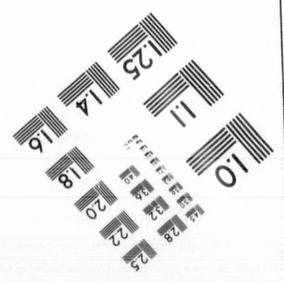
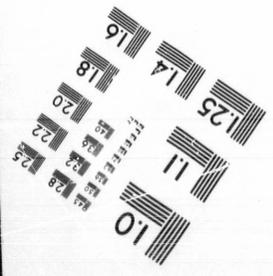
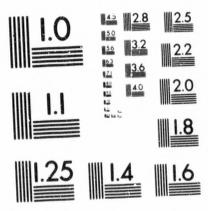


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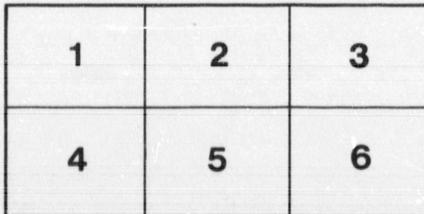
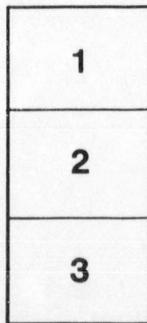
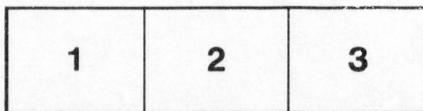
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7

SYSTEMATIC GIVING.



7

PRIZE ESSAY

# SYSTEMATIC GIVING

THE CHURCH'S SAFEGUARD AGAINST  
NINETEENTH CENTURY EVILS.

BY THE

REV. CHARLES A. COOK

TORONTO:

WILLIAM BRIGGS, 78 & 80 KING STREET EAST.

C. W. COATES, Montreal, Que. S. F. HURSTIS, Halifax, N.S.

Entered according to Act of the Parliament of Canada, in the year one thousand eight hundred and eighty-eight, by WILLIAM BRIGGS, Book-Steward of the Methodist Book and Publishing House, Toronto, at the Department of Agriculture.

## PREFACE.

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IT is now about thirty-three years since the important collection of essays on Christian Giving, entitled "Gold and the Gospel," was given to the world. These essays, it is believed, have been of great service in awaking the Christian conscience to the scriptural obligation of systematic and proportionate giving. It has been deemed that the time has come to call public attention to the increased obligation laid upon the stewards of God's bounty by the opening of new doors for missionary effort everywhere, the increased demands for the exercise of Christian philanthropy, and the increased ability of the Church of Christ to respond to appeals presented to its consideration. Hence the recent invitation, by a gentleman who takes a deep interest in the subject of systematic beneficence, to write upon this important subject of which this volume is the outcome. In response to that invitation, five-and-twenty essays were submitted—several of them of a high order of merit. The committee of adjudication found itself

under the necessity of recommending the division of the prize of £50 stg., generously offered, between the writers of the essays bearing the titles, "Occupy till I Come" (in Greek) and "Theophilus Philander." These essays were found to have been written respectively by the Rev. Charles A. Cook, Pastor of the Parliament Street Baptist Church, Toronto, and the Rev. James Cooke Seymour, Methodist Minister, Thomasburg, Ont.

These essays are given to the world with the prayer that they may largely promote the grace of Christian Giving and thus hasten the coming of the kingdom of our Lord and Saviour Jesus Christ.

(Signed),

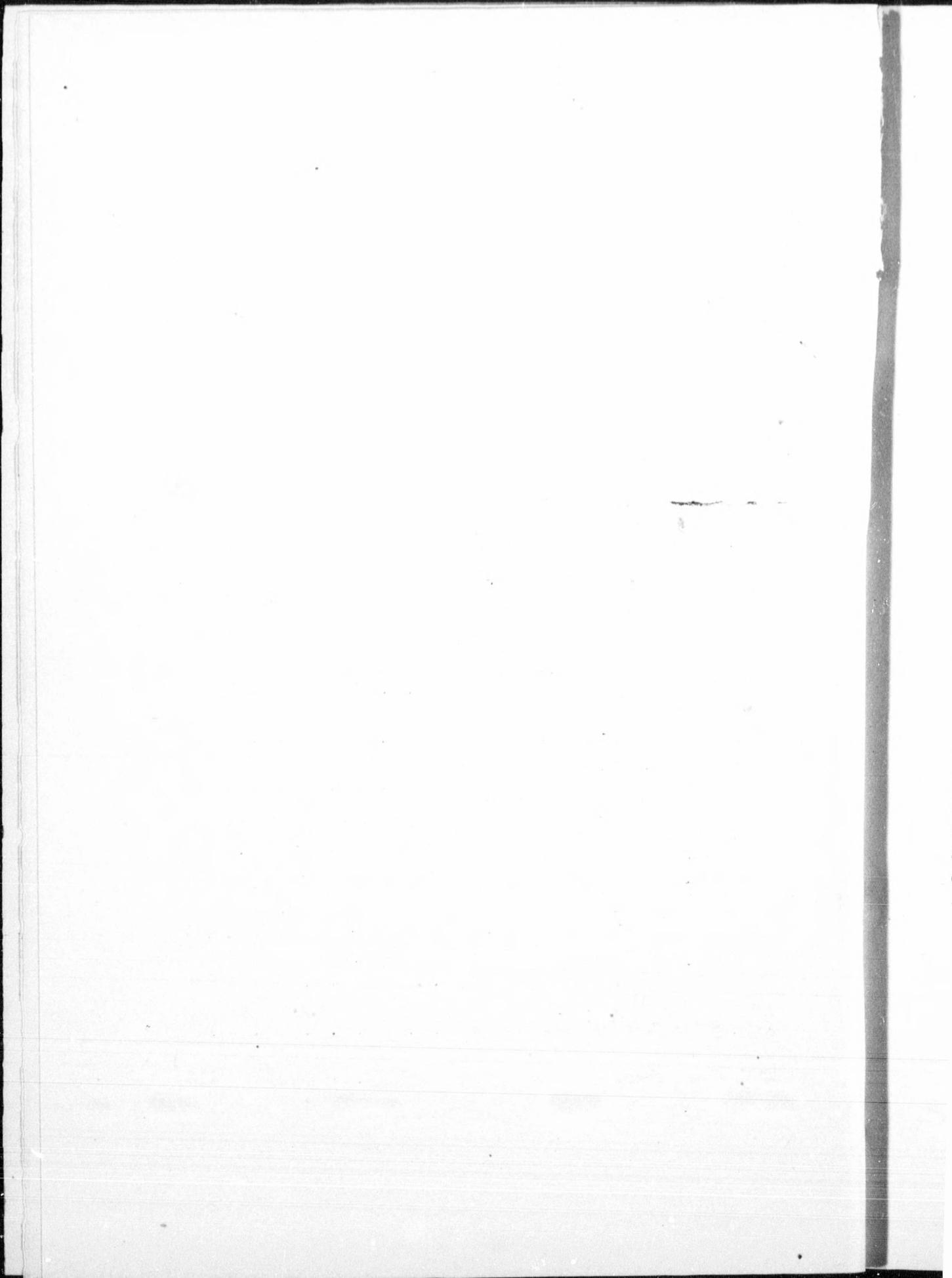
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TORONTO, *Feb.* 1888.

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# SYSTEMATIC GIVING

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## CHAPTER I.

### THE CHURCH'S WEALTH.

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“Being enriched in everything to all bountifulness.”—2 COR. ix. 11.

“Rich and increased with goods.”—REV. iii. 17.

THE present is an age of money-seeking, and of money-making. More men have accumulated fortunes during this century than during any previous period in the world's history. Riches increase with great rapidity, money is more easily amassed than ever before, and hundreds rise in a very short time from positions of poverty to positions of great wealth. From 1860 to 1880 the wealth of the United States increased 170 per cent., and that notwithstanding the terrible war that took place during that period. It is estimated that the wealth of that country amounts at the present time to fully fifty billions of dollars. It is by far the richest nation in the world.

With this enormous increase of wealth there has been an unprecedented increase of wealth in the Church. The times are greatly changed since a few poor fishermen, reclaimed outcasts and publicans made up the band of disciples that followed Christ. Then so destitute of silver and gold was the Church, that on one occasion money had to be obtained from a fish's mouth to pay the tribute due the Roman Government. Now there are men in the Church rich enough to buy out the wealthiest inhabitants the City of Jerusalem ever had. The Church has grown rich beyond all computation, and it is growing richer every day. For years vast sums of money have been accumulating in great heaps in the hands of professed Christian people, until there is to-day "enough money in the hands of Church members to sow every acre of the earth with the seed of truth." The amount of money devoted to religious purposes has never been so great, and yet Dr. Strog, in his book, "Our Country," states that the amount contributed by the professing Christians of the United States, for the extension of the Gospel, is yearly but the one-sixteenth of one cent out of every dollar in their possession. A careful estimate places the amount of money possessed by Church members in the United States at about \$10,000,000,000, while the annual increase of their wealth is about \$400,000,000, and this increase is over seventy times greater than their offerings to missions, Home and Foreign. Rev. James H. Brookes, of St. Louis, has made the statement that the Presbyterian Church is

increasing in wealth at the rate of \$80,000,000 a year.

These figures are startling, and may at first be discredited, but a little reflection concerning the rapid growth of capital already possessed by Church members, and the increase that is constantly taking place through additions to the membership of the Church, will help to remove any doubt as to the truthfulness of these statistics. It is a fact, which is certainly well known, that there are numbered among God's people those who are worth hundreds of thousands of dollars, and some even who are worth millions. Some answers to a series of questions, which were sent to a number of pastors, show that many a church, whose membership cannot be regarded as numerically great, is very rich. One pastor estimates the wealth of his church of about 600 members to be about \$2,500,000, another states that in his church of 750 members there are at least fifty persons who are worth over \$5,000 each, and that the aggregate wealth of the church must be fully \$4,000,000. Another gives figures in another direction when he states that his church, made up largely of wage-earners, must have an annual income of at least \$250,000. A few months ago a New York pastor said to a brother minister who had called on him, "I preach to \$100,000,000 every Sunday."

The above are high figures, but the likelihood is that they are below, rather than above, the actual facts, for of course it is a very difficult thing to learn how wealthy men really are.

The Church has reached the Laodicean age, when, as in no past period, she can say: "*I am rich and increased with goods.*" God, in a marvellous manner, has, in these last days, enriched His people with plenty of gold. An almost unlimited supply of money is to-day in the keeping of the Church, and it has all come from Him who is the giver of every good and perfect gift. "He giveth men power to get wealth." Sunshine and rain are His gifts, seedtime and harvest are ordained by Him, health, and skill, and wisdom, and every ability by which men make and increase their fortunes, come from God.

Why has God thus enriched His people? We know it cannot be but for some great and gracious purpose. God has not designed that his people should be so wealthy simply for their own selfish gratification. Nor can it be any part of the Divine purpose that all these riches have been permitted to come into the possession of God's people simply that they may be locked up in banks and safes and kept in idleness. Surely He who sits upon His throne in the heavens, overruling all things, has some great purpose in view in thus enriching His people, and it should be their great concern to find out what that purpose is, and then, in a spirit of true consecration, do with these riches just what God evidently intended should be done in the last days of this nineteenth century.

We believe the answer is not difficult to find, but he who would know the will of God must be prayerful and earnest. God, by the events that are taking place

in the world, especially in connection with missionary operations, is clearly indicating what He would have His people do, and happy is that servant, who, knowing his Master's will, performs it.

To enable us to come to right conclusions about the present condition of things, and to prepare our minds for the adoption of right principles and plans in connection with Christian giving, we shall point out some of the present inward tendencies, and outward dangers, of the Church.

## CHAPTER II.

### PERILS AND A COMING CRISIS.

---

“The love of money is the root of all evil.”—1 TIM. vi. 10.

“There is that withholdeth more than is meet, but it tendeth to poverty.”—PROV. xi. 24.

“IN all nations the period of highest temporal prosperity has been the period of special peril.” The same is true of the Church. The increase of money begets love for it, and “the love of money is the root of all evil.” Where wealth is increased, men are exposed to all the perils of luxuriousness, and nothing has been more hurtful to true manliness, or to spirituality of life, than for men to live in the midst of unlimited luxuries. Narrowness of sympathy toward others, false views of the value of money, enervation, and loss of all regard for right and righteous principles, are evils that appear among those who, through riches, have become lovers of them. The late Henry Ward Beecher once said: “In proportion to the magnitude of any great law, or any great proposition, are the shadows which it casts, and the dangers which it carries with it: and as riches carry with them power, refinement, civilization and renovation throughout the world, so they carry with them abundant temptations

and perils." And a greater than he has written : " They that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction."

This, then, is the day of the Church's peril, for her riches have greatly increased. God's people are in danger of settling down in the midst of their riches, and saying, "*I have need of nothing*," and so becoming sinfully neglectful of the eternal welfare, both of themselves and others. Because they have plenty of money they are in danger of fostering a worldly spirit, and of setting their affections upon, and spending their money in obtaining, those things which can only gratify carnal desires. The devil has tripped many a Christian by the way he has led him to use his money. The pitfalls of covetousness, and selfishness, and worldliness, and voluptuousness, and pride, are all along the paths in which the wealthy walk, and unless they are kept by some invincible safeguard, they will step into those pitfalls to their eternal hurt.

Unless the Church speedily discovers the Divine purpose in so much money being at present in her possession, and, in a spirit of earnest consecration dedicates it to God, these perils will increase, and darker days will come instead of brighter. Indeed, it is very evident that *a crisis* is not far distant. This vast wealth cannot lie still. Something must be done with it either one way or the other. The Church has arrived at a critical period in the exercise of its stewardship, and one of the most momentous questions that

can be asked at the present time is, *What are Christian people going to do in the immediate future with the millions upon millions of dollars now held by them?*

What is a crisis? Dr. Pierson, in his soul-stirring book on Missions, says: "It is a combination of grand opportunity and great responsibility; the hour when the chance of glorious success and the risk of awful failure confront each other; the turning point of history and destiny." Such a time as this has arrived in the history of the Church—a time when the chance of glorious success and the risk of awful failure confront each other. When the children of Israel encamped on the shores of the Red Sea they had reached a great crisis. When God said to them, "Go forward," they had either to obey or perish. So now, success or failure, prosperity or disaster, triumph or defeat, honor or shame, are depending on what Christians do with the money that has come into their possession. What they have has been placed in their hands by Another. The King Himself has given them these great riches, and has said to them, "*Occupy till I come.*" They are His stewards and they have come to a time when great and eternal issues depend upon the faithfulness or unfaithfulness with which they discharge the responsibilities resting upon them.

One of two things must take place. The Church of Christ, in the vast majority of its membership, must either recognize that now as never before God has made it possible for His people to accomplish great things for Him, and, deeply conscious of the responsi-

bilities resting upon her she must wisely and heartily, in some systematic manner, consecrate and use the great wealth now in her possession for the extension of the Redeemer's kingdom ; or, holding that wealth, she must speedily become more than ever selfish, self-indulgent, vain-glorious and worldly. Before this century comes to a close, and its days will soon be gone, there must be such a pouring of money into the various treasuries of the Lord's house as no other age has ever witnessed, or through the continual increase and hoarding of money there cannot but come an alarming increase of the sin of covetousness, and of all the fruits which that sin produces. There must be more *giving*, or there will be more *grasping*. This issue cannot be avoided. The money power is of such a character, while the opportunities for a more generous devotion of wealth to religious purposes are so great, that believers everywhere must gravitate toward one of these two points.

Which course shall be pursued, and what shall follow in the one case or in the other ? The answers to this question should stir every heart. If Christians withhold from the Lord that which they now have and spend it upon themselves, they will find as the people in Haggai's time did when they withheld their money from God's house, and spent it in building beautiful houses for themselves. They were told that they had put their money into a bag with holes. (*Haggai* i. 6.) If, on the other hand, the Church rises, in the spirit of holy zeal, to use the present inspiring

possibilities, and with true munificence and willing-heartedness lays its immense wealth at the feet of Christ, for Him to use in the various departments of His work throughout the world, there cannot but follow such a period of prosperity, blessing, and glory in the history of the Church as has never before been known.

Which shall it be? Every swing of the pendulum brings the crisis nearer. *Hold more, or give more, the Church must.* Which shall she do? What are the signs of the times? Where shall the millions of dollars now in possession of the Church be in ten years?

These are questions that burn. These are questions that cannot much longer remain unheeded, they must come to the front, and be pressed home upon the hearts and consciences of Christian people everywhere. It behooves every man, therefore, who desires the welfare and prosperity of Zion to honestly consider them, and examine his own attitude toward them.

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## CHAPTER III.

### SIGNS OF THE TIMES.

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“ Watchman, what of the night?”—Isa. xxi. 11.

**M**ARINERS at sea are ready discerners of the weather signs, and can generally tell very correctly, from the direction of the wind, the appearance of the sky, and an examination of the Barometer, what kind of weather is going to be for the day. We may not be able to prognosticate as exactly regarding the immediate future of the Church, but there are signs in the ecclesiastical sky which should be carefully considered, and their prophetic meaning well weighed. There are facts which should be looked at and dealt with. All theories, and propositions, and plans, however good they may be, will be valueless until we see the need of them, and know that their application is possible. We shall realize the necessity of the universal adoption of systematic giving just as soon as we see how FAILURE is characterizing every other effort to raise money for Christian work.

What are the signs of the present hour? As we look abroad we are glad to find that the horizon is not altogether black with clouds: it is not all ominous and

dark. There is throughout the Church a good measure of true liberality. There are many Christian men and women who have consecrated their riches to the Lord, and who are faithfully discharging the duties of their stewardship to the glory of God, and the good of the Church of Christ. They honor the Lord with their substance, and with the first fruits of all their increase. They believe in SYSTEMATIC GIVING, and they practise it. As their riches have increased they have *proportionally increased* their offerings to the Lord. Within the last few years the tide of Christian beneficence has risen away above any previous high-water mark. More money is certainly being spent in the great evangelizing enterprises of Christianity in these days, than ever before. Could the total amount of money contributed towards benevolent, and religious, and missionary purposes be known exactly, it would doubtless be a cause for great joy and gratitude.

We do not close our eyes to these pleasing facts. But in the light of what we know of the universal increase of material prosperity among God's believing people, we ask, in all seriousness and earnestness, is this increase in their beneficence in any degree proportionate to the increase of their wealth? While larger amounts of money have been given, have the people really been more liberal? For it is no increase of liberality for a man to give a larger sum out of a greatly increased income. It is no increase of liberality for a man to give \$75 out of an income of \$2000

where before he gave \$50 out of an income of \$1000. The fact is, he is not giving as liberally as before by 33 per cent. Judged in this way—and it is in this way that the matter must be judged if we would get at the facts—the Church is really less liberal than in the past. With the great increase of wealth, there has not been anything like a proportionate increase in the giving. And what is most alarming and ominous, there are facts which indicate most unmistakably that, as a whole, Christian people are *not* becoming more liberal, but are rather becoming more penurious and miserly. Indeed it would seem that Christian liberality had about reached its highest level, and that already, in some quarters, there is a tendency to decline. From all directions there comes a cry about the difficulty of raising all the money needed for the Lord's work. We read of missionary societies being forced to consider plans for retrenchment, on account of the meagre amounts that come into their treasuries. The English Baptist Missionary Society in recently making an appeal for funds with which to balance up the year's accounts says: "The cry on all hands is 'REINFORCE,' but the actual condition of the society's exchequer seems at present to suggest 'RECALL.'" The funds of this society were then over £3000 behind.

We are told that not long ago, in one of the important missionary centres in Asia, the only boys' school, girls' seminary, and printing press, had to be closed for want of money to carry them on. Dr. Pierson

states that a great Board oppressed with debt, and vainly appealing to the churches for help, said to its representatives abroad, "You must cut down your outlay by at least one-tenth."

In connection with the report made by the Presbyterian Board of Foreign Missions, the editor of "*The Church at Home and Abroad*" says: "Nothing can be plainer from this table of figures than that Foreign Missions are *standing still in the Presbyterian Church in these United States, while the number and wealth of the communicants are daily increasing*. True, it means that there is a great body of loving contributors who are steadily, and often at great sacrifice, doing all they can to promote in this manner the Lord's great glory. But the Church is increasing, is growing richer, ever richer, in this marvellous land of ours. The field which our Master cries out to us to occupy, is also ever opening more and more to us. What heathen land forbids our onward movement, yet our figures say we are *standing still*."

A religious newspaper contains the following significant paragraph :

"A convention composed of 145 theological students from the Baptist Theological Seminary, at Newton Centre, the Methodist Boston University, and the Andover Seminary, held early in May, put forth an appeal to the Christians of the several denominations with which they were connected, based on what they state to be a fact, that the funds at the disposal of the missionary boards of these denominations are insuffi-

cient to warrant the appointment of all the men now offering themselves for service. They therefore earnestly call upon the friends of missions for a more generous support of the great enterprise, to which so many young men are ready to give their lives. There is something almost pathetic about their question: "*Must we stay at home for lack of money?*" Think of it,—"*Standing still,*" though "*growing richer!*" Think of it,—the heathen to have fewer missionaries as a result of *retrenchment*, and "*the outlay to be put down one-tenth,*" though the Church of Jesus Christ is richer than ever! Think of it,—earnest young men to stay at home, and the operations of the Church to be stayed, though God has made it possible for His people to do greater things than have ever yet been thought of! Heaven forgive the sin of selfishness, that ever makes even the suggestion of these things a possibility. And yet these facts stand before us pregnant with meaning, and we cannot away with them. While the coffers of the members of the Church have been abundantly filled with silver and gold, those coffers have been locked against God, and the Lord's treasury has been allowed to remain empty. Many who are rich give to the Lord only the paltry pennies that happen to be in their pocket when a call is made. Systematic giving is practised only to a very limited extent. There must be hundreds of professed Christians, whose contributions are too insignificant a portion of their means to be worthy the name of gifts, while it is too sadly evident, that many are giving

absolutely nothing for the extension of the Redeemer's kingdom.

These are dark clouds in the sky that promise anything but good for the future. These are signs which show that the evils, which generally accompany the increase of wealth, are already beginning to appear; and unless, through a more universal adoption among believers of a systematic contributing of their substance to the Lord's work, a bright sun shall arise to scatter these clouds, the day, whose morning is just breaking, will be dark and dreary and disastrous.

The crisis is at hand. Even now the Church is being caught by the mighty currents of covetousness and selfishness, and is being dragged from the moorings of eternal truth and righteousness, and whatever is done to secure her safety must be done speedily. The increase of money among professing Christians has already become a snare in many cases, and the danger is that more than ever it will become a stumbling-block to them, and a dead weight to clog and hinder their spiritual activities.

There are some cheering rays, but the darkening clouds give warning.

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## CHAPTER IV.

### HOW THE LORD'S MONEY IS WASTED.

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“There was a certain rich man which had a steward; and the same was accused unto him that he was WASTING his goods.”—LUKE xvi. 1, R.V.

ONE of the most deplorable things that can be contemplated, in connection with the obligations that rest upon Christians, is the enormous waste that is made of the money which God has given to them. It is a painful fact that much of the vast increase of wealth with which the Church has been favored has been worse than thrown away. The kingdom of darkness has received no small measure of assistance from the ill-spent riches of professed Christians, and unless many turn from their folly there will certainly be some startling surprises, and much confusion of face for them, when they stand before God to give an account of their stewardship. Like the prodigal child, many a believer having received from his heavenly Father a full portion of this world's goods, has turned his back upon his Father's House, and has gone away into the world, and wasted his substance in riotous living. Hundreds and thousands of dollars, that

should have found their way into the treasures of the Church, have been spent in various needless, and often unholy, indulgences.

It is almost a shame to speak of some things which have been done with the money that should have been devoted to holy uses in the extension of the kingdom of Christ, but the evils which are flowing from this misuse of God-given favors, compel us to refer to some things which would not otherwise be mentioned.

This waste of money is often seen in the homes of God's people. Now, the writer, as much as anyone, believes in having a comfortable home, but he does not believe in a needless expenditure of money in the home, especially by those who profess to have been purchased by the blood of Christ, and who are citizens of another country. But what do we find in many a parlor into which we are shown? Almost every part of the room profusely ornamented with all kinds of pretty "bric-a-brac." Costly little nothings of every imaginable sort lie thick on mantel-shelf, and brackets, etc., which seem to serve no other purpose than that of worrying the patience of the housemaid who sweeps and dusts the room, or of pleasing the childish fancies of those who put them there. In many instances these ornaments have been presents, but many of them have been deliberately bought for this very purpose of ornamentation. We wonder sometimes whether the owner of these things, and of the very costly furnishings found in some homes, gives half as much for the support of Christ's cause as for these things. No one

need live in a house with bare walls or cheerless surroundings, but if the articles that could easily be spared from many a room, without in the slightest degree marring its attractiveness, were sold, and the money given to Christ, there would certainly be a great increase in the funds for carrying on His work. There is no sense in making any parlor a first-class fancy goods store or picture gallery, but history repeats itself, and the same thing is taking place to-day as took place in the days of Haggai the prophet; God's people are spending a great deal of money in the costly fittings and furnishings of their houses, while the house of the Lord is neglected.

If Christians would live in true Christian simplicity they would not find it so difficult to give to the Lord's work. But, influenced by the spirit of the world around them, and by the lusts of the flesh and the pride of life, their hearts are set on grand and costly things for themselves. Their horses and carriages and liveried coachmen, the costliness of their living in many ways show conformity to the world, while money enough is spent in luxuriousness to accomplish untold good. To say the least, greater economy in living might be practised by many, and in the light of the sacrifice of the Cross, and in consideration of the solemn obligations resting upon every redeemed person to do his utmost for the salvation of others, *greater economy ought to be practised.* Where money is lavishly spent upon expensive luxuries, God is robbed of His rightful portion of the substance, and

there is, in a greater or less degree, an absence of that lowliness of mind—that spirit of Christ—that should characterize believers.

There are other ways, however, in which the Lord's money is wasted, which are even more serious and wrong than any extravagance above referred to, in which Christians are drawn into positive worldliness. "Tell it not in Gath, publish it not in the streets of Askelon," yet let every true Christian minister and member of the Church think over it, and pray and weep over it, for it is a most lamentable fact that every year members of Christian churches are spending thousands of dollars in all kinds of worldly amusements, such as operas, theatres, and dancing parties. Here are facts. Not long ago an eminent evangelist was holding meetings in one of the leading cities in the United States. In writing afterwards about the hindrances to the work in that city, although the movement was eminently successful as a whole, he stated that during the progress of the services, Madame Patti gave a grand concert in the city, and that night the evangelistic meetings were practically deserted. To use the evangelist's own words: "All the Laodiceans had bought tickets and 'must' go to hear the famous and much-married and divorced 'diva.' Four thousand church members and church goers were present at the Patti concert that night, spending \$25,000 for the privilege." Doubtless a similar record might have been made in every large city whither Madame Patti went. Nor is this an ex-

ceptional case, for every week thousands of dollars are paid by wealthy members of Christian churches for far more questionable amusements than Madame Patti's concerts. The box in the opera house often costs more than is paid for pew rent in the house of the Lord.

Surely there needs to be a lifting up of the people into higher conceptions of the uses of the money which God has given to them. It is certainly doing violence to all principles of righteousness, and sinfully abusing the privileges and opportunities God has given His people to thus squander and waste the money which through His providence has come into their possession. It will not do to keep silence any longer concerning these things. The sin of wasting money is becoming so enormous that there is reason to fear that heaven will not bear much longer with it, but will in some way visit it in judgment.

There are many other ways in which money is wasted by Christian people, or kept back from the service of Christ. What a vast sum, for example, is worse than wasted every year in the useless tobacco habit. Carefully prepared statistics reveal some startling facts in connection with this. It is estimated that the members of Christian churches in the United States and Canada spent as much in one year in tobacco as the whole Christian Church throughout the world contributes annually for the support of Foreign Missions, namely, over \$10,000,000. This is appalling. In the light of the great needs and magnificent opportunities of the present hour, and in view of the obli-

gations resting upon believers everywhere, this is nothing less than a sinful, systematic wasting of money that should be used in extending the kingdom of Christ.

Then, too, how many are penuriously hoarding up their riches for their children or relatives, who when they get the money will very likely do themselves greater harm with it than the good intended.

But the picture is dark enough, or other things might be mentioned. The truth is, the vast majority of Christians are not doing with their money what God would have them do with it. They are devoting it to uses which cannot have His approval, and it is being withheld from those things in which it could most glorify Him. God's claims are not acknowledged, and instead of a set proportion of the income being offered to Him, it is spent in such a way that it really furthers the kingdom of Satan more than the kingdom of God's dear Son. The reckoning day is coming, and money wasted now will bear witness against the unfaithful then. Money is rightly used only as it brings glory to God, and this should be the aim every Christian should have in all money making and money spending.

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## CHAPTER V.

### WRONG SYSTEMS OF GIVING.

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“Oh that my people had hearkened unto me, and Israel had walked in my ways.”—Psa. lxxxii. 13.

THE development of true Christian beneficence has been greatly hindered by the tenacious adherence, on the part of individual Christians, and organized bodies of believers, to systems which are altogether unbusiness-like and wholly unworthy any connection whatever with the glorious Gospel of Jesus Christ. The ways for raising money are a legion in number. Every kind of device that men can think of seems to have been adopted, in these modern times, to raise money for religious purposes, while continually, as one reads the religious newspapers, some new scheme is brought to light. In this matter there seems to be no limit to man's inventive skill. Money for the Lord is secured in a way sometimes that men would be ashamed to resort to if the money were for themselves. “The end justifies the means”—is made to cover a multitude of sins, and the people go on without system or regularity, or principle, and sometimes, alas! without common honesty, to get money to support Christ's work.

In many places no attempt has ever been made to train the people to give in some systematic manner, and the teaching of God's word on the subject is entirely neglected. What money is given, is given in a careless, thoughtless manner. Special and spasmodic efforts have to be made to create any degree of real interest in giving, and the results are wholly unsatisfactory. Nothing is more damaging to the spirit of true liberality than this neglect of proper Scripture training, while the very life and love of the Christian are sapped and destroyed by these times of extra pressure, and periodical spurts at raising money. Under such circumstances, it cannot be expected that the offerings of the people will come in any other way than in dribbles. And that is just how they do come in, and so, when the finance committee of the church (if indeed such a committee exists) finds the treasury empty, the pastor's salary away behind, and other accounts unpaid, and they of course see no possibility of the arrearage being made up by regular offerings, they suggest a tea-meeting, or entertainment, or some other indirect means of raising the necessary money. And so in churches, where systematic giving in any form is unknown, Christian people become more and more enfeebled and weak, and less and less inclined to give at all. Instead of lifting up their heads and walking steadily forward in the ways of the Lord many are choosing their own ways, and hobble along with the aid of the miserable financial crutches of their own devising.

In many churches money is still raised by *annual subscriptions*. Once a year a canvass is made of the members of the church, and they are expected to state what they will contribute during the year for the support of the minister, and the work of the church. It is sometimes specified when these subscriptions are to be paid, but that is very often left unsettled, very great freedom being given to meet the *convenience* of subscribers, and so, when the canvass is finished, no one knows when there will be anything in the treasury. There has been considerable advancement made of late years in the abolishment of this system by the adoption of the envelope system of weekly offerings, but it is quite time a system so faulty and pernicious, both as regards the giver himself, and as to the results which it secures, was universally and utterly destroyed. If there ever was any reason for its existence there are no reasons why it should be continued any longer. In the country among farmers, where the yearly subscription plan has been most generally in practice, there is not now the absence of money that there used to be when the country was new. If money is wanted for other things, there seem to be few farmers but can at any time of the year place their hand upon a greater or less amount, and the most of them could give a weekly sum to the Lord's work quite as easily as they could give some fixed amount annually.

"But," it is asked, "why object to the yearly subscription, especially if it is generous and given with a

willing heart?" Why object! For many reasons. Because it is far short of the teaching of the Scriptures. All through the Word of God we are taught to give more frequently than once a year. The Psalmist distinctly teaches that it was customary for the people to give every time they entered the house of the Lord. He says: "Give unto the Lord the glory due unto his name; *bring an offering and come into his courts.*" (Psa. xcvi. 8.) In the New Testament the system of weekly offerings is certainly enjoined: "*Upon the first day of the week let every one lay by him in store as God hath prospered him.*" (1 Cor. xvi. 2.) If this could be done in Paul's day, among a people who had recently been delivered from the darkness and ungodliness of heathenism, there is surely not a Christian community in which it could not be done now. The fact is, that in scores of churches where the yearly subscription was the custom, and where it was thought quite impossible to successfully carry on the weekly offering system, it has been tried, and the results have been a delightful surprise even to the most sanguine, and a cause of wonder to the doubters.

*The yearly subscription ought to be abolished because it effectually hinders the growth of true Christian liberality.* The yearly offering is often presented grudgingly, and is a worry and burden to the giver. Not being accustomed to give frequently, not having formed the habit of constantly and regularly honoring the Lord with his substance, the yearly subscriber generally finds it irksome to give even the

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small amount which he subscribes. No spiritual blessing flows into his soul in connection with the presentation of his offering, and so he misses one of the chief purposes of the privilege of giving to the Lord. It hinders the growth of a liberal spirit. As the years roll along, even though his riches greatly increase year by year, the annual subscription remains at a certain fixed amount, and when it is increased it is nothing like proportionate to the increase in the income. This is one of the greatest faults of this system, and should seal its doom at once.

Then, again, the amount given in this way is seldom half what it might, or what it should be. Many a poor washerwoman who earns a few dollars a week, it may be, but who gives systematically by weekly offering, is giving a larger sum for the year than scores of those who give their annual subscription, and she gives it with a happier heart. There are men who give \$10 dollars a year for the support of the Lord's work, who think they are doing magnificently, who could just as easily give fifty cents a week, and thereby not only increase their offerings by 150 per cent., but do themselves infinitely more good. Giving would be more a pleasure, while their hearts would be fired with a deeper interest in the kingdom of Christ.

The annual subscription plan has been admirably summed up in the new book by Rev. Sylvanus Stall, "Methods of Church Work," as follows: (1) "It almost universally fails to provide the necessary amount, and leads to questionable methods for securing

the deficiency. (2) It leaves the church or its officers to struggle each year, and all the time with accruing obligations. (3) It annually tempts all who have been estranged from the pastor to withhold their support, and to use their influence to defeat the success of the measure, in order to 'starve the minister out.' (Many most painful instances of this could be related. Giving under this system becomes too much a '*paying the minister,*' instead of '*offering to the Lord.*') (4) It induces people to seek occasion to find all manner of fault in order to avoid the payment of a just and equitable amount. (5) It asks, in a single payment, for an amount which, if paid in weekly instalments, would seem insignificant, but when asked at the end of the year, seems startling. (6) It is unscriptural, unphilosophical, and unsuccessful."

We call for the universal abandonment of this plan of giving. It is an evil. It has no redeeming features. It is wholly unsatisfactory. It is out of all harmony with the fact that "God *daily* loadeth us with benefits," "His mercies are new every morning;" but this annual subscription seems to suggest the ungrateful supposition that God only desires an annual acknowledgment of His goodness. It makes men stingy and selfish, and the sooner the churches everywhere learn a better way of raising money for their work, the sooner will they enter upon a new era of power and prosperity.

The raising of money by indirect methods also deserves special condemnation. The spectacles that

have been presented in the name of Christianity, to raise money, have been most lamentable. What tricks and devices are resorted to! Forgetting her true dignity, and her high calling as the Bride of Christ, the Church has gone into the oyster supper, fancy article, and confectionery business, to make money for "the support of the Gospel."

"Fair and festival, frolics untold,  
Are held in the place of prayer;  
And maidens, bewitching as syrens of old  
With worldly graces rare,  
Invent the very cunningest tricks  
Untrammelled by Gospel or laws,  
To beguile and amuse, and win from the world  
Some help for the righteous cause."

The "house of prayer" has been turned into a "den of thieves," a "*den of thieves!*" Yes, literally so, for it is a notorious fact that there is more overcharging "for the good of the cause," and more "religious" cheating done in connection with church bazaars than would be safe for any even half respectable business establishment in the country to tolerate. People are urged and pressed to pay double prices for what they purchase, and then, by some strange way of counting, they reckon they have given so much to the Lord. This is a reproach, and the Divine Master needs again to visit His house with His whip of knotted cords, and drive the money-changers out.

The whole system of raising money by indirect means has been justly condemned as "*belittling to the Church, dishonoring to God, and contemptible in the*

*eyes of the world.*" The Church, in leaning upon such devices, has most effectually dried up the streams of true benevolence among her members, destroyed her own spirituality, fostered a worldly spirit, and brought herself under bondage to Satan. At the same time, they who patronize these various entertainments and fairs, do so, not with any thought of *giving*, but simply for the amusement or indulgence which they may secure for themselves by paying the price. No truer or more timely words were ever written in reference to these practices than the following: "The Church is not a trader, though its members may be. It is appointed to a mightier work than dabbling in tapes and pincushions. Its appointment is to divine communion and the saving of souls. It has a psalm to sing whose volume reaches the throne, but it has no groceries to sell. There is not a command, allowance, or example, in all the Holy Scriptures that makes the Church a merchant, or tells it to pay its way by holding a fair. The method of supporting the work of the Church is by beneficence, and not by trade. Beneficence—a principle heaven-higher than mere generosity—is the direct gift of a saved heart, and from the holy motives of a saved heart to God. None other is accepted of God to or from His Church."

No grander work could be attempted at the present time than that of turning the Church from the mistakes it has been making in these directions, and bringing it up to a higher plane of action. The Lord does not want the money that comes through these

indirect channels. He wants the voluntary free-will offerings of His people. He is not honored by anything else, and we are commanded to "do all to the glory of God." All our giving should be for His glory, but this it cannot be when we choose *our own* way of *giving* and turn aside from *His*. All systems that are not of God's appointment are only crutches, and it is time the Church, with all the wealth she has at her disposal, threw away her crutches and began to walk in the uprightness and dignity consistent with her exalted character.

Let the weakness and wickedness of wrong systems be continually shown; let the strength and advantages of true systematic giving be continually brought into prominence, and so let the keen edge of the sword of enlightened conviction cut the bonds and set the Church free, that she may go forth to do in the world what God has made it grandly possible for her to do.

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## CHAPTER VI.

### WHAT IS THE REMEDY?

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“Return unto me, and I will return unto you, saith the Lord of hosts. But ye said, Wherein shall we return? Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.”—MALACHI iii. 7, 8.

NO one, who has the welfare of the Church at heart, can thoughtfully consider the condition of things set forth in the preceding chapters, without being deeply impressed with the necessity of some earnest, well-directed action being taken to remedy the existing evils, and to avert threatening disasters. It is absolutely essential to the Church's safety for the future, that Christian people everywhere should have a fuller knowledge of the subject of true systematic giving, and should be more deeply impressed concerning their obligations toward God and men, in order that they may *do*, as well as *know*, the will of God. Already there are signs which do not forbode good or assure the heart, and whatever is done to secure the safety of the Church must be done soon.

What, then, shall be done? What is the true remedy and where shall a true safeguard be found? By what means can a larger proportion of the untold wealth

now possessed by Christian people throughout the world be secured for the King's business? By what plan shall the Church in all departments of its work, both at home and abroad, efficiently maintain its present undertakings without incurring debt, and at the same time reach out to greater efforts than ever to extend the knowledge of Christ among the nations of the world?

Whatever remedy is suggested, it must be one that will be applicable to all the difficulties of the case. It must be something, the adoption of which will have an educational influence, so that by it the Church will be lifted up to higher thoughts concerning the use of money, and into a fuller appreciation of the present unprecedented opportunities for service for Christ. It must be a remedy that will at once check the terrible waste of money among Christian people. It must be a remedy also, that will lead to the complete giving up of all false, and indirect, and pernicious systems of raising money; and which, at the same time, will be a source of joy and satisfaction to the giver, and accomplish the greatest results in the amounts given. It is in vain to suggest anything that will not produce these results. We must have a thorough plan, an effectual safeguard, or we shall be no better off than we are now.

Some have tried to solve the difficulty and have given their counsel. Again and again we have heard it said that the need of the hour is a new Pentecost—a fresh baptism of the Holy Spirit—a mighty suffu-

sion of spiritual power throughout the entire Church, and that then the people would give as they ought to. Certainly we do need in our day greater manifestations of the power of the Holy Spirit in the midst of the Church, and among the perishing, but when may we expect this unspeakable and much-needed blessing? Is it possible for it to be given so long as the Church follows unscriptural methods of raising money to carry on its work? Will this great spiritual blessing come so long as the Church continues to withhold hundreds of thousands of dollars from the service of Christ, and devotes such immense sums to purely selfish purposes, in needless luxuries and pleasures? Is it according to God's plan to bestow special spiritual blessings upon His people before they heartily acknowledge their dependence upon Him, His goodness to them, and honor Him by consecrating themselves and their substance to Him?

It has often been said, "Get the Church right spiritually, and the necessary funds for the carrying on of the Lord's work will be forthcoming." But is this true, is it scriptural? Cases, of course, have been known where freeness of giving followed spiritual quickening, but have not such cases generally been among those who before knew nothing of the grace of God? As a result of their conversion they have simply *begun* to show a practical interest in the spread of the Gospel. We are not referring to these now when we say that the scriptural principle that applies to Christians is this,—*Get the people TO GIVE in the*

*right way and spiritual blessings will follow.* Nothing is more distinctly taught in the Word of God than this. Here is the Divine statement: "*Bring ye all the tithes into the storehouse, that there may be meat in My house, and prove Me now 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.*" (Mal. iii. 10.) This is God's plan. Let the people *first* bring their offerings to the Lord, and honor Him with their substance, and *then* the windows of heaven will be opened and spiritual blessings will be poured out. It may be said that the act of giving implies a previous preparation of heart, and that we are willing to admit, but it is the act that God wants before He will pour out the fulness of blessing.

God's remedy, then, is **SYSTEMATIC GIVING**. And if ever this remedy was needed, it is needed now, in the closing years of this wonderful century. Other things may be tried, but God's ways are not our ways; and until there is, throughout the Church, a returning unto the Lord of hosts, such as He calls for in the book of Malachi, and a bringing of the tithes into His storehouse, any great and widespread revival of religion need not be looked for. The pressing need of the present hour is a more universal adoption of the principles and plans of the Scripture. Here and there this is being acknowledged, and it is a fact worthy of special notice, that where Christians practise *systematic giving* there is greater intensity of spiritual life,

and fuller revelations of the Spirit's presence. God is honoring those who honor Him with their substance. Where the people give in God's way, where they *prove the Lord* by bringing *the tithes*, the windows of heaven are opened and heavenly blessings are bestowed. What is local or personal needs to become general. The richer blessing will never be secured by a few here and there doing the Lord's will in this matter. The remedy is universally needed, and it must be universally applied.

The Church needs a revival that will begin in the purses of God's people. The kept-back money, that should long ago have been doing service for God and for perishing souls, needs to be laid before the Lord and consecrated to Him. Christlieb declared that Christians need a threefold conversion, viz., of the heart, to secure holy affections; of the head, to secure right convictions; and of the purse, to secure ample offerings. The last is needed now.

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## CHAPTER VII.

### WHAT IS SYSTEMATIC GIVING?

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“See that ye abound in this grace also.” . . . “For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not.”—2 COR. viii, 7, 12.

MUCH liberal and willing-hearted giving is most *unsystematic*. Many who give most liberally, and to whom it seems to be a pleasure to give, do not give according to any set principles. Their giving is munificent, but it is void both of plan and purpose. *Systematic giving* is not widely understood, its essential principles are unknown among the mass of God's people. Many look upon it as some kind of ecclesiastical *bondage* which has been devised to *force* men to give, and they fear being bound. But the truth is, if there is any bondage in connection with Christian giving, it is not those who give systematically, but those who do not, who are in that bondage. It is very important, therefore, that wrong notions should be dispelled, and that there should be a thorough understanding of the essential principles of *true systematic giving*. These principles we desire to lay down, and in doing so shall deal first with certain kinds of giving which prevail very largely, but which do *not* contain the principles of systematic giving.

*Giving just when one feels like it is NOT systematic giving.* Those who give chiefly as the result of their emotions being worked upon by some special appeal or circumstances, when the hand, almost involuntarily, finds its way into the pocket for an offering, are not systematic givers. Spasmodic is the proper name for that kind of giving. It springs from spasms of feeling. It is jerky and uncertain. The giver never knows when or what he is going to give. This kind of giving has no regard whatever to plans or principles or proportions of any kind. It is also entirely purposeless, it never aims at God's glory. In true systematic giving this element is absent. Systematic giving is never governed by passing emotions, or by the urgency of the call that is made at any particular time. The root and secret of it is far deeper and more constant and abiding than the emotions. He who gives systematically gives whether his emotions have been stirred or not; his giving is governed by fixed principles, not by passing feelings.

*Systematic giving is NOT giving just what one may happen to have at any particular time*—the small change that happens to be in the pocket when the call is made. That is *haphazard* giving, and a most unprincipled way it is of giving to the Lord's work. They who give in this way are not even moved by stirring appeals, while their giving is often in absolute thoughtlessness with regard to God's claims upon them. By this miserable habit there is often exhibited the most astounding human selfishness and

stinginess. For what can be a greater spectacle of meanness than for a man who, perhaps, has thousands of dollars in the bank, to give a paltry twenty-five cents or a dollar, with the remark, "This is all the change I've got?" There is something very Ananias-like in a transaction of that kind. Systematic giving is not governed by what may be *in* the pocket at any particular time, it is governed by what *comes into* the pocket or *into* the bank either. It takes the thousands in the bank, or elsewhere, as much into account as it does the money that may be at hand.

*Giving large sums of money is NOT necessarily systematic giving.* The man who gives large sums, and gives with a willing heart, may be as far from being a systematic giver, as he who gives a very small portion of his income, or gives grudgingly. He who gives liberally, when he does give, may, after all, be only a spasmodic giver; he may never think of adopting some system in connection with his offerings for benevolent and religious purposes. The systematic giver may, however, give large sums or he may not, for systematic giving does not depend upon the greatness of the amounts given so much as upon the amounts received as income. It is by this that it is measured, as will be shown more fully a little farther on.

Great mistakes have been made about the necessity of large sums being contributed in order to secure the greatest total results. Far too much have these large sums been sought for and depended upon, while experience everywhere teaches that the largest aggregate

amount is secured and the highest success attained, not by the large sums which a few give, but by the proportionate amounts systematically contributed by the many. A year or so ago there was a strike among the drivers and conductors of a street railway. The company would not come to the terms of the strikers, and an opposition line of 'buses was started. These 'buses were marked "*free*," but an opportunity was always given passengers to contribute what they wished to support the strikers. There was no system—no regular fare for anybody. For a time some enthusiastic sympathizers, whose *feelings* were worked up, gave very liberally, and for a time the daily receipts totalled quite a respectable sum. It was not long, however, before there was a marked falling-off in the funds. Many who rode actually gave nothing, and the enterprise of the strikers soon collapsed for want of money. The street car company, however, which kept on its even way of systematics, receiving regularly the five cent fare from all passengers, seemed none the worse for the strike, but continued to live and prosper as greatly as before. This incident partially illustrates the difference between irregularly giving large sums, with no certainty as to what shall be given, and systematically giving a fixed sum. The results in this case are suggestive, and even Christians might learn something from the fares of a street railway.

Again, regular giving is not necessarily systematic giving. There are many who make this mistake.

Indeed, systematic giving is generally understood to be the giving of some certain or set amount regularly to certain objects. In a measure this is systematic giving, but there may be the greatest possible regularity in the amount given, and in the times of giving, without there being the slightest recognition of the essential principles of systematic giving, as they are laid down in the following pages. Something more than regularity is essential to true systematic giving.

It is scarcely necessary to add that supporting the church by buying fancy articles at a bazaar, or tickets for a church tea or entertainment, is not systematic giving, though some never seem to give much in any other way.

What, then, is systematic giving? The negative answers which have been given above should assist us very materially in the direct reply. Having cleared the air a little of some mistaken notions we shall perhaps see all the better into the truth. Systematic giving embraces certain definite principles, and only as those principles are properly understood can we come to any clear and satisfactory conception of the whole subject. Any true system of giving must have, as a foundation principle, the fair and honest consideration of one's income. It is wholly rash and unwise, on the one hand, for a man to be continually giving large and liberal sums of money to religious and benevolent objects without having any regard to his income; and it is equally unreasonable, on the other hand, for a man to give small and insignificant sums

when his income is sufficient to enable him to give very much more. There are principles which should govern each of these men, so that the one would not be giving in a reckless manner to endanger himself financially, and the other would give that which would be more in accord with his ability. Let it be clearly understood, then, that *true systematic giving* has to do, at the first, and all the way through, definitely and directly with what a man receives. It makes its reckonings from this point. It does not go away from this and allows itself to be governed by the needs and calls for money, it is not governed by sudden impulses, or pressing circumstances, but beginning with the income it says that *a certain proportion or percentage of that income shall be regularly set apart and given to the Lord*. This is the one great and essential principle in *true systematic giving*. In the highest and truest sense, *systematic giving* is impossible without it. In other words, there cannot be *systematic giving* without *proportionate giving*. This is the simple inward law which works outward into all its developments. This is the principle which, once for all, places giving beyond all external influences, and gives character and certainty to it, and makes it impossible almost for a man to give beyond his means, or less than he should. This essential principle of *proportions* says, as the fountain increases in the volume of its supply, so the streams increase in the volume of their distribution, and as long as there is any flowing into there will be something flowing out.

*Systematic* giving, therefore, means *proportionate* giving. Exclude this principle and I fail to see how any man can give systematically, no matter how regularly or liberally he may give. Accepting this principle, however, regularity and certainty must follow. This foundation is broad, and solid, and good in every way, and it is both easy and safe for any one to build upon it.

There is much more to be said in more fully defining *systematic giving*, but this is reserved for the next chapter, where the teaching of Scripture is employed to help us to a full understanding of what is meant by it. It may simply be added here, that in the proper practice of systematic giving there will be a due regard to the distribution of the money that has been set apart; and there must be a clear distinction between the *giving* and the *distribution* of what has been given. The *giving* is performed when the money is set apart out of the income, the *distribution* is simply the stewarding of the money set apart. Once given to the Lord, the giver no longer occupies toward the offering the position of an owner, he is only a steward to manage and disburse it in the best way for his Master's glory. To give, and not exercise care, and judgment, and system in stewarding the funds set apart and consecrated to the Master's service, is as impolitic and as unwise as it would be to throw a bushel of wheat down in the middle of a field and exercise no care in the distribution of the seed.

## CHAPTER VIII.

### THE BIBLE ANSWER.

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“What saith the Scriptures?”—ROM. iv. 3.

“To the law and to the testimony.”—ISA. viii. 20.

WHERE there is a lack of genuine interest in the Church in regard to giving, and where wrong methods have been in practice, it will generally be found that the teaching of God's Word on the subject has been neglected. In other things believers have everywhere zealously declared the Bible to be their only rule of faith and practice, but in the matter of giving we have given ourselves a good deal of latitude, considered our own personal convenience, resorted to our own plans, adopted our own proportions, chosen our own way of doing things, and have scarcely thought to enquire whether our Lord and Master had given us any directions in the Scriptures concerning the giving of our money for the carrying on of His worship and work. The Bible has been left out, and all sorts of human inventions have been adopted to raise money. We have chosen our own way, and have not hearkened unto the law of the Lord. This should be so no longer. *“To the law and to the testimony.”* This whole question should be looked at in the pure

and unerring light of God's Word. In no other way can questions about giving be satisfactorily settled. Let the voice of the Lord be heard in the midst of the Church, let God say by what system of giving He would have His Gospel supported and His work carried on, and when He speaks let all men be silent and ready to learn.

In the days of King Josiah, when the Book of the Law was discovered in the temple, and brought into his presence, and read in his hearing, he was greatly troubled, and said, "Our fathers have not hearkened unto the words of this book to do all that which is written concerning us." As we open our Bibles and compare *our practices* with *its teachings* we are compelled to make the same confession and include *ourselves* with *our fathers*.

If the Bible contains any teaching upon this subject it ought to be known, and neither through false modesty in the pulpit, nor from any other reason should the truth be held back. The Church has drifted into many a wrong practice in the past through the suppression of the plain teaching of God's Word. Error is largely the result of ignorance, and right ways can be established only through knowing the truth. Nothing is needed more just now than that believers everywhere should *know* just what God says on the subject of giving, and when they do know there is abundant reason for believing that a large majority of them will not hesitate *to do what they know* to be God's will.

Whatever God's way is it must be the best way. Our Heavenly Father in no case asks us, His children, to do what we cannot do, nor does He ask any service of us but which, if performed in His way, and with right motives, will come back to us in richest blessings. The Word of God is a complete directory for Christian faith and practice. The great Head of the Church has not given to His people very full instructions about some things, and no directions whatever about other things equally important, but on the subject of giving the teaching is very full and distinct.

The Old Testament contains the most elaborate system of giving that has ever been practised on earth. The system of religious worship established under the direct instructions of Jehovah for observance by the Jews, contained the fullest possible directions regarding the providing of necessary means for the carrying on of that worship. It was a system that secured something from everybody. It embodied the principles which have already been laid down as essential to true systematic giving, and the carrying of it out resulted in ample provision being made for the support of all the priests, for the expenses of carrying on the costly services of the tabernacle or temple, including special feasts and festivals, and for the relieving of all who were needy or destitute. Here is the system. (1) Every Jew, rich or poor, paid a poll-tax of half a shekel, or about thirty cents, when the numbering of the adult males took place. This was known as "atonement money." (2) The

tithes. These were the Levitical tithes, or tenth of all the produce of the fields, flocks, herds, etc., for the support of the Levites, and out of this the Levites gave a tenth for the support of the High Priest. A second tithe went to the festival services of the temple, and a tithe every third year for the support of the poor. (3) The first things of everything were offered to God. (4) There were also freewill offerings, given voluntarily as special thankofferings. These were over and above all the rest. Read Lev. xxvii. 30; Num. xviii. 21, 29; Deut. xiv. 22, 29.

By this system fully one-fifth, at times one-third, of all the income was devoted to the purposes of religion. And whatever may be said about this system, or any part of it, being a standard for the Church in the Christian dispensation, one thing is clear, God early taught His people what gifts and offerings He required of them. He early made systematic giving one of the laws of His worship. And whatever may be implied by systematic giving when considered in relation to our obligations to God, and in the light of the nineteenth century, very much certainly is implied by it in the light of the Old Testament teaching—much more also than many are willing to admit as binding upon them in the midst of nineteenth century wealth and privileges. "We claim," says Dr. Pierson, "to be under the Christian dispensation, and free from the yoke of the law; but the question is, How much advance have we made in our Christian modes of giving? The simple fact is, that we are giving nothing in comparison to

the Jew, and that it would be a blessed thing if we should take upon ourselves, as Christ's yoke, the Jewish law of giving."

But let us now turn to the New Testament, and see what God says there, and let us who rejoice in the blessings, and glory in the liberty, of the Gospel dispensation, be at least sufficiently loyal to our privileges, and sufficiently consistent with our claims, to be willing to enquire into and accept the teaching of the New Testament, whatever that teaching may be.

We claim that the whole Bible, and not the half of it only, is to be taken as the source of instruction to the believer, but as many seem to think Old Testament practices are in no sense binding upon Christians, it is important that the teaching of the New Testament should be fully set forth.

We turn to 1 Cor. xvi. 2, where we read: "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come." This was the plan of raising money enjoined by the Apostle Paul for the Church in Corinth and in other places. Do what we may with the system given to the Jews, here is a system of raising money in the Church which is universally admitted to be the rule for believers of the Gospel dispensation. We purpose examining it most carefully.

1. *This system was intimately associated with the worship of God.* These early Christians were to lay aside a portion of their income "upon the first day of

the week." This was the day for worship. On this day the disciples came together to partake, in the Lord's Supper, of those simple and sacred emblems which pointed to the death of Christ, by which they were continually reminded that though He was rich, yet for their sakes He became poor, that they through His poverty might become rich. Their giving was therefore intimately associated with the highest spiritual privilege believers can enjoy on earth, and surely none but the most miserly of men could have allowed selfish thoughts to enter their minds at such a time. Giving grudgingly would surely be impossible while in the shadow and also the glory of the cross. As God's people remembered the price that had been paid for their redemption, as they remembered that the Lord Jesus had given His life a ransom for them, they would be constrained by the greatness of His love, and the presentation of their offerings would be a joyful act of worship, a glad thanksgiving to the Lord.

This is the prominent feature of all Bible giving. It and worship are inseparably connected. No one can read the description of the numerous tabernacle or temple services, without being impressed with this. Every approach to God in worship was accompanied by some offering. It was strictly enjoined that no man should "appear before the Lord empty handed." (Deut. xvi. 16.) It was this beautiful union between *giving* and *worship* that filled the Psalmist's mind when he said in Psa. xevi. 8: "Give unto the Lord the

glory due unto His name; *bring an offering* and come into His courts, *worship the Lord* in the beauty of holiness." Here also giving is associated with the highest order of worship, and is thereby made a high and holy act. And this is what it should be. How else can we honor the Lord with our substance as we are taught in Prov. iii. 9 to do? How beautiful the example presented by the Magi who came to Bethlehem. Their worship was accompanied by the offering of gifts. (Matt. ii. 11.) The grasping penuriousness which is so evident in the paltry offerings which are sometimes brought into the house of the Lord, could not be possible were the chief thought and desire of the offerer in presenting his offerings to worship the Lord in the beauty of holiness. Further, what pleasure can God have in the most magnificent amounts of money that are contributed to support His worship and His work if, in the heart of the offerer, there is no thought of Him? If men give, as many do, to "*be seen of men*," with what contempt must the Great Giver of all things look upon their gifts. What God wants is the heart, and in the privilege which He has given us of presenting money offerings to Him, it is evident that one purpose of that privilege is that we may have an opportunity of expressing our gratitude and love to Him. Giving is to be accompanied by worship—it is itself to be an act of worship.

Systematic giving is, therefore, founded on the highest motives that can sway the human heart. It springs from the same great feeling that has provided

an all-sufficient redemption for a perishing world—it springs from love. “God so LOVED the world that He GAVE,”—*we are TO GIVE because WE LOVE.*

As this scriptural system of giving was intimately connected with the worship of God, it brought the offerer into direct fellowship with the Father and with His Son Jesus Christ. This is the believer's privilege in all Christian service, and though it has often been otherwise, there is no service in which the child of God MAY have greater fellowship with the Father than in the presentation of money offerings. If he takes the place of a sincere worshipper, and brings his offering to the Lord, in order that he may take it up and use it in connection with His kingdom, he cannot but know something of the blessedness of being not only a steward *for* God, but also a co-worker *with* God. Here is sufficient reason why every true believer should adopt the scriptural system of giving.

2. *In this system we have regularity.* The offerings were to be set apart every week: “Upon the first day of the week.” This at once raised a barrier against, and prevented, special and extraordinary efforts. Indeed, where there is regular action there is never any need for spasmodic efforts. The Apostle Paul also very wisely added to his instructions, “That there be no gatherings when I come.” No doubt the finance committee of the Church in Corinth thought it would be a good plan to wait till the great apostle himself was present. He would, of course, draw a great congregation, and in response to his earnest appeals they

would expect a big collection. But Paul, evidently, didn't believe in efforts of that kind. He seems to have foreseen the evils that would attend the introduction of special appeals for money that had no regard to system, and all the directions he gave the Corinthian Christians directly shut out any such plans of raising money. He enjoined once-a-week giving: "Upon the first day of the week let every man lay by him in store, . . . that there be no gatherings when I come."

In the light of all the advanced knowledge of this overrated nineteenth century, there cannot be suggested a more common-sense plan for raising money than this. The vast majority of the people are wage-earners and have a weekly income, and weekly giving is therefore the reasonable and right thing. God's plan is for us to give as we get. "Freely ye have *received*, freely *give*." Against the plan of weekly setting apart a portion of one's income as the Lord's, the capitalist or the man in business can scarcely object, for they are continually receiving, not only every week but every day. With the regularity of the return of the Lord's Day there should be the recognition of God's goodness and of God's claims in the presentation of offerings to Him.

Regularity is the secret of success in the performance of all work, and the rule holds here. If a man through neglect or other cause fails regularly to set apart a portion of his income for the Lord, his giving will cease to be systematic, and, though he might intend after-

wards to make up the deficiency caused by failure to set apart a sum at the right time, in nine cases out of ten his good intention will not be carried out. This is one of the greatest difficulties wherever the weekly offering system has been adopted. Even professed Christians have not proved themselves to be always thoroughly conscientious, and, when a few weeks are passed over and the Lord's portion has not been set apart, no effort is made to pay the debt owed to God; He is robbed of His portion, and the finances of the Church get behind, and some special effort has to be made to balance up *their* deficiency. There must be scrupulous adherence to the plan of laying aside a proportion of the income every week, with, of course, the full determination, when the opportunity comes, to apply it to the various departments of Christian work. If there were this conscientiousness among Church members, there is not a church in all the land that would ever again find it difficult to meet its running expenses, or to secure sufficient funds for its benevolent and aggressive work. The scriptural system of weekly giving—weekly laying aside—is the right system; the system of true regularity and success.

3. *This is a system for universal adoption.* One of the greatest difficulties Christian financiers have had to meet has been the arranging of some method of raising money that would be practicable for everybody, and the failure to arrange such a plan is due very largely to a neglect of the simple directions of

God's Word. This scriptural system which we are considering included everyone. "Let *everyone* of you lay by him in store." The poor as well as the rich, the younger members as well as the old, were to give. The essential principle of proportions made this possible. And there will never be true success until *every member* of the Church is taught, and trained, and encouraged to give regularly and systematically. The smallest weekly offerings of the poor must be valued as highly as the greatest gifts of the rich, for the truth is, that the poor man who is a proportionate giver gives quite as much as the rich man who is a proportionate giver, if they lay aside the same percentage of their income. Nothing can be more suicidal to the cultivation of a liberal spirit than any slighting of the small amounts contributed by the poor. As a rule, they give much more in proportion to their means than the wealthy.

This plan of having everyone give did not originate with Paul; it is as old as the law of Moses. In Deut. xvi. 16, 17, we read, "They shall not appear before the Lord empty: *Every man shall give* as he is able, according to the blessing of the Lord thy God which He hath given thee." Paul may have had this passage in his mind when he wrote to the Corinthian Christians. It looks very much like the introduction of the ancient and divinely appointed system of giving into the Christian dispensation. After all, perhaps those who object so strongly to the application of Old Testament methods to New Testament times, may find

themselves in direct conflict with the great apostle himself. At any rate, it is certainly foolish to object to plans that were so successful while other plans have so completely failed. Let us no longer choose our own ways, but be willing to follow the teaching of God's Word, and recognize the fact that *every* man, woman and child in the Church of Christ is under obligation to God to give as God has prospered in each case. To expect those who are rich to do all the giving, and supply all the money for the Lord's work, is unreasonable and a sign of meanness and selfishness. God expects *every* man to give as he is able. "For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not. For I mean not that other men be eased and ye burdened: but by an *equality*" (2 Cor. viii. 12-14). Equality in giving is possible only where rich and poor alike give a set proportion of their income.

This system which was given to the Church at Corinth was also given to other Churches, for Paul says in the first verse of 1 Cor. xvi., "As I have given order to the Churches of Galatia, even so do ye." This system was therefore suitable to different places as well as to different persons, and in this respect it is superior to any system of giving that has ever been thought of. It may be put into practice among any people, and in any age, and its adoption will never fail to produce the most satisfactory results. Its universal practicableness proves it to be of Divine origin, and in giving, as in everything else, God's ways are best.

4. *In this system we have proportionate giving.* Everyone was to give "as God had prospered him." The amount to be set aside was to be gauged according to the amount God had given. The question, "How much shall I give?" depended upon the answer to the question, "How much have I received?" In the giving there was to be "*a performance out of that which ye have*" (2 Cor. viii. 11). There was a proportion according to the prosperity God had given, and the giver was thus brought into constant acknowledgment of his dependence upon God, and into continual recognition of his Heavenly Father's goodness.

What proportion of their income did these early Christians give? What percentage of their money did they lay by every week as their offering to the Lord? Is it at all probable that there was any fixed percentage which they regarded as God's? The answer to these questions are of the utmost importance, and we ask our readers to very carefully consider the answers which are given below.

In the first place, it must be remembered that a tenth of a man's income was almost universally regarded as sacred, to be devoted wholly to sacred uses. Even the heathen nations often dedicated their tithes to their gods. Pliny says, "That the Arabian merchants who traded in spices durst not sell any till they had paid the tithe to their god Sabis. And Plutarch, in more places than one, mentions a custom of the Romans of offering to Hercules the tithe of what they took from their enemies." For many centuries, also,

the Jews had regarded the tenth as the Lord's portion. From the earliest period of their national existence this had been acknowledged. (Heb. vii. 5, 6; Lev. xxvii. 30.) It is very clear, also, that in the Saviour's day the tithe was still regarded as the Lord's portion, for the Pharisee is represented as saying, "I give tithes of all I possess." It was, in fact, the general and widespread conviction that the tenth was the Lord's.

How, then, can it be thought a thing incredible that this very proportion would be regarded the percentage to be given by the Corinthians to whom Paul wrote? Besides, would not the possession of infinitely greater privileges than were enjoyed under the law, be a strong and irresistible reason why not less than the tenth should now be laid aside for religious and benevolent purposes? Some, we know, strongly object to this adapting of Old Testament usages to New Testament times, and cry out, "*A return to legalism,*" when the tithing of the income is advocated. But, in the light of Christ's sufferings and death, in the light of all the rich blessings and privileges enjoyed by the Christian, is not the man who refuses to adopt this proportion placing himself under a worse legalism by far, for is he not placing himself under the legalism of self and selfishness? Is he not setting aside the full and simple teaching of the Word of God, together with the testimony of history, for it is stated by Origen, Jerome, Augustine, and many other ancient authorities, that the early Christian Church did observe the law of tithes, and, besides all this, is he not rather studying

his own convenience and preferring his own way to God's command?

Rev. J. H. Brooks, of St. Louis, has reached an unanswerable conclusion on this point, when he says, "Since the rule of consecrating a tenth was observed by the servants of Jehovah, before the law was proclaimed, and since it was recognized as just and proper by Divine legislation, it would seem to be a wise and safe guide to follow still in our contributions to the work of the Lord. Surely nothing less than this can adequately express our indebtedness to the grace of our Lord Jesus Christ. In other words, this is the very least a Christian can give, if he ever pretends to fill the measure of his privilege and responsibility." Wilbur F. Crafts, says, "The early teachings of God to the human race, as far back as the days of Abraham, I understand to indicate that a tenth of our income belongs to God as our Father and King. The rule is as appropriate now as it ever was. We ought to give beyond that, but one-tenth of our income, I take it, is not ours to keep. Withholding it, we shall come to see by-and-bye, is embezzling trust funds." The command, "Honor the Lord with thy substance," implies that there is a God-honoring proportion, and there cannot be the slightest argument advanced to show that that proportion may be less than ten per cent.

But even granting that it has not been established that the *tenth* should now be given, it still remains that *proportionate* giving was enjoined. The words, "As the Lord hath prospered" are meaningless, if they

do not teach that some set proportion of the income was to be laid aside. Without the adoption of the principle of a fixed proportion of some sort, true systematic giving is an impossibility. Even as a matter of expedience, for the sake of comfort and pleasure in giving, the laying aside of only five per cent. of the income to the Lord is infinitely better than leaving it wholly to caprice, or to uncertain feelings and impulses.

Systematic giving, as it has been defined above, establishes an equality among God's people, and gives no room for the anomaly which prevails to such an extent to-day, where poor widows and others, out of their poverty, often give a far larger proportion of their means than many of the rich who give their hundreds. A fixed percentage, adopted generally, makes this irregularity impossible. He who gave \$1 out of an income of \$10, would be giving as largely and as liberally as he who gave \$2 out of an income of \$20. Indeed, where the income is large and a *larger* proportion is not given than is given by the poorer man, the percentage is, if anything, in favor of the poorer man, for he will often have to make sacrifices to give his tenth, where the other would not need to make sacrifices even to give a fifth of his income. Still, systematic giving levels up this matter very much, and spreads the burden out as it should be. In no other way can this be fairly and successfully done.

Then, too, by systematic giving another evil is pre-

vented, which is far too common among Christians, namely, the failure to increase one's offerings when there is an increase in the income. It is a most deplorable fact that there are Christians who are giving no more to the Lord's work now than they did ten or fifteen years ago, though their income is more than double now what it was then. They have given, and it may be they have given regularly, but they have not given a set proportion of their income "as the Lord has prospered" them. They have not honored the Lord with the *first fruits* of all their *increase*. Their increase has been put into their business, or locked up in real estate, or spent in more costly furnishings for their homes, or in other luxuries, but the treasury of the Lord's house has not received any benefit from their increased prosperity. Is this the spirit and teaching of Christianity? As we grow richer, is the proportion of our substance with which we honor the Lord to be continually growing less, as must be the case if our offerings are no more in amount when we have an increase of income than they were before we had the increase? Proportionate giving makes this impossible, and is in perfect harmony with the inspired words, "Lay not up for *yourselves* treasures upon earth," and "If riches *increase*, set not your heart upon them."

The scriptural plan of systematic giving has no equal. It is reasonable and workable, being adapted, like the Gospel itself, to all classes and conditions of men. It is God's way, and therefore it is the best both for the happiness of believers and for the welfare

and safety of the Church. No believer can afford to choose any other way of giving in preference to this, for in no other way can he so effectually serve the Lord and honor Him with his substance, increase his own usefulness, or gain blessings for his own soul.

We close this chapter with a sentence from Dr. J. Strong: "If those whose horizon is as narrow as the bushel under which they hide their light could be induced to come out into a larger place, and take a worthy view of the kingdom of Christ, and of their relations to it, if they could be persuaded to make the privilege of Christian giving regnant in all their life, their *happiness* would be as much increased as their *usefulness*." The adoption of systematic giving will enable Christians to reach just such a place and experience.

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## CHAPTER IX.

### WHAT THE ADOPTION OF SYSTEMATIC GIVING WILL INVOLVE.

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“Whosoever will come after Me, let him deny himself and take up his cross, and follow Me.”—MARK viii. 34.

IT is generally difficult to break away from long established methods, and adopt and practise new ones of a much higher standard. But when a method is wrong, or even when it is not the best, and a better is clearly presented to the mind, there should be no hesitation in cutting the bonds that bind to the wrong or imperfect method, and adopting the better. The adoption of systematic giving by many will involve the breaking of just such bonds. Old ideas and practices must give place to new; or rather, the modern ways of spasmodic, and haphazard, and irregular giving must give place to the ancient and scriptural plan of proportionate and systematic giving. Any clinging to any other method will make a fair trial of systematic giving an impossibility, and we claim and call for at least a fair trial of it before it is spoken against. The man who would know the meaning and value of systematic giving, must burn his bridges behind him.

He must cut loose from all other ways of giving for a time and launch out upon this.

Systematic giving will involve in most individuals at the very outset, and continually afterwards, an exercise of faith in God. Those whose income is small, and whose temporal necessities absorb their income as fast as they receive it, will be tempted to think it quite impossible for them to set apart a tenth, or any fixed percentage of their income for the Lord. The many calls upon the purse at home will suggest the remembrance of the words, "Charity begins at home," and the following passage of Scripture will also come readily to their minds: "If any man provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel." (1 Tim. v. 8.) Certainly, any man who neglects his own family, and wrongfully withholds necessary support from them, is deserving the strongest censure; but does any man withhold from his family that which they should have when, with a thankful heart, and in humble acknowledgment of God's goodness to him, he regularly devotes a set portion of his income to God? To do so will often involve the exercising of a grand and heroic faith—indeed, the adoption of systematic giving involves the exercise of faith any way, for he who scrupulously lays aside a fixed percentage of his income as the Lord's portion, continually casts himself on the goodness and faithfulness of God, and trusts in the promises of His word. And in connection with giving there are promises, in the Word of God which

furnish the grandest possible anchorage for the believer's faith. What better promise can anyone want to inspire his faith in the adoption of systematic giving than the following: "Honor the Lord with thy substance, and with the first fruits of all thine increase, so shall thy barns be filled with plenty, and thy presses shall burst out with new wine." (Prov. iii. 9, 10.) "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal, it shall be measured to you again." (Luke vi. 38.) "And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work." (2 Cor. ix. 8.)

With such promises to meditate upon, who can hesitate to give, even though the giving should mean the emptying of the last farthing into the Lord's treasury. The widow seen by Christ had faith enough to give her last mite, and she was not forgotten.

To give when the income is small necessitates faith; but let every poor believer, and others also, remember that the great Creator and Provider can very easily increase a man's expenses by sickness, or diminish his income by loss of work, or by a falling-off in business, so that nothing whatever will be gained by withholding from the Lord; while, on the other hand, the same gracious God, who gives us all things richly to enjoy, can very easily lessen our expenditure, or increase our income, when we cast ourselves upon Him

in faith, and honor Him with our substance. Our times are in God's hands, and it is a dangerous policy for us to act as though we knew how to make better plans and provision for ourselves than God does. We do act in this way, however, when, from any consideration of our own temporal needs, or the littleness of our income, we withhold from the Lord. "Have faith in God." "He is able to do exceeding abundantly above all that we ask or think."

For the encouragement of the faith of God's children in the adoption of God's plan of giving, I insert an extract from a letter sent to that honored servant of God, George Müller, of Bristol, many years ago. After referring to some contributions which were enclosed for Mr. Müller's work, the writer says: "I think it right to tell you that it is now seven years since we were induced, through the instrumentality of reading your books, to set aside a certain portion of our income for God's cause. We were then in very *straitened* circumstances, and we made up our minds to give a tenth. *The very next day* our means were slightly increased, and went on doing so. We then gave a fourth. After a long time things seemed again to look dark. I say *seemed to look dark*, for the event proved that we were not *really* any worse off than before; but by God's help we said, 'We will wait patiently; perhaps God is only trying us.' *We did not give any less to His cause.* And now He has placed us in a position of prosperity we have never before enjoyed, and we are able to give a fourth of our income. It is

indeed a blessed thing to trust in the Lord, and we are led to exclaim with the Psalmist, ' Bless the Lord, O my soul, and forget not all His benefits.' 'The Lord loveth a cheerful giver;' yes, and He will never leave nor forsake such a giver. Faith in God will enable any man to rise above his poverty, as an obstacle to proportionate giving. At the same time, let us not forget that the very reason why some men have so little, and why they are in such straitened circumstances, may be because they kept to themselves all the Lord has been pleased to give them. It is a true Scripture where it is written, ' There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.' " (Prov. xi. 24.)

Even the wealthy will need to exercise faith sometimes in the practice of systematic giving. The tenth, or larger percentage which they may fix, may sometimes seem *so much* to set apart, that they may be inclined to question whether they should continue to do it. There may also come times of commercial stagnation when the well-to-do merchant will be threatened with losses in his business, and he will be tempted to withhold from the Lord. At such times true confidence in Him who is the OVERRULER of all things will enable him to commit his business into God's hands, while he continues to give. Thus in times of trouble systematic giving will be a means of bringing the soul where alone it can find abiding rest from the difficulties and perplexities of life. The

practice of proportionate giving will thus cultivate faith in God, and develop a happy spirit of trustfulness for all things.

The adoption of systematic giving may involve *the making of sacrifices*. In order to give a proportionate amount of our income to the Lord, it may be found necessary to deny ourselves the enjoyment of some things upon which we have been spending our money. It may mean that we shall have to be more careful and watchful over the expenditure of our means; our expenses in living may have to be diminished, and we may have to deny ourselves some of the luxuries and pleasures to which we have been accustomed. There are many ways in which money is wasted, and a little stopping of leakages here and there will make it easy to give a fixed percentage of our money to the Lord. Christ was rich, yet He became poor for our sakes. He denied Himself that we might be saved, and shall we not most gladly *deny ourselves*, and take up our cross and follow Him!

The adoption of systematic giving will involve *the continual acknowledgment of God's goodness in our lives*. No man can practise proportionate giving without feeling, in a greater or less degree, that all he receives, and all he spends, has reference to God. When the giver is prospered, and he lays aside a certain proportion of his increased prosperity to the Lord, he will hardly fail to think of the words, "*As God hath prospered.*" He will see God's hand scattering blessings along his path through life, and

will be led constantly to acknowledge the goodness of the Lord.

The believer will, in this way, come to realize that his prosperity in business, or in the earning of wages, is intimately related to the Lord's work. As a consequence, too, the adoption of systematic giving may involve a complete revolution in the management of his finances. Every law in business will be made to conform to the higher law of proportionate giving. The getting of money will become a sacred act. "Trade will thus become a means of grace, and commerce an ally of religion." A deep religious significance will become attached to the common toils and enjoyments of every-day life. All departments of life will be made what they ought to be—religious. Among the Jews it was so, for the Jew who gave the first fruits of the increase of the field, and a tenth of all his substance to the Lord, must have felt when he ploughed, as well as when he prayed, that he was doing it to the glory of God. And is not this just what should be the experience of God's people everywhere, and is it not this sin of dividing our life into religious and secular, into the business part and the Church part, that is to-day causing millions of dollars in the possession of Christian people to be locked up, and kept back from the service of Christ, or spent and wasted in ways displeasing to God?

The believer's life should be one, and he should acknowledge God's presence and God's goodness in his money-getting in the office or factory just as much

as he does in the prayer-meeting. Systematic giving will help a man to reach this high standard. A man in business who has practised giving a tenth writes: "Some way or other, my companionship with God has become more real since I have taken Him into partnership." There are hundreds ready to bear similar testimony.

The adoption of systematic giving will mean new and better views of almost everything. The very details of our life will be affected, and we shall be led more fully to seek the glory of God in everything we do. We shall come more and more to realize that we are stewards for our blessed Redeemer and Lord, and we shall live more and more in that spirit of consecration so beautifully described by Frances Ridley Havergal in her little book, "Kept for the Master's Use," where she writes as follows: "The silver and the gold are mine, saith the Lord of hosts." Yes, every coin we have is literally the "Lord's money." Simple belief of this is the stepping-stone to full consecration of what He has given us, whether much or little. Then you mean to say we are never to spend anything on ourselves. Not so. We are to spend what is really needful *on* ourselves, because it is our charge to do so, but not *for* ourselves, because we are not our own but our Master's. He who knoweth our frame knows its need of rest and medicine, food and clothing; and the procuring of these for our own entrusted bodies should be done just as much for Jesus as the greater pleasure of procuring them for someone else. There-

fore there need be no quibbling over the assertion that consecration is not real and complete, while we are looking upon a single shilling as our own to do what we like with it. Also the principle is exactly the same whether we are spending pence or pounds: it is our Lord's money, and must not be spent without reference to Him. . . . There is no bondage in consecration. The two things are opposites and cannot co-exist, much less mingle. We should suspect our consecration, and come afresh to our Great Counsellor about it directly we have any sense of bondage. As long as we have an unacknowledged feeling of fidget about our account book, and a smothered wondering what and how we "*ought*" to give, and a hushed-up wishing the thing had not been put quite so strongly to us, depend upon it we have not said unreservedly, "Take my silver and my gold." And how can the Lord keep what He has not been sincerely asked to take?

"Ah! if we had stood at the foot of the cross, and watched the tremendous payment of our redemption with the precious blood of Christ; if we had seen that awful price told out, drop by drop, from His own dear, patient brow, and torn hands and feet, till it was ALL paid, and the central word of eternity was uttered, 'It is finished!' should we not have been ready to say, 'Not a mite will I withhold.'"

Systematic giving involves much more than that is blessed and helpful to the whole Christian life than it does of anything difficult or impossible. God's ways

*are not* the hardest ways for us to walk in. We find thorns, *not in them*, but in our own self-made and self-chosen paths. Difficulties worry us most when we are trying to turn aside from direct and full obedience to Christ, and not when we are trustfully accepting His laws as binding upon us, and cheerfully surrendering ourselves to do His will.

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## CHAPTER X.

### THE BENEFIT AND BLESSEDNESS OF SYSTEMATIC GIVING.

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“Take my yoke upon you, . . . and ye shall find rest to your souls.”—MATT. xi. 29.

**E**VERY good work, performed with right motives and in God's way, is accompanied, or followed, by blessings of some kind upon him who does it. It is a Divine law that the good we do comes back to us again. “Give, and it shall be given you.” “Blessed are the merciful, for they shall obtain mercy.” Even nature teaches us that those things which give most get most back. The great ocean, which furnishes the rains for immense continents, receives into its bosom again the mighty rivers of water that flow from the springs and rivulets of a thousand hillsides. The laws of nature are superseded by the laws of God's kingdom. Here, in a fuller and higher sense, they who give most get most back. “Whosoever shall lose his life for My sake and the gospel's, shall save it.” “He which soweth bountifully shall reap also bountifully.”

Some of the benefits that accompany the adoption of systematic giving have already been mentioned inci-

dentally ; there are other benefits which deserve fuller attention.

1. *Systematic giving produces in the giver a rest of heart and conscience regarding one's offerings not possible by any other method of giving.* Where before, through the practice of giving irregularly and in a haphazard manner, giving was an irksome duty from which there was a continual shrinking, and which was often accompanied by a miserable grudging feeling, there comes with the adoption of systematic giving a feeling of pleasure and satisfaction. Giving becomes a delight. The believer has not to again and again answer the question, "How much shall I give?" A percentage of the income has already been set apart as the Lord's portion, and it now becomes a delightful service to carefully and wisely distribute this portion, as the claims of the different departments of the Lord's work are presented. Said a Christian woman, who a short time before had begun to set apart a tenth as the Lord's, "*It is such a comfort, I have no anxiety now about what I shall give, it is settled, and I find it ever so much easier to give.*" This is the experience of hundreds who are to-day practising systematic giving. The ways of systematic giving are ways of pleasantness, and all its paths are paths of peace.

The following testimony from one who had tried this plan, is deserving of special consideration: "It is now about ten years since I first adopted the principle of *proportionate giving*. Prior to this I used to wonder with every five dollars I gave whether I was

not doing more than was *prudent*, and the result was I had little pleasure in giving. Now, however, having been greatly prospered in business, I find myself able to give fourfold what I did, and can understand better what is meant by the *blessedness of giving*. Applications for help have long ceased to produce irritation of feeling in me, for I know I am only called upon to dispense a fund which is *not my own*, and when, after a careful apportioning of claims, that fund is expended, I have derived much comfort from the certainty that the adoption of the principle of proportionate giving has enabled me on the one hand to *guide my affairs with discretion*, and on the other hand to refrain from 'robbing God.'

There are two points in the above testimony deserving of special consideration. The first is, that, previous to the adoption of systematic giving, there was "*little pleasure in giving*," and applications for help caused "*irritation*." This certainly was not a happy experience, but it is almost the universal experience of those who do not give according to scriptural principles and plans. When no proportion of the income has been set apart, appeals for help are frequently met by an inward protest. Where God's claims have not been recognized, giving is an irksome task, and there is a shrugging of the shoulders at every call for contributions. A rich, stingy old gentleman having been taken to task for his uncharitableness, replied: "*True, I don't give much, but if you knew how it hurts me when I give anything, you wouldn't won-*

der." This absence of pleasure in giving is the true secret of the niggardliness that to-day characterizes the giving of many who are well-to-do and wealthy. When it *hurts* a man to give, he isn't going to give much. As when a wealthy farmer was once asked for a subscription for Home Missions, and had been appealed to for half an hour, at last drawled out: "Well, I suppose I can't get out of it very well, here's fifty cents." He could just as easily have given ten times the amount, but it hurt him to give—there was no pleasure in it to him. Systematic giving, as abundant testimony shows, does away with all such miserable and mean feelings.

The other point in the above testimony which deserves our special attention is, that when proportionate giving was adopted, the writer learned what is meant by the "*blessedness of giving*," the feeling of "*irritation*" disappeared, and much comfort was derived from exercising the office of a steward of the Lord's money. What joy would abound throughout the entire Church of Christ, and with what gladness would God's people serve Him if giving were thus universally a source of happiness.

Another who has practised tithing his income for some time says: "My experience has been, that giving has become a *luxury to me*, as it never was before. I have greatly prospered financially, and I have received great spiritual blessings." How few of those who give under some momentary impulse can say this. Nothing but doing God's work in God's way can

enrich us spiritually and make His service a delight. Systematic giving is His way of doing this part of our work for Him, and he who adopts it will never fail to find blessedness therein.

2. Another benefit flowing from the adoption of systematic giving is *peace of mind concerning temporal things, with increased prosperity therein*. As business and the earning of wages are viewed in reference to God and His cause, it follows most naturally that the believer is enabled more fully to leave all his financial concerns in the hands of his Heavenly Father. God's hand is seen where before it was forgotten, and He becomes more and more consciously present as an active partner in the daily occupation, whatever it may be. The blessedness of this cannot be expressed. A man's business is sure to prosper under such circumstances, and everything a man puts his hand to, when he is thus a co-worker with God, is certain to succeed. As a Christian merchant testifies, "This system has been of the greatest advantage to me, enabling me to feel that my life is directly employed for God. . . . This system has saved me from commercial dangers by leading me to simplify my business, and avoid extensive credits."

God has promised temporal prosperity to those who honor Him with their substance, and there are numbers of Christian men and women prepared to bear testimony to the Divine faithfulness in fulfilling those promises. The Great Creator, who watereth the earth, and causeth it to bring forth in abundance, has said in

His Word, "Honor the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses burst out with new wine." This promise assures us that when we honor God with our substance He will enrich us with temporal blessings. God does what He says He will. Again and again has He fulfilled this promise. The way in which God increases the temporal blessings of those who honor Him with their substance is beautifully illustrated in the case of the widow of Zarephath. Elijah, the servant of the Lord, came to her, and asked her for a morsel of bread. She was poor, and, on account of the famine in the land, her provisions had been reduced to a handful of meal, and a little oil in a cruse; just enough to make a scanty meal for herself and her son, which she was about to prepare when the prophet asked her for food. When she told Elijah her circumstances, he said to her, "Do as thou hast said, but make me thereof a little cake first, and bring it to me, and after that make for thee and thy son; for thus saith the Lord God of Israel, the barrel of meal shall not waste, neither shall the cruse of oil fail until the day that the Lord sendeth rain upon the earth."

The widow laid hold of the promise, and did as Elijah instructed her. In other words, she honored the Lord with what substance she had by first giving a portion of it to the Lord's servant, and the Lord fulfilled His promise by giving her plenty for many days: for we read, "The barrel of meal wasted not,

neither did the cruse of oil fail, according to the word of the Lord, which He spake by Elijah."

This widow has since had many followers, who out of their poverty have first given to the Lord, and in like manner God has made abundant provision for them in temporal things. "*Giving* is the father of *getting*." "He is not richest who *lays up* much, but who *lays out* much." Increase comes not through withholding and stowing up, but through giving proportionately, as the Lord hath prospered. Such testimonies as the following should convince the unbelieving: "I am but a hard-working man," writes one who gives systematically, "yet I feel it now a pleasure and a luxury to keep account of how the Lord prospers my endeavors; and ever since I commenced the plan everything has gone well with me, *my earnings have every year steadily increased*." Another says: "The more I give the more I seem to get." And another: "The way He has prospered my path has been *most marked* ever since I adopted systematic giving."

It *pays* to tithe one's income. It *pays* to adopt proportionate giving as a rule of life. It *pays* in contentment and peace regarding one's temporal affairs, and it *pays* in actual dollars and cents, and it *pays* because it is right: it is God's law. So certain is it that God does fulfil His promises by greatly increasing the temporal prosperity of those who honor Him with their money, that we are prepared to challenge anyone to produce a single authentic

instance of failure. No man can rise up and say, "With a sincere desire for God's glory I gave a tenth of my income to the Lord and I have received no increase either of temporal or spiritual blessings as a result." Such cases do not exist.

3. *The adoption of systematic giving will have a beneficial effect upon a man's business habits.* By systematic giving business and religion, so much divorced from each other even by Christian men, are bound together. This has already been shown very fully in a previous chapter. The effect of this union is that a man conducts his business with a different spirit, a loftier motive, and with greater care. Careless methods of keeping accounts, and other loose habits, will be speedily corrected when a man decides to make proportionate giving a rule of his life. His business will be so systematized that he will know what his income is. Proportionate giving cannot be carried on by him unless he does, and hence he will be far less liable to run into bankruptcy, as so many do simply because they *do not* know what their income is. What tends to make men more successful in business surely commends itself to a fair trial.

4. *Systematic giving will also have the effect of checking the terrible waste of money among Christians which is so characteristic of this present age.* As soon as men and women begin to realize that they are not proprietors, or owners, of the money in their possession, but the Lord's stewards to dispense it for His glory, they will be more careful about every disbursement

of that money, and will not be so ready to sink so many thousands of dollars in costly dwellings, furniture, or dress, or in the obtaining of so many expensive luxuries for purely personal gratification and vain-glory. A higher value will be placed upon the silver and the gold that have come into their hands, and they will freely devote it to higher purposes. Disciplined by the practice of systematic giving, the giver will come to view money as a divinely ordained instrument for furthering the kingdom of Christ among men, and it will not be wasted in a careless manner upon fleeting, profitless pleasures.

5. *But the greatest benefit and blessing that would flow from a general adoption of systematic or proportionate giving would be seen in the Church itself.* The increased usefulness and prosperity that would come to the Church cannot be over-estimated. The possibilities placed within the reach of the Church by this scriptural method of giving inspire and thrill one's soul, and one cannot think of those possibilities without devoutly praying that in some way the entire Church of Christ may be moved to take action in this matter.

Statistics show that even where, by the adoption of weekly offerings, a kind of systematic giving is practised there has been a marked increase in the offerings to the Lord's work. But weekly offerings only show the advantage of *regularity*, and are not in every instance any illustration of the system of proportionate giving. Indeed, it may safely be said that the vast

majority of church-goers who regularly contribute to the support of the Gospel by weekly offerings are not proportionate givers, that is, they do not *set apart*, out of their income, any fixed percentage as an offering to the Lord. Yet it is a well-known fact that churches which adopt the weekly offering system raise very much more money for religious purposes than those which do not.

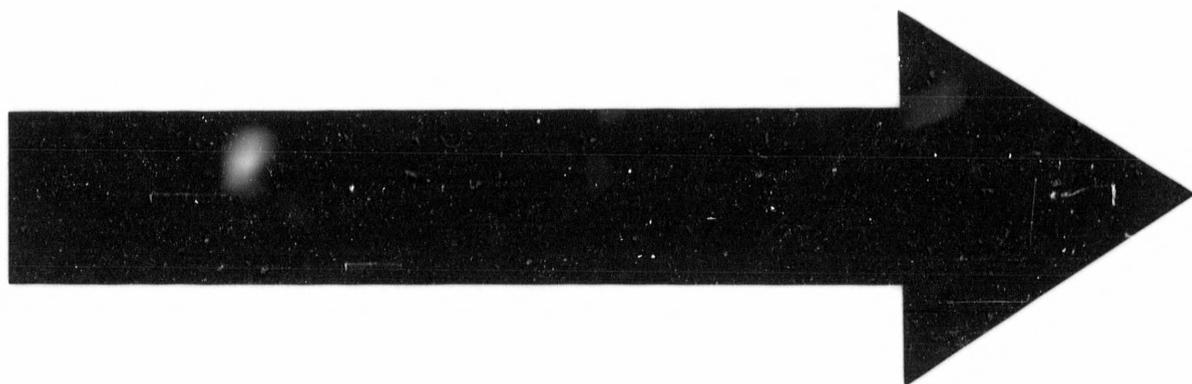
But let us suppose that proportionate giving should become as general as the weekly offering, or that everywhere the followers of Christ, constrained by His infinite love, and in fullest recognition of their obligations to Almighty God, should lay aside not less than ten per cent. of their income for the service of Christ, should simply "bring all the tithes into the storehouse," according to the teaching of the Word of God, who can estimate the amount of money that would, as a result, be at the disposal of the King of kings, to be used by Him in the extension of His kingdom among the nations of the earth? It is safe to say that the receipts for religious purposes would be increased fifty-fold or more. Thousands of dollars would be in the hands of church and missionary treasurers where now there are not hundreds. Let systematic giving be universally adopted, and there will be sufficient money forthcoming to at once wipe out all debts upon all churches, and Christian and benevolent institutions throughout the land; crippled but deserving Christian enterprises could at once be lifted into positions of power and prosperity, missionary

societies of all denominations would be in a position to largely increase their staff of missionaries to the heathen, Christian colleges throughout the land could be sufficiently endowed to give a free education to thousands who desired to preach the Gospel; Bible and Tract societies could at once double their capacity to print and circulate the Scriptures and religious literature in the different languages of the earth; and, before the end of the present century, short though the time is, the people of every nation would hear the Gospel, and the knowledge of the Lord would fill the earth, as the waters cover the sea.

"*Utopian!*" "*Impossible!!*" So some think, perhaps, but in the light of facts, knowing that there is more than enough money in the possession of the Church of Christ at the present moment to do all this, and believing most assuredly that God is ready now to take up the millions that might be given Him, and use them in accomplishing great and glorious things among the nations, and believing also that large numbers of Christians only need to have this whole subject clearly brought before them to lead them to adopt and practise systematic giving, we answer, no—*emphatically no*. This is neither utopian nor impossible. It is all blessedly possible, and just as soon as a mighty awakening in the matter of giving spreads throughout the Church these extraordinary results will follow.

What man has done man can do. What has been done in one section of the Church can be done in

other sections of the Church. There are instances on record, not only of what individuals have been enabled to accomplish through systematic giving, but also of what can be done by bodies of Christians. Dr. Pierson, in his "Crisis of Missions," notes the interesting and inspiring fact, that the Moravian Christians, numbering only some 20,000 communicants, raise out of their poverty an annual missionary income of \$240,000, an average of \$12 per member. The poorest man or woman among them is expected to give something to further the Lord's work. To secure such splendid results systematic giving must be practised very generally, with very few, if any, non-givers. What the Moravians have done others can do, and, in the light of our obligations to God, should do. If Christians everywhere gave with such liberality as this, what a vast sum of money would be raised for missions, and for every other department of Christian work. Let us suppose that even one half of this amount, that is \$6.00 each, were given by the 26,000,000 of Church members throughout the world, for missions, we should have the magnificent sum of \$156,000,000, or fully thirteen or fourteen times the amount now being raised by the entire Church for this purpose. What unlimited powers this would at once put into all missionary enterprises. Thirteen times the number of missionaries now in the work could be employed, which would mean the increasing of the missionary forces from 5,000 to 65,000, and the native helpers from 30,000 to 390,000, making a grand total



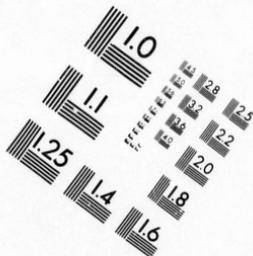
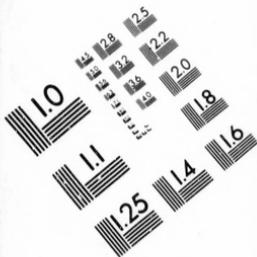
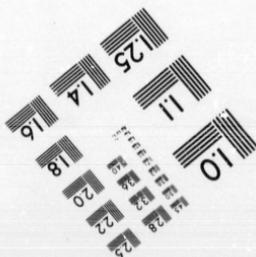
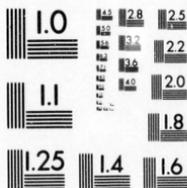


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of 455,000 workers as against the 35,000 now in the field. And with missionary laborers and facilities thus increased, who can begin to estimate the blessings and the blessedness that would be enjoyed by the Church. The adoption of systematic giving would make all this possible. Indeed, one-fortieth of the money now in the hands of the Christian people of this continent, that is  $2\frac{1}{2}$  cents out of every dollar, would give at least 50 millions of dollars more than the total sum stated above for the work.

Events are transpiring which call for some great movement that will produce these results in giving throughout the Church; and the Church will LOSE one of the sublimest opportunities it has ever had of sending the Gospel to the uttermost parts of the earth, if it does not, by the consecration of its wealth to the Lord Jesus, seek in a grander and mightier effort than ever before to evangelize the world.

Men and women are ready to go to the heathen if the Church will support them. In England, the United States, and Canada, 3,000 young men have, within the last few months, signified their willingness and desire to go into far-off lands and preach the Gospel to the heathen. Doubtless there are many more ready to say, "Here am I, send me." But is the Church ready to support them? Will the means sufficient be forthcoming? or shall these thousands of earnest Christians have to stay at home, and the heathen be left to perish in their darkness, because the Church of Christ, rich and increased with goods,

has gone to sleep? *God forbid!* It *need* not be; it *should* not be; it *will* not be, if those who have been redeemed by the precious blood of Christ everywhere willingly and gladly acknowledge God's claims upon their money, and give to Him His portion—the tenth. Then as never before shall the Church march forth gloriously, “fair as the moon, clear as the sun, and terrible as an army with banners,” to conquer the world for Christ. When the gold of Sheba shall be given to our King then shall come to pass the fulfilment of the Messianic prophecy: “There shall be an handful of corn in the earth upon the top of the mountains; the fruit thereof shall shake like Lebanon.” (Psa. lxxii. 16.)

## CHAPTER XI.

### SYSTEMATIC GIVING THE CHURCH'S SAFEGUARD.

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“Whoso hearkeneth unto me shall dwell safely.”—PROV. i. 33.

**M**ONEY is like fire—it is a good servant but a bad master. When men are mastered by money they are held in a most terrible bondage. When men master money—master it for Christ—they wield a most powerful instrument. As riches increase, however, men are exposed more and more to the mastering power of wealth, and unless proper precautions are taken, their riches will become their greatest curse. “They that will be rich,” says the apostle Paul, “fall into temptation and a snare.” And Solomon, the richest king that ever reigned, says: “He that trusteth in his riches shall fall.”

The Church is now exposed to all the dangers that wealth can bring. Her wealth is great beyond computation, and with increase of wealth, evils have already begun to crowd in upon the Church, which are in many places threatening to undermine the foundations of her strength and cause her endless harm. The Church, conscious of the greatness of her possessions, is in danger of settling down in a state of self-satis-

faction and self-congratulation, and saying, "I am rich and increased with goods, and have need of nothing." There is a danger of riches blinding the Church's eyes to the great mission for which Christ has redeemed her, and in her blindness lavishly using the riches God has given her in her own worldly aggrandisement, instead of consecrating it to the carrying out of the great commission. The adoption of systematic giving would form an efficient safeguard against this, for it would fill the minds of God's people with right thoughts about money, and keep their eyes open to the highest uses of it.

Danger exists also through riches being hoarded up, instead of being freely circulated in the interests of Christ's cause. Stagnation is always an evil. The stream that is dammed up and made to settle into a motionless pool becomes a source of deadly plagues. Stagnancy in the human system, from sluggishness of heart or liver, produces the most disastrous results. A thousand evils must follow if the money which is now in the Church is hoarded up by Christians, and not allowed to flow forth in copious streams to carry the Gospel to all men. Already many of these evils are appearing, for, alas! alas! the Church has been hoarding millions of dollars that should have been laid at the feet of Christ. Withholding is tending to poverty—spiritual poverty—the thoughts and affections of those who are rich are being allured from Jesus Christ. Systematic giving provides a safeguard against this, for it always keeps a channel open for an

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outflow. It means that those who are always getting more will be always giving more, and so it affords a healthy outlet where there is an increase of riches, so that over-accumulations and stagnation are an impossibility.

Another evil to which the Church is exposed through the increase of riches is the sin of covetousness, or the inordinate love of money, which sin, to a most alarming extent, is taking possession of men's hearts to-day. It is a money-making and a money-loving age. The hearts of men everywhere are set upon riches, and they can scarcely think of anything else. It is the first thing in the morning, the one all-absorbing matter in shop, and office, and factory all the day long, and even the dreams of the night are about money. Thousands of competitors are running with all their might the race after WEALTH, and they press toward this mark with such intense zeal that God is forgotten, their souls are neglected, and they go down to the grave grasping their gold with the very grip of death. Systematic or proportionate giving is a safeguard against this also, for no man who adopts and faithfully adheres to proportionate giving is likely to become avaricious through the increase of his riches. His plan of giving will be a check to covetousness. Recognizing his relations to God, and God's claims upon him, the giver will come to see that man's chief end is *not* the getting of money, so much as the using of it for God's glory. Systematic

giving will make a man more a lover of God, and less a lover of money.

Wedded with the love of money there is the love of pleasure and the waste of money therein. The spending of money upon pleasures that are inconsistent with a Christian profession is doing untold damage to the cause of Christ, and making many Church members more lovers of the world than lovers of God. They have been made God's stewards, but they are unfaithful to the trust reposed in them, and the money which should have been consecrated to Christ is foolishly spent upon worthless trifles. God's people will be saved from this snare only as they have loftier ideas concerning the value and uses of money. Systematic giving, from its very nature, lifts men up in this direction, and so delivers them from the dangers that surround those whose great aim in life is to purchase pleasure. It leads them into a new pleasure, which is more abiding and satisfying than all the pleasures that can ever come from the world.

By the adoption of systematic giving an effectual barrier would be raised in the Church against the miserable devices and make-shifts to which the Church has so much resorted to raise funds. These devices—many of them are of the devil—are the shackles by which he is to-day making captives of the professed followers of Christ. A following of the scriptural plan of giving would be an effectual safeguard against all tricks and schemes, in the shape of bazaars and entertainments, to raise money. There would be

sufficient money to support all departments of Christian work, and the Church would be saved from making those humiliating compromises with the world which have so often disgraced her name and destroyed her spirituality. This alone is a strong reason why some SPECIAL EFFORT should be made to secure the more universal adoption of proportionate giving, nor do I see any other remedy against this evil. So long as the Church hesitates to honor God in this matter of giving, by simply taking His word, and doing according to His teachings, no amount of preaching or praying will deliver the Church from worldliness, or lift her up to a higher spirituality.

Systematic giving also provides a safeguard against stinginess and parsimony. The early adoption of proportionate giving will make it impossible for a man to become miserly; indeed, the likelihood is, that as his riches increase, he will become more and more liberal, and with gladness he will increase the percentage of his offerings to the Lord. There have been many instances of this taking place. The man who gives a tenth, is very likely to give more than a tenth; many who tithe their income do. Men cannot become niggardly and mean while they set apart a fixed proportion of their income for Christ.

The importance of systematic giving, as an effectual safeguard against many of the evils that to-day threaten the Church's welfare, can scarcely be over-estimated. The tide of worldliness and pleasure-seeking is likely to rise higher and higher unless God's

servants erect mighty walls that will check it, and hold it back. The lines that should mark off the Church from the world are in far too many places almost obliterated, and in nothing is the Church more in danger of becoming like the world than in the way she uses money. In nothing should there be a greater difference. "Be not conformed to this world," is an inspired command, and applies to the Christian's use of money as much as to anything. The easiest, simplest, and safest way to obey that command, in reference to the silver and the gold that have come into our possession, is to give a God-honoring proportion of all our income to the Lord. Otherwise, we leave ourselves exposed to all the alluring ways of making and spending money which fill the world today.

The Church needs this safeguard now. Every moment is precious, and special efforts should be made at once to rouse the Church to see her danger, and lead her to take steps to provide for her own safety. No man should wait for his brother to act, but each man, realizing his individual responsibility, and in fullest recognition of his obligations to God, should bring himself into line with God's Word, and begin at once to give a fixed portion of his income. The safety of the Church depends upon the safety of its individual members. The safeguard is within the reach of all, and blessed is the man who, constrained by the love of Christ, determines to lay aside every week a certain part of his income as an offering to the Lord

for religious and benevolent purposes. His second purse, into which he shall put these offerings, and from which he shall distribute this devoted money as a faithful steward of Jesus Christ, will be continually a great blessing to him. He will be delivered from many a snare, and will be led into many a pleasant path.

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## CHAPTER XII.

### EXCUSES AND OBJECTIONS.

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“And they all with one consent began to make excuse.”—  
LUKE xvi. 18.

WHEN those who were so graciously invited to the marriage feast began one after another to make excuses, they manifested an utter absence of any appreciation of their privileges, and showed that they had no desire to do honor to the King. They were wholly taken up with their own worldly affairs. It is the same with many in regard to the service of Christ, and giving to support His kingdom.

It is one of the saddest things that can be thought of in this Victorian age of Christian privileges and blessings, that men and women can live in the midst of the richest favors which a kind and gracious God can bestow, and daily and hourly receive fresh manifestations of the Divine goodness and bounty, and yet be so utterly ungrateful and mean as to try and get out of making some money-offering as an expression of thankfulness to God. And then to try and bolster up such meanness by a string of paltry excuses, is the very climax of all ingratitude and selfishness, and must be a cause for wonder even among the angels of darkness. If God, the great and beneficent Giver of

every good thing, were to withhold from men for a single hour, as they continually hold from Him, there would be made such a wail of murmuring as would shake the very heavens. And when we think of all our disobedience and sinfulness, of the many times and ways in which we have failed to do His will, or honor Him by our lives, surely He has good reason to cut us off from His favor and withhold from us the blessings He daily bestows. *If God gave men no more than they are grateful for they wouldn't have much.* It is sad, therefore, in the extreme, that when God gives us the privilege of making money-offerings to Him, as an expression of our gratitude, any one of us should begin to make excuses. Yet many do calmly, and deliberately, and persistently, try to excuse themselves from acknowledging God's goodness to them by giving to Him a portion of their substance.

"*I can't afford it,*" says one. It is very difficult to discover just what is meant by these words, for they are used under all kinds of circumstances. They are uttered by the wealthy quite as often as by those who have little of this world's goods. Now if men really cannot "afford it," and by that mean that they do not possess, and therefore cannot give, God doesn't ask of them what they haven't got. "If there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not. But "*can't afford it,*" in nine cases out of ten, simply means that the person speaking has not "*a willing mind.*" It should be "*I will not,*" and not "*I cannot,*"

Very often, too, "I can't afford it," means, "I have decided to spend my money on something else; I have money it is true, but I *have other ways* for it." Thus, full often, this plea of inability is not only selfish, but hypocritical, for many who make it can find plenty of money to spend in obtaining costly luxuries, in pleasure seeking, or in buying up property. They can't afford it because they are laying up treasures upon earth. They mind earthly things.

Proportionate giving by its foundation principles leaves no ground for this excuse. It simply asks a man to give as he gets. It has the fullest regard for a man's poverty, if he is poor, and only asks a small percentage of what a man *receives*; and apart altogether from a consideration of one's obligations to God, or of the inestimable privilege bestowed upon us in the opportunity to give to God, surely it is a paltry and almost unreasonable thing for a man to say he can't afford to give the Lord ten cents whenever he receives one dollar.

This excuse is really suicidal. No man can afford *not* to give a set proportion of his income, for no man can afford to shut himself off from the blessings which are assured to those who honor the Lord with their substance. When men can afford to place themselves beyond many of the richest promises of God's Word, promises which have been repeatedly fulfilled in the experiences of those who have honored them, then they may *afford not to give* according to scriptural methods.

Close beside this excuse, and akin to it, is another,

"*I would give if I were rich.*" It is a good thing for a person to have lofty intentions, but lofty intentions that do not rest upon anything better than imaginary or impossible conditions do not amount to much. It can easily be decided what certain persons would do if they were wealthy by enquiring what they are doing now with what they have. When we see those whose income is small, and whose domestic and other expenses run very closely upon that income, regularly and conscientiously setting apart some set percentage of that income, we may safely conclude that with an increase of income there would be an increase in their offerings. But when those who boast what great and good things they would do if they were wealthy, do not *now* give systematically, as God hath prospered them, there is little reason for expecting that they would do better if they had greater riches. Unfortunately the increase of riches has generally an influence in an opposite direction to that of making a man more liberal. These "mean-to-do-well" people had better examine their present actions, and gauge their procedure with plenty of money by what they are doing with a little. God wants every man to give according to the ability which he possesseth. He who gives when he has a little will give more when he has much.

There are those who object to systematic giving on the ground that they do not believe in being bound by laws and rules in their beneficence. They are opposed, from principle, to everything that seems to touch per-

sonal liberty. They believe everybody should be left perfectly free to give just *what* and *when* they please, without any set rules or proportions to govern them. They imagine the plan of proportionate giving would bring them into some kind of bondage, and they object to being bound by any law or pledge to lay aside a certain percentage of their income in the way proposed. These persons forget, however, that there is such a thing as the *law of liberty*, that there are laws that make men free, and that conformity to such laws means true blessedness as well as true liberty. He is truly free who does God's will. Besides, how absurd this objection is. These very persons do not object to be governed by certain clearly defined laws in other things, for they know that in the observance of those laws lies their safety and their peace. For example, to be thoroughly consistent, why do they not go to their employers and say to them, "I object to any fixed laws being set up in regard to my wages, and would much rather that you pay me just according to your own feelings and impulses in the matter. It is not right that you should have your personal liberty touched by any law that fixes the amount I am to receive, and so you may pay me any wages *whenever* you feel like doing so, and just *what* amount you are disposed to give at any one time."

No man would, of course, act so irrationally, and yet it is in this irrational manner that many reason in regard to giving. They believe in systematics and proportions everywhere except in connection with

Christian giving, and this must be left to uncertain impulses, and performed in a fitful manner, without regard to any governing principles, and with no respect or conformity to the special precepts and rules of the Gospel.

Those who regard any adherence to plans and proportions in giving as an irksome bondage, certainly know nothing about it. The testimony of hundreds is that true freedom in giving is not found till systematic giving is adopted. The bondage exists really where systematic giving is not practised. Besides, God's ways never bring men into bondage, and systematic giving is God's way of giving. They only are free who are bound to Christ by His law of love. He says, "My yoke is easy and My burden is light."

Others who are quite willing to acknowledge that it is the right way, procrastinate about adopting it. They say, "After a while, when I get certain matters settled, certain debts paid, and so on, I shall be better able to adopt and practise proportionate giving." This is the old Felix excuse, "When I have a more convenient season," and it is no more plausible now than it was then. This excuse implies a good deal of foresight on the part of the person who makes it. How knowest thou, O frail man, whosoever thou art, that thou shalt be better able in a few months, or at any future time, to adopt systematic giving than thou art now. Thou art as able as ever thou shalt be. And knowest thou not that thy days are passing swiftly by, and that within a month, or even a week, thou

mayest be a penniless bankrupt, or a cold and helpless corpse? Knowest thou not that the Word of God declares that, "Riches make themselves wings and fly away as an eagle toward heaven." (Prov. xxiii. 5.) No man knows what a day will bring forth, either to his business or to himself. God's claims are binding on us NOW.

"AFTER A WHILE!" Suppose God should speak thus to us when we sought some favor from Him, and should keep putting us off for years, ever holding blessings back from us, how sad our condition would be. Have we received no gifts from His hands, that when He asks an offering from us, we should say, "*After a while?*" Is this our gratitude for all the daily blessings we have received from Him? Can we—*dare we*—thus put God off, and rob Him of the portion that is His? Procrastination has well been called a thief. It has robbed the Lord of thousands of dollars which should have gone into His treasury. It is everywhere tying up the purse strings and locking up the money safes of God's people. Christians speak about other pressing claims that must be met, and treat God's claims as though they were of secondary consequence, and this, too, in the face of obligations, the vastness of which can be known only as we know the greatness of God's love, and of the greatness of the redemption He has provided for us. Surely, in the light of the Cross, the debt we owe to God is greater and infinitely more pressing than any other debt we can ever owe, and shall He have to wait while

everything else, our own selfish gratifications, and pleasures, are regarded as *preference* claims. Must God's claim be made to wait over till the last ; is that honest or right ?

It is not possible of course to deal, in this paper, with all the excuses that men make in regard to giving. Those whose hearts are not moved much by the love of God will manufacture excuses almost as fast as any one can answer them, and hence we hope enough has been said to show how unreasonable are any excuses against the immediate adoption of systematic giving. No excuse can free a man from his obligations to God, and those obligations are always great in proportion to the ability which God has given him and the privileges which are his.

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## CHAPTER XIII.

### SOME PRACTICAL SUGGESTIONS.

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“ Whatsoever thy hand findeth to do, do it with thy might.”—  
ECCLES. ix. 10.

**T**HIS is an age of special organization for special objects. When a great work is to be carried on, special efforts are made, full and efficient machinery is set to work, and success is attained. The time has come when something *special* needs to be done to bring the Church up to a higher plane in giving. Unless something very special and thorough is done, it will become more and more difficult to raise sufficient money to carry on the Lord's work. The stream of wealth has been flowing into wrong channels, and most earnest efforts should be made immediately to turn it into right channels. The importance of immediate action cannot be over-estimated. In some way the interest of the people must be awakened, their consciences aroused, and their abilities brought into action or darker days will come. The members of the Church must everywhere be reached, and enlightened, and appealed to, and personally entreated, if necessary, until there shall be something like a widespread adoption of proportionate or systematic giving. Any suggestions

that aim at less than this as a practical result are scarcely deserving serious consideration.

That the people can be brought into a closer harmony with the teaching of God's Word anyone who knows anything about the power of the truth, and the willingness of many to be persuaded, will not doubt. Already the most gratifying results have been brought about by quiet and private efforts in this matter, and *special and general efforts* cannot fail to accomplish great things in lifting the whole Church up to a higher level. The following suggestions are given simply as hints to help to solve this vital problem in connection with the furtherance of the Redeemer's kingdom.

Dr. Pierson has suggested that a world's council be called to consider the great work of evangelizing the nations of the earth. The object is worthy such a meeting, and we are not exaggerating the importance of the subject when we say it would be well if councils of earnest Christian men and women could be called together in different places all over the land to consider, and discuss, and emphasize the principles of scriptural systematic giving. The subject has too long been buried away. It has never been given any place in any of the great Christian conferences, and has not been brought to the front in meetings of Christian workers and thoroughly dealt with. Systematic giving has been treated, so far as any public discussion of it is concerned, as if men were afraid of it, and many doubtless are. But for the sake of the safety and welfare of the Church, it is quite time all such

fears were thrown off, and the subject dealt with in a frank and fearless manner. It is just by such fears that the devil ties the hands of God's people. Let a conference be called then, and, along with a thorough discussion of the whole subject, let it be one of the objects of that conference to consider the advisability of forming an association whose great aim should be to thoroughly arouse the whole Church of Christ concerning its obligation to God at the present hour, the duty of consecrating its vast wealth to the service of Christ, and to enlighten the people everywhere upon the teaching of God's Word on systematic giving.

Special work cannot be carried on without organization. There is the greatest possible need that this should be made a special work at once. Some organization is necessary; and, whatever other ways of working any society might adopt, such as the preparation and distribution of literature upon the subject of systematic giving, it should certainly employ a man, a thoroughly live man, full of the theme, sympathetic, and able to deal with the prejudices of the people, and to make deep and lasting impressions, as a missionary, to visit churches, hold conferences, and organize branch **SYSTEMATIC GIVING SOCIETIES**. With the right man working in this way the results that would follow would be astonishing, for it is the experience of not a few, who have in their limited way advocated the adoption of systematic giving, that a large proportion of the people need only to have the matter thoroughly explained to them, and its advantages shown, to lead

them to at once adopt it. The employment of some special agent is necessary to arouse the Church. Much good, we know, has already been accomplished by the "Christian Giving Society," of New York, by the distribution of tracts and pamphlets upon Christian giving, but something more is needed. There is no power equal to the living voice, and the need of the hour is a "Systematic Giving Missionary," who will go up and down the country and call God's people to a thoughtful consideration of their duty in regard to the use of the money God has given to them.

Besides this general movement, the pastors of churches, after getting right before God themselves, should, without fear or false modesty, call their churches together for the special and earnest consideration of this subject. The teaching of God's Word should be brought into prominence, and its application to present times shown to be essential to a full-orbed Christian life, and the entire membership should be encouraged to pledge themselves to give proportionate giving a six or twelve months' trial.

In this work the young must not be overlooked. The future Church will be made up largely of those who are now scholars in the Sunday schools. It is of the utmost importance that their minds should, at the earliest possible period, be filled with right conceptions of their obligations to God in the use of money, and be trained to give according to scriptural principles. At the last International Sunday School Convention, held in Chicago, the Executive Committee drew

attention to the importance of thus training the children to give according to their ability. They stated that careful estimates showed that not more than two-thirds of the scholars in the Sunday schools contribute regularly to any object of benevolence, while not half of those who do contribute give according to their ability. At the same time they significantly remarked, "But wherever the plan of systematic giving (by which, of course, they mean giving by weekly offerings, not proportionate giving,) has been faithfully tried, the average number of givers has increased, until one school reports ninety-eight per cent. of its attendance as regular givers; and in some instances the average contributions of different schools have increased from two cents to six and one-half cents per member for each week." If children were taught to lay aside for Christ one cent out of every ten which they receive the results would be even more gratifying. And I know of no more delightful work, nor of any work that would meet with more success, than an effort among the children to persuade them to do just this very thing. Of course the laying aside of any portion out of what they received would not apply to any sums given them by their parents, or others, purposely for collections at the school, but only to pocket money given them, or to little earnings of their own.

Let some such efforts as the above be made, and who can measure the results that would immediately follow. What a vast increase in financial strength, and of

spiritual power the cause of Christ would everywhere receive. What an impetus would be given to all kinds of Christian work, and with what gladness of heart would churches, and evangelists, and missionary societies go forward without the terrible incubus of debt, with which their efforts in the past have been hampered so much. The Church would enter upon a new period of prosperity, and God would pour out such blessings as there would not be room enough to receive.

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## CHAPTER XIV.

### CONCLUSION.

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“Be ye doers of the word, and not hearers only.”—JAMES i. 22.

IT is almost impossible to fully comprehend the possibilities that are to-day within the reach of the Church of Christ. The riches in her possession were never before so great. She has gold and silver in abundance. Never before were there so many opportunities to use this money in spreading the Gospel throughout the world. The Lord Jesus Christ, the great Head of the Church, is ready to use all the consecrated talents, and all the consecrated money His people may offer Him. Though the number of earnest workers in His great vineyard, and the amount of money set apart for Him to use, should each be increased a hundredfold, He could readily direct and utilize all in the spread of His kingdom in the world.

Millions upon millions of our fellowmen are perishing without a knowledge of Christ. Hundreds of Christian men and women, constrained by the love of Christ, and by the needs of a perishing humanity, and filled with the spirit of their Master, are ready to carry the Gospel to these millions, and so light up the world with the knowledge of the Saviour's name.

Shall the Church give, out of the money in her possession, for their support, or shall she withhold her enormous riches? Shall these great and glorious things be possible, and the Church do nothing to bring them about? Can it be that those who believe in the Lord Jesus Christ as the mighty to save, and who have trusted Him with their immortal souls, are not willing to trust Him with their money? Are there no wage-earners and business men who are willing to enter into a partnership with the Father, and perform their daily work, and carry on their business with His glory as the supreme object of all their activities, so giving of their increase as to continually honor the Lord thereby? We can scarcely believe that when the people are appealed to there will fail to be a response.

We very earnestly and kindly request the reader of these pages to carefully consider the claims of systematic or proportionate giving as set forth in the preceding chapters. We urge its adoption as a matter of duty. You owe it to Christ your Redeemer. God requires it of you. We urge its adoption as a matter of privilege. It is the best way, the easiest way, and the happiest way to give. We urge its adoption as a matter of economy. It pays. The more you give the more you will have to give. You cannot afford not to do God's work in God's way. Begin now. Make no new financial arrangements with yourself, or others, until you have decided to adopt this as a principle of your life. All the rich mercies and blessings, both temporal and spiritual, which you enjoy, demand that

you should at once settle this question of giving, so far as you are personally concerned. Delay will simply increase your responsibility, and at the same time lessen your ability to discharge it, for every hour is bringing some new blessing into your life which increases your debt of gratitude to God, and every hour of hesitating to express that gratitude shortens the time and narrows the opportunity to do so.

Time flies! souls are perishing! Eternity is rapidly approaching! Soon, very soon, every redeemed person who has money will have to appear before the judgment-seat of Christ to give an account of his stewardship. The Master has, in this nineteenth century, entrusted His servants with much more silver and gold than ever before, and has said unto them, "Occupy till I come," and as they are faithful, or unfaithful, in using the money He has placed in their hands, so will their reward be. Every man shall have to give an account of his stewardship, and the truth cannot be hidden, for Christ knows what is being done with every cent He has given to us. To-day, as of old, His eyes rest upon the treasury, and He knows when men pass by and give little or nothing, as well as when the poor widow gives all her living.

By a priceless sacrifice your soul has been redeemed, and through infinite love, and boundless grace you have been made one of God's children, an heir of God, and a joint heir with Jesus Christ, and you have been blessed with all spiritual blessings in heavenly places in Christ. What a debt you owe! How are you

striving to pay it? Are you acknowledging the debt and are you using the money God has given you in such a way as will at last secure from Him the commendation: "Well done, good and faithful servant, enter thou into the joy of thy Lord."

"Honor the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty."

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