....	40,500
\$101 25	
.....	20,250

It would yield to the half-million of Baptists in the Free States of the American Union	\$7,500,000
Giving an average salary of \$500 to 5000 ministers.....	2,500,000
Or an average salary of \$800 to 5000 ministers.	4,000,000
For church-building, &c. &c.	2,000,000
For all other purposes.....	1,500,000
Being nearly six times as much as is now received. . . So it would be with all other denominations.	

This system would increase ministers' salaries, secure the regular and punctual payment of them, prevent many hard feelings between pastors and people, and save many a man of God from pain and detraction. It would enable Christians to ascertain what they could give to benevolent objects, and to transmit the funds to the various societies with regularity.

5. It would promote the peace of churches, give fervour to the prayers of God's people, and bring down not only increased temporal, but increased spiritual blessings—blessings so abundant that the church might almost believe that the millenium had indeed commenced.

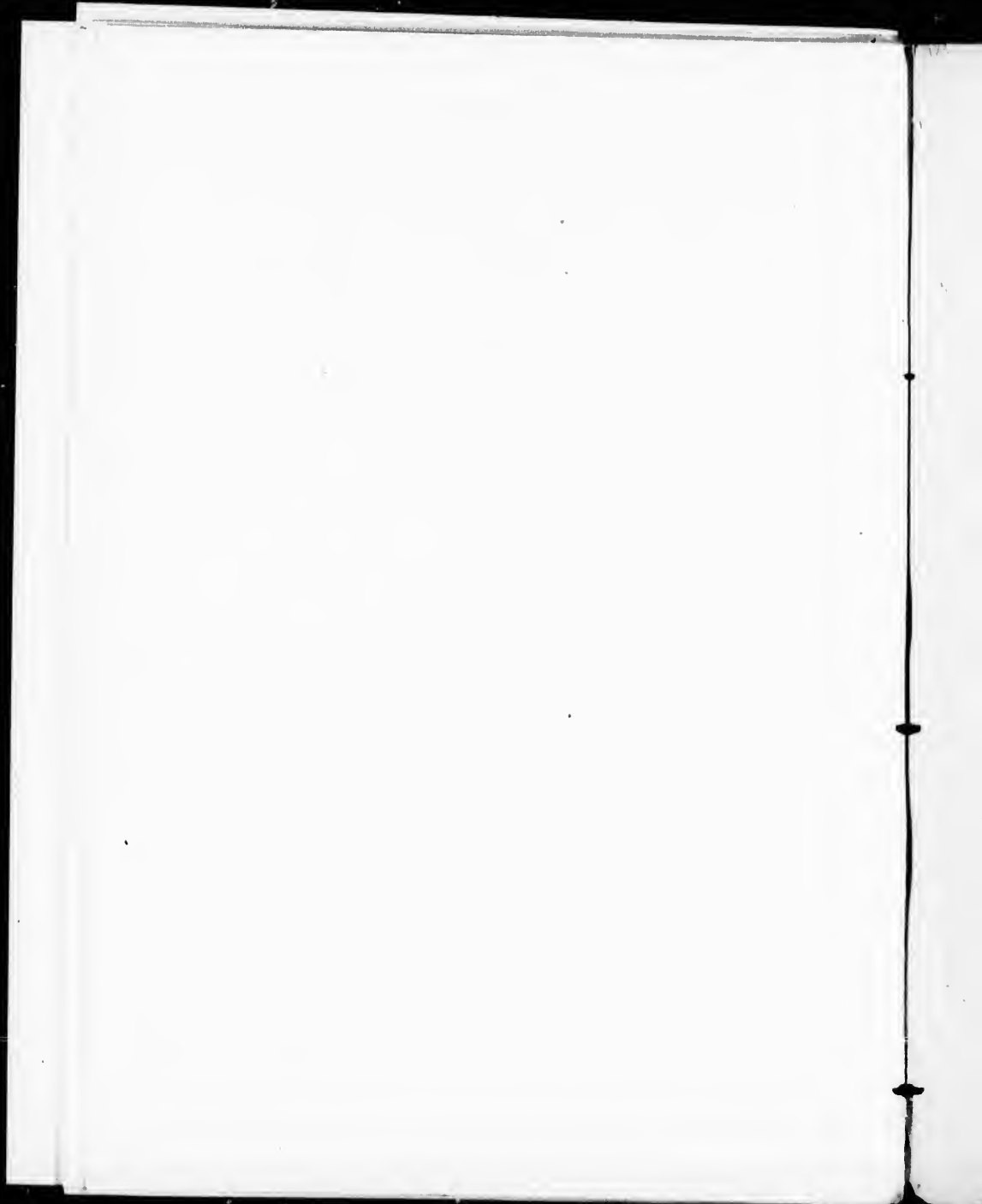
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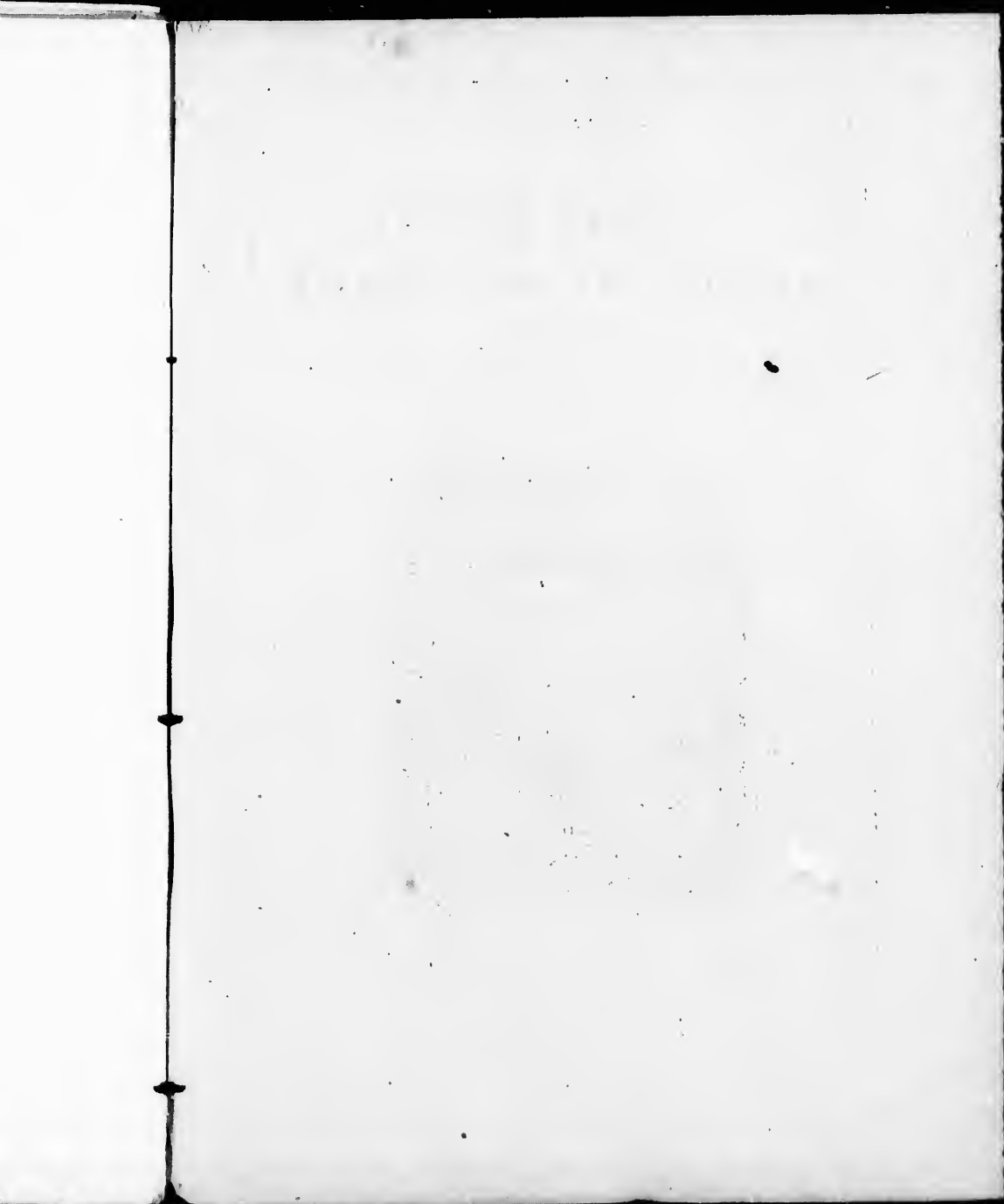
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SAUCERPANS.

JAPANNED
TRAYS.

TABLE
KNIVES.

SPOONS.

NAILS, GLASS, PUTTY, OILS, WHITE LEAD, LOCKS,
HINGES, SCREWS,
AND OTHER BUILDING HARDWARE.

