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CHRISTIAN
STUDIES IN STEWARDSHIP

RALPH S. CUSHMAN

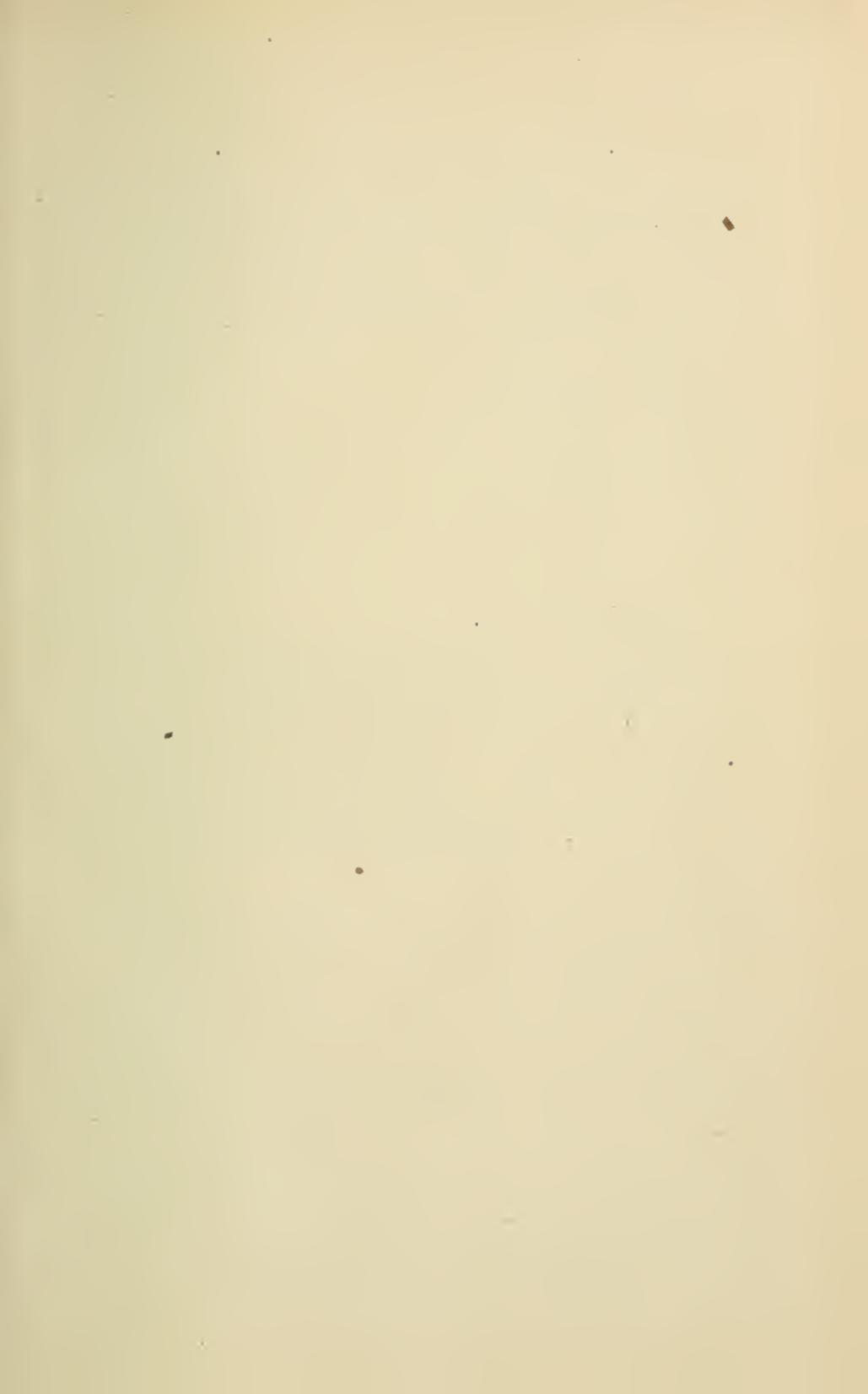
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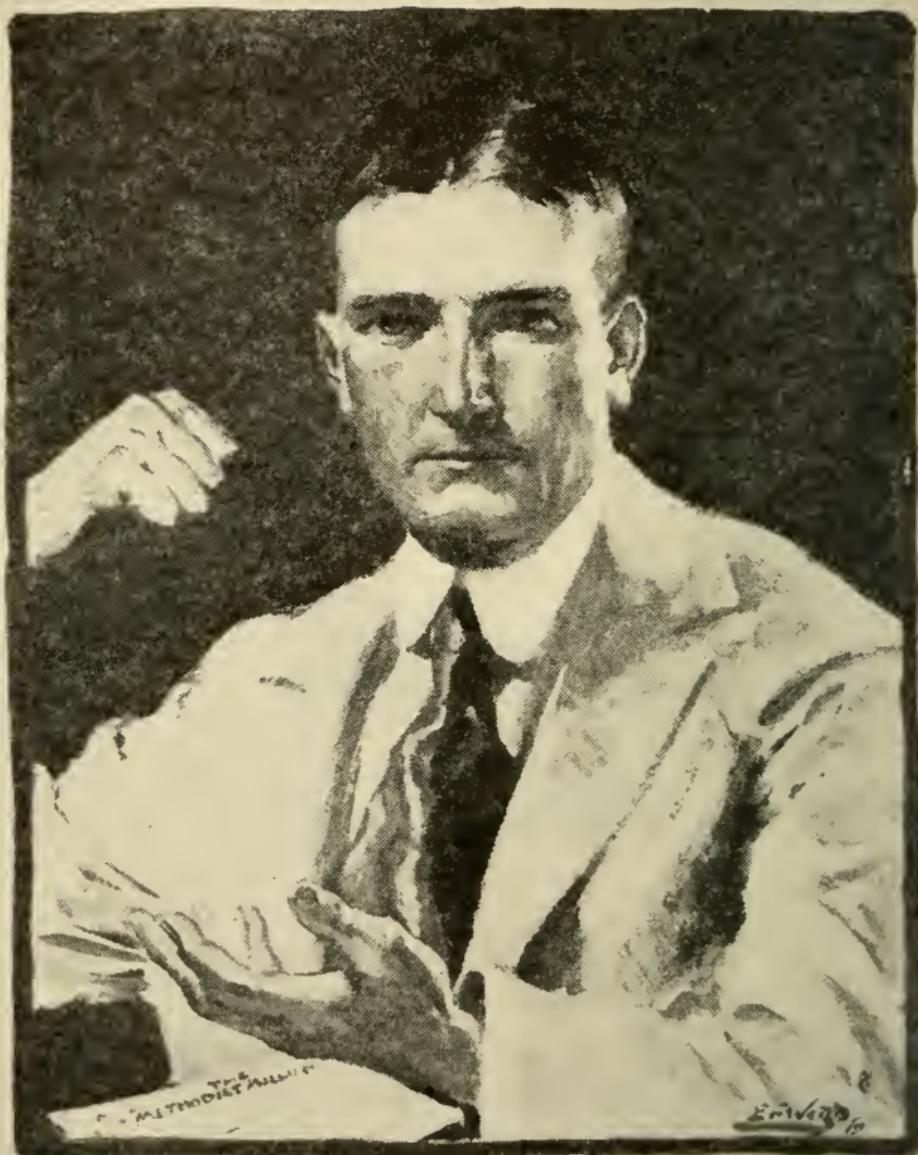
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"That is a clean-cut business proposition"

THE NEW CHRISTIAN

STUDIES IN STEWARDSHIP

(REVISED)

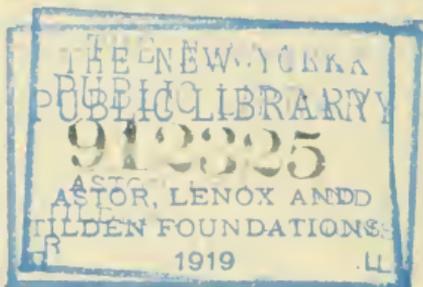
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RALPH S. CUSHMAN
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CENTENARY CONSERVATION COMMITTEE
METHODIST EPISCOPAL CHURCH
111 FIFTH AVENUE, NEW YORK

1919
TAE



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S. EARL TAYLOR

THIRD EDITION

To Those Organized Women of the Church, in the ranks of whom are my mother and my wife, who, during long years have patiently sown the seed from which has grown, in no small measure, the great Christian Stewardship revival of this day: to those women these studies are inscribed.

A FOREWORD

It is the thrilling truth that this generation is living at the dawn of a new and larger day. A new world is being born. In the past, revivals of religion have frequently accompanied world tragedies, but the aftermath is generally a letting down. To think of the stewardship revival that is now spreading over the world is to feel that God has providentially timed this movement, in order to furnish the spiritual dynamic for a continued forward push.

The Christian Stewardship Movement is fundamentally a call to the high decision to place God and the Kingdom first. Just as it required a world war to make evident what is a one hundred percent patriotism, so it is requiring the militant call of the Stewardship Movement in the various communions to furnish a generation of new Christians who will apprehend the vital relation between genuine Christianity and the consecration of property.

These Studies in Stewardship are written in the conviction that, if the Stewardship Revival is to lift the Church to a new and permanent level of spiritual life, it must be steered between the bald legalism, which can see in Christian stewardship nothing larger than the tithe, and the sophistry of the really insincere man who is ready to acknowledge *only with words* that "All that I have belongs to God." Of course, the stewardship of the entire life must be the end of the vision, but some definite material acknowledgment, in the form of a separated portion of in-

come, is necessary, if Stewardship is to be more than sound. No more reasonable acknowledgment than the tithe has been found. The action of the government in exempting from taxation a certain percentage of income, given to religious or philanthropic objects, has helped to make this clear. Moreover, the tithe has a vital background in the Scriptures, while in the realm of actual experience it is beyond contradiction that the acceptance of the tithing principle has brought spiritual enlargement to many lives.

With the proper safeguards in mind, what one Bishop has recently prophesied will come true: "A revival in the realm of Christian stewardship will bring every other blessing needed in the church of Christ."

R. S. C.

New York, August, 1919.

SPECIMEN STATEMENTS
OF
PRINCIPLES OF CHRISTIAN STEWARDSHIP

STATEMENT A
METHODIST EPISCOPAL CHURCH
AND
THE METHODIST EPISCOPAL CHURCH,
SOUTH

1

God is the sovereign owner of all things.

2

Man is a steward, and must give an account for all that is entrusted to him.

3

God's sovereign ownership and man's stewardship ought to be acknowledged.

4

This acknowledgment requires, as its material expression, the setting apart, as an act of worship, of a separated portion of income.

5

Biblical history records the setting apart of the tenth of income as that acknowledgment.

6

This separated portion ought to be systematically administered for the kingdom of God, and the balance treated as no less a trust.

7

STATEMENT B

PRINCIPLES OF STEWARDSHIP OF THE LAYMEN'S MISSIONARY MOVEMENT

I

God is owner of all things.

2

Every man is a steward and must give account for all that is entrusted to him.

3

God's ownership and man's stewardship ought to be acknowledged.

4

This acknowledgment requires, as part of its expression, the setting apart for the extension of the Kingdom of Christ, such a portion of income as is recognized by the individual to be the Will of God.*

5

The separated portion ought to be administered for the Kingdom of God and the remainder recognized as no less a trust.

*NOTE.—In the Scriptures, the tenth is recognized as the separated portion.

STATEMENT C
THE NEW ERA
CHRISTIAN STEWARDSHIP PRINCIPLES
OF THE PRESBYTERIAN CHURCH

I

God is the owner of all.

2

Man is a steward and must account for all that he has.

3

God's ownership and man's stewardship are to be acknowledged by devoting a definite proportion*—the first fruits—unto the service of God.

4

All the rest—what is spent and what is saved—is to be treated as no less a sacred trust.

*NOTE.—Most proportionate givers, with moderate incomes, begin with a tenth. Those with larger means should begin with a larger proportion. The proportion should increase as income increases. The Federal Income Tax Law exempts up to 15% of income given for purposes of religion, charity, etc.

The money that belongs by every right to God but is kept back from him by his people, is probably the greatest hindrance to vital spirituality that there is in the world today.—*Selected.*

I am almost in despair of any great conquering revival of religion until the Church shall give up its sinful covetousness.—*Bishop Joseph F. Berry.*

We have been singing, "Like a Mighty Army Moves the Church of God." Can we sing it now? We have seen how a great army moves. It levies its billions of dollars, and gets them. It enters our kitchens and tells us what we may eat. It builds ships, requisitions factories, builds cities over night, and takes over whole railroad systems. It demands our best. Mothers kiss their boys good-bye, and send them to face cannon. Men go singing by the million to "the red rampart's slippery edge." If we dare sing like that, we must set an undreamed of standard of loyalty to the Prince of Peace. We have not been marching; we have been marking time.—*W. W. Pinson.*

STUDY ONE

THE NEW CHRISTIAN

The New Christian has arrived. For some time we have been calling for a new church for a new day, but what we really needed was a new Christian for a new day, for when we get him—in sufficient numbers—he will make the church after his own heart which, let us believe, will be after the heart of Christ.

Where did he come from and what is he like? In general, he comes from two sources. With increasing frequency he is arriving out of the world of men who never before have felt the challenge of Christ's great program. Better still, perhaps, he just grows up from the ranks of the Christians of yesterday.

To describe him is not the purpose of this chapter, but to bring a few pictures which will indicate those characteristics qualifying him as the New Christian for this new day. The pictures, necessarily, can be little more than snap-shots.

A Clean Cut Business Proposition. The first is that of a gentleman who came from the ranks of the unchurched. Apparently it was to him sufficient that he carried his church membership in his wife's name. But strangely enough he would have readily agreed that the well-known challenge from the dead in Flanders Fields, "To you from falling hands we throw the torch: be yours to hold it high," was pecu-

liarily a challenge to the disciple of Christ. Moreover, inconsistent as such feelings may be for a non-church member, he shared the conviction of Donald Hankey that the new day offered the Church an opportunity to render commanding service, or to commit suicide. Indeed, he was a representative of a great company of men who have large ideas of how the kingdom enterprise ought to be conducted, and, perhaps, without even confessing it to themselves, they are hoping and waiting.

It will be realized with what great satisfaction, upon a certain Sunday evening at his own table, this man heard the story of a great church program for the reconstruction of the world. A visiting minister who was to speak that night at the church was touching the high spots of the undertaking as he gave partial attention to the supper before him. Questions came fast, interest kindled rapidly. When the minister came to the point and stressed the challenge to put Christ and his kingdom first, even by devoting a definite proportion of income not smaller than the tenth, the soul of this non-churchman stirred him to say, in what was for him the equivalent of the great confession, "That strikes me like a clean-cut business proposition."

A half hour later it did not occur to this man that he was doing the unusual thing in starting for the church service. Neither did he wonder that while the minister was speaking, he found himself hoping, even praying, that the congregation would respond to the appeal for this new program and would show their earnestness by pledging at least the first tenth of income. Nor, finally, when the invitation was given, did it seem strange to him that he should be

the first to lead down the trail the splendid company of persons who were ready to sign the covenant:

"In loving loyalty to my Lord, and as an acknowledgment of his ownership, I covenant to pay the tithe of my income for the purpose of maintaining and extending the kingdom of God."

Heroic Stewardship. The second picture presents a study fully as illuminating as the first. There are two characters, one a physician, a non-Christian, honest to the heart, philanthropic in spirit, but inclined to discount the church because, in the course of his business practice, he had met unpleasantly a limited number of stingy and dishonest church members.

It was a young girl of heroic spirit and simple devotion to her vision of world redemption who finally put the skeptic under conviction. As is frequently the case, it came to this man at the very place of his boasting. He was naturally generous with his material possessions. "You can tell the honesty of a man's interest in anything by the way he puts his money into it." So he reasoned, and then he proceeded, because of his few unfortunate experiences, to make the generalization that church members as a class are stingy, and, therefore, hypocritical. Thus he continued to reason, until one day there came within his own horizon this young woman with a vision of the task of the New Christian, and with a heroic devotion equal to its challenge.

With six others, this girl had joined in a covenant to pay one-tenth of her income to the support of a struggling mission in the poorer part of Louisville, Kentucky. It mattered not that her weekly wage was only three dollars and fifty cents. Nor did her faith waver because the income of her sick mother was

pitifully small. God had promised and the need was great.

At the end of the very first week she was in trouble. No one had told her that it was the *first* tenth of income that was to be set apart as the first fruits unto the Lord. Saturday afternoon she went home sorrowful. Her week's bills had been paid, but of the tenth there remained only a few pennies for the mission. In her grief she threw herself down on her bed and wept. But no comfort came until a little pet dog—her only luxury—jumped up, with great show of sympathy, upon her bed. Then she remembered that a physician had made her a standing offer of twenty-five dollars for the pet. As she thought of it, a lump rose in her throat, and the struggle began in her heart. But the mission loomed large, and her covenant must not be broken. By night, the physician owned the dog, and when the morning came, a young woman with a holy peace in her soul, and a glory in her face, laid the price of her sacrifice on the altar of her passion.

Years ago the great Master had witnessed a similar act of sacrificial devotion, and he had said, "The story of this deed shall be told as a memorial to her wherever this gospel is preached," and now it was not his will that the account of another young woman's devotion should be kept in a corner. Indeed, it was told in many a place, but in particular it came to the physician. It jarred him. Were there many more like her? Yes, there were six others who had made the same covenant. Then the physician pondered his philosophy, "You can tell the honesty of a man's interest in anything by the way he puts his money into it," but he tried not to remember his gen-

eral charge of hypocrisy against church members. He was under conviction.

A few nights later, when the young woman came home from her work, a happy dog met her at the door. Tied to his collar was a check for one hundred dollars. Better than this, a few weeks later the physician was led to Christ, joined the church and began to support the mission.

Perhaps this young woman may be pointed out as exemplifying the essential characteristics of the New Christian for the new day.

Need for the New Christian. There is a need for this New Christian. Bishop James M. Thoburn, a few years ago, painted a word-picture of The Great Refusal that gave the Church at large something to think about: "The great, glaring denial of faith and duty which stands out before the world today, so clearly that it cannot be concealed, is the refusal of those who bear the name of Christ to execute the great commission which their Master has given them. Christianity is thus made to testify against herself. A thousand Ingersolls in every country under the sun would not do so much to create disbelief of the truth among men as this spectacle of a Church inheriting promises which she seems unable to believe, and receiving commandments which she seems unwilling to execute."

More recently, just after the outbreak of the great war, one of the largest missionary societies in the United States wrote into its report: "We face the tragedy of a dying world, and the peril of a nation, rich beyond all compare, called of God to service, and hesitating in her choice between a life of selfish indulgence and a life of sacrificial endeavor. This con-

stitutes an emergency unparalleled in all the Christian centuries."

Only these two brief glimpses will be needed at this point. Any home or foreign missionary text-book, written during the last decade, can furnish the details of this background. Statements like these will soon be out of date. Both pastors and laymen, in increasing numbers, are coming to see that the New Christian is an actual necessity.

Said an army chaplain to a group of men in New York, who were gathered about him, soon after his arrival from France, "I have made up my mind that hereafter I am going to live for Jesus Christ." After repeating the statement several times, he was then challenged, "What do you mean? Haven't you been a minister of the gospel? Haven't you been living for Christ before this?" But the chaplain had not spoken carelessly. "Yes, I have been a preacher of the gospel, and I suppose I have been living for Christ . . . *in a way*. But in France I have seen a vision, and I have been ashamed. I have seen our boys make sacrifices and cheerfully suffer hardships, even to death—for their country, which would put to shame the half-hearted service most Christians give to their Saviour. No, I have not really lived for Jesus Christ—and I mean to do it hereafter."

It was a similar vision that stirred a layman speaking recently at a laymen's banquet in the Central West. "I have two boys in France," he said. "In one year and a half they have sacrificed more for their country than I, in thirty years, have sacrificed for Christ and His Church. Men, it is time we waked up!"

The Two Characteristics of the New Christian.

The two distinguishing characteristics of the New Christian may now be pointed out. First—vision. There must arise a new generation of disciples of Christ who have a burning conviction that God has a program for the reconstruction of, not only one, but every corner of the earth, and that to a fellowship in this glorious task every disciple is called. This has been designated “vision.” It means that like his Christ, the disciple must be an internationalist in mind and heart.

Second—Stewardship, which is really the proving of the first. The New Christian must see the vital relation between the consecration of life and the consecration of his material possessions. Is the disciple really sharing this vision of his Lord for the saving of the world? The converted physician would say: “You can tell the honesty of a man’s interest in anything by the way he puts his money into it.” Will this philosophy hold in the realm of religion? To give an adequate and detailed answer to this question is the main purpose of these studies. It has been said that the “money that belongs by every right to God, but is kept back from him by his people, is probably the greatest hindrance to vital Christianity that there is in the world today.” The New Christian will have a conviction as to the truth of these words.

OUTLINE OF STUDY ONE, “THE NEW CHRISTIAN”:

1. The New Christian.
2. A Clean Cut Business Proposition.
3. Heroic Stewardship.
4. Need for the New Christian.
5. The Two Characteristics of the New Christian.
 - (1) Vision.
 - (2) Stewardship.

SUGGESTIONS FOR THOUGHT AND DISCUSSION

Purpose of Study: To show that the New Christian for the new day must have a conviction that God has a program in the world, in which he is called to share, and that the genuineness of his consecration will be tested by the way he uses his money.

1. Which do we need more, new churches or new Christians?
2. Why is the "old time religion" not effective in new times?
3. Would you call those "Christian" who omit any part of their life, say the business part, from their consecration?
4. What is the matter with Christianity that does not appeal to good business men?
5. Why does the heroic appeal to us?
6. What heroic act have you seen in your own community?
7. Why do we need the New Christian now?
8. Name and define the two chief characteristics of the New Christian.
9. What is a Christian steward?
10. What is the basal fact on which the Christian steward acts?
11. Write a stewardship life program for yourself?
12. A pastor on a \$300 charge had nervous prostration, seven children, and a wife who taught school to support the family. They began tithing when they did not have food to make a Christmas dinner. Blessings began to pour, conversions to come, health returned, and he was able to work part time in a mill, thus earning something and getting opportunities for personal work. He reported to Conference: salary \$850, fifteen additions to church, and pledges for nearly \$1,000 on next year's budget. What relation is there between faithfulness and courage? Faithfulness and prosperity? Were these blessings merely coincidental?
13. A pastor wrote: "We came through last year with boxes for furniture. I had a job paying \$2 per day and board, which I left for this charge. If my salary is paid it will be less than \$1 a day, one tenth of which I pay to the cause. I have been away from my motherless boy—my greatest sacrifice. After talking with those who could give \$15,000 more

easily than I can give my tithe, I feel just like I want to leave here. I love the people, they treat me so kind, but they treat the cause so badly. I have walked, talked, preached and prayed as best I could. I feel that the best thing I can do for these people is to leave them. So I ask to be released from this work, but I will stay till the quarterly meeting, if necessary. I do not complain, but it is useless to try to help those who will not help themselves."

Did he do right? What was his duty? Is duty always a clearly defined course?

14. "I am interested in those tithing talks," said a prominent automobile man to the pastor. "I believe that is a dignified way to do the business of the church. You know we are not members of your church, but if you care to send over a couple of those stewardship cards, my wife and I will sign them." A few days later he subscribed \$1,000 to the forward work of the church, saying, "I have figured out my tithe and find out I can do that and something substantial for the church budget besides." Later he and his wife joined the church.

Is there any relation between stewardship and decisions for Christ? What do you say of one who reads the directions, but refuses to take the medicine? Why does interest follow investment?

Literature suitable to be read in connection with Study One:

A Man and His Money, Part II, \$1, postpaid.

The New Emphasis, \$1 per hundred.

The Jarring of Jacob Shapleigh, \$1 per hundred.

American Tithers, 15 cents each.

The Stewardship of Prayer, 50 cents per hundred.

A faithful steward is required in honor to increase his possessions, for he is thus enlarging his Lord's estate. The cowardly steward who hid his master's talent was justly rebuked. God gave the earth into the hands of men, and said, "Subdue it." He commanded them to take possession of earth's mighty values and hold them in dominion. The sluggard and the dullard are exhorted to "be wise." Poverty is a calamity that came with sin. The godly man, under normal conditions, should expect to be prosperous. He has a right to be rich, as Abraham was rich, as that perfect servant of the Lord, Job, was rich. But he is not to be a rich fool withal! He is to know the meaning of wealth. Stewardship alone can defend a man against "the deceitfulness of riches," and curb the wickedness that would increase its possessions by evil devices.—*H. R. Calkins.*

"We hear a great deal these days along the line that when the church gets right spiritually, there will be no trouble about the money. My experience clearly teaches me that when Christians get right with reference to money, there will be no question about the spirituality of the church. Selfishness and devotion to Christian service will never be found in the same life. There is no room for the prayer life in a heart filled with selfishness, and no possibility of Christian growth without the prayer life."—*E. M. Runyan.*

STUDY TWO

THE MONEY TEST

Profession Tested—The Classmeeting and Subscriptions. Has a man's religion a money test? A few months ago, in a New York State church, an incident occurred that may help in the study of the question. The Sunday morning classmeeting had been an unusually happy one. It was during this service that a new idea came to the church treasurer. The last song had scarcely died out as he arose, apparently to follow "Brother B," who had started for the church sheds in order to take a look at his horse before the preaching began.

"Glorious meeting!" remarked Brother B.

"Yes, it was," answered the treasurer, "and such a truly glorious meeting that it occurred to me that this was just the time to open my heart to you."

Then the church treasurer got down to business. "The fact is, Brother B, I've been disappointed in you ever since the every-member canvass. You cut down on your subscription at a time when it seems to me every true Christian ought to be lifting up. I believe that you have not realized this, and after that wonderful meeting this morning, I thought you'd be ready to put your subscription at least where it used to be. You know we are behind in the pastor's salary, and a deficiency——"

Honesty Tested—Sunday and Money. The speaker didn't get any further, for Brother B's hands

came up in apparent horror, and, with great show of piety, he exclaimed. "My brother, don't you know this is the Lord's Holy Day, and don't you know that you should not talk to me about money on this day?"

What was the matter? The story is more than a joke; it is a study in fundamental things. Was the church treasurer right in presupposing a real relation between money and vital worship? Has Christianity a money test? Or was the other right in repudiating any such relation?

Passing over the question of Brother B's honesty—as to whether or not his pious speech was the instinctive attempt of an incomplete consecration to conceal itself let the kindly thing be said: he was the victim of the false idea that a man can separate himself from his money. Every congregation has some of this class of persons who loudly say that "the church is always trying to get a man's money away from him."

The trouble has been not altogether an affection of the heart. It has been also in the mind. Consciously or unconsciously, these persons have been thinking of their money as something apart from themselves, and then they accuse the minister or officials of doing that very thing. On the contrary, the Scriptures teach that one cannot be separated from one's money. If this were not so, would Jesus, in sixteen of his thirty-eight parables, have made this his theme? Throughout the gospel, one verse in every seven deals with this topic. Christ has more to say about a man's attitude toward money than about any other one thing. When Jesus so plainly teaches that money-giving is both a way to and an expression of the consecration of life, is it difficult to believe that much of the lack of spirit-

ual power in the church is certainly due to the fact that great numbers have come to the church altars singing, "All to Jesus I surrender," and have not included the pocketbook in the transaction? Such persons do not realize that money is an essential part of personality, and that, therefore, the consecration of money is essential to the consecration of self.

Consecration Tested—A Man and His Money. Additional light on the fundamental reason as to why one's possessions cannot be separated from one's personality, is to be found in this classic statement from "Money, Its Nature and Power," by Dr. A. F. Schaufler:

"My definition of money for my purpose is simply this: Money is myself. I am a laboring man, we will say, and can handle a pickaxe, and I hire myself out for a week at \$2.00 a day. At the close of the week I get \$12.00, and I put it in my pocket. What is that \$12.00? It is a week's worth of my muscle put into greenbacks and pocketed; that is, I have got a week's worth of myself in my pocket.

"Now the moment you understand this, you begin to understand that money in your pocket is not merely silver and gold, but is something human, something that is instinct with power expended. Now, money is like electricity; it is stored power, and it is only a question as to where that power is to be loosed.

"What I am coming to is this—that this matter of the stored potentiality of myself in my pocket is so very serious that I need God's Holy Spirit to guide me in it.

"Do you see what a blessed, what a solemn thing this giving is, this giving of my stored self to my Master? Surely we need, in the matter of giving,

consecrated thought as to where to loose ourselves; earnest prayer in the guidance of the choice of where to loose our stored power, and earnest prayer to God to add his blessing to the loosed personality in this money we have sent abroad, that there may come a tenfold increase because of the personal power we have sent. When we think of money that way, and pray about it that way, and give it that way, and tell others of it, then we will have the Church of God saying: 'Hasten the collection in the church. Quick! Let the ushers pass down that we may loose ourselves for Jesus' sake, and send out stored power the world around for the sake of Him who gave Himself for us.' That is consecrated use of money."

Worship Tested—The Collection. Some time ago a well-known magazine writer saluted a prominent New York business man and churchman with: "What is the matter with the church in New York? It seems to me that it's on its last legs."

"Money is the matter," replied the churchman, without a moment's hesitation.

"Do you mean," continued the other, "that the church has gotten down so low that you must have a money foundation just like any other institution?"

"Not at all," came the reply. "It is money-giving that I mean. Our people do not give, and money-giving is the truest index there is of a vital human interest."

Here it is again—the money test, "money-giving is the truest index of a vital human interest." Those words ought to be written large in the mind of every Christian.

Interest Tested—Amusements. It is not difficult to prove the business man's assertion. To any com-

pany of Christians may be flung the challenge: "Tell me the things you spend your money for, and I will tell you what kind of a Christian you are."

In the city of Taunton, Massachusetts, a would-be church member came to the pastor of the church, a friend of the writer, to say, "I think I would like to join the church if I don't have to give up going to the ——," and she named it. And then followed a very illuminating conversation.

Before going into that conversation, the pathetic fact should be recalled that the church is too largely to blame for this type of person. We have too long said to young people, "Don't do this," "Don't do that," instead of holding before them the imperial challenge of Christ's great and heroic program. Experience teaches that folks in general will "lay aside every weight" when once they have seen the vision, and have heard and accepted the challenge. However, this incident furnishes an illustration to the point that "money-giving" is the index of sincere interest.

Now the pastor, being a wise man, did not discuss with the woman the merits of the particular amusement. He got down nearer to the heart of the matter by asking, "What does it cost you to go to the theatre?"

"Well," came the answer, "I guess that I go into Boston twice a week, and I guess it must cost me at least \$1.50 each time I go."

Then the pastor put the money test, "What are you giving to support the kingdom of Jesus Christ?"

The result of that question was just what the preacher expected. There were some moments of blushing and stammering.

Religious Efficiency Tested—A Church and its

Record. Is it not probable that there would be some blushing in any congregation, of any communion, if the members, without warning, were required to bring statements as to how much was spent during the previous month for—well, for candy, or for tobacco, or jewelry, or a hundred-and-one things, which may be classed as luxuries; and then, on the other hand, a statement of how much was spent for Jesus Christ's business—that business over which he sweat drops of blood in Gethsemane, and for which he died on Calvary's hill?

It doesn't take long to figure out what that kind of a test would reveal. For instance, there are about 17,000 pastoral charges in the Methodist Episcopal Church. How many of them, in 1916, averaged per member a penny a day—a total of \$3.65 a year—to all the official benevolences, including every one of the missionary boards? There were only 342 such churches. It is a matter for congratulation that this church has leaped forward by a remarkable advance in the last year (1919), but these figures, and many like them, tell their own story—it is the story of the church's failure, and of the world emergency.

But to return to the answer of the would-be disciple,—there came at length the shamefaced confession: "I guess I give twenty-five cents a week to the church."

Loyalty Tested—A Man and His Maker. Can any one be a Christian with such standards? Three dollars for self, and twenty-five cents for God! Will any one assert that it is possible to live on this low plane of selfishness, and at the same time to know the heavenly life? And yet it is the startling fact that in the year 1917 there was not a single church in

the denomination cited above that averaged per member 25 cents per week to all of the official benevolences of the church. And a study of the giving in other communions will show only a few that are doing better. It is found in the lives of multitudes of young and old who are not rich, but who fail to know the joy of comradeship with Jesus Christ because, as evidenced by unfaithfulness in the stewardship of possessions, they do not share with him the purpose and the passion of his heart. Is it not high time that the church measured consecration by the money test? It is true that Christian stewardship is concerned with a vastly larger thing than money. It has to do with the whole life. But, as we have already seen, according to the emphasis of Jesus himself, the faithful stewardship of possessions is the test of the faithfulness of the stewardship of life.

Stewardship Tested — The Family Budget.

Among the many letters that have been received, pointing to a new sense of Stewardship, comes the following, which tells its own story:

“Something in the tone of my husband’s voice as he read the last words and laid the paper down, made me glance up into his face. A half-startled look was there. He had been reading over the closely written sheet of paper on which we had been working the whole evening. It was our budget for the next year. He had read, ‘house rent, food, clothing, fuel, amusements, books, automobile expense, church and charity——.’ It was when he stopped there that the half startled look came.

“‘My dear, do you see what we have done? For amusements and the automobile we have appropriated almost ten times as much as we are planning to

give to the church and charities. I never thought of it before.'

"I glanced over the list. I saw that we had set aside for those last two items about as much as we would pay for two new automobile tires. We had made the appropriations, never thinking of the absurd disproportion. The truth is, that we were both interested in our church, and in the needs of other people, and we honestly had thought we were giving all we could.

" 'What are we going to do about it?' he continued. 'We've got to fix up that thing right away.'

" 'We can cut the clothing item,' I answered. 'You remember it includes a fur coat for me. Cut that out, and we'll give the money to the church benevolences.'

" 'Really, little woman, can you give up that fur coat?'

"I nodded assent, though I didn't want to. 'What sort of Christian do you think I am, to prefer a fur coat for myself to helping other folks—when once the thing's been put up to me like this?'

"He mused a moment. 'Well, really now, I don't need those fancy accessories for the machine. The old car'll go without them. They were chiefly to pamper my pride, anyway. We'll cut those out, and transfer the credit to charity.'

"And so we went through the list, eliminating here and there expensive trifles we had thought we could never do without. After a half-hour's work, the sum set aside for church and charity amounted to a little more than one-tenth of our income.

" 'Now that's something like it,' John murmured. 'That'll do for a starter. A tenth is the least we can

do. Still it seems kind of a heathenish little bit, but we're learning.'

"I smiled up into his earnest face. I knew it wasn't going to be easy for us to 'carry on' when it came to tithing, but I was as determined as he to see the thing through. And we did it!

"Now we have, literally, 'grown up' as supporters of the enterprises of our church, and are no longer mere children, giving on impulse. We weigh one claim against another, so as to be sure not to waste our little hoard. Each year we give a definite proportion of our income—a tenth? It was that at first, but now—well, with a tenth we just couldn't do all the things that had to be done."

OUTLINE OF STUDY TWO, "THE MONEY TEST":

1. Profession tested—Classmeeting and Subscription.
2. Honesty tested—Sunday and Money.
3. Consecration tested—A Man and His Money.
4. Worship tested—The collection.
5. Interest tested—Amusements.
6. Religious Efficiency tested—A Church and its Record.
7. Loyalty tested—A Man and His Maker.
8. Stewardship tested—The Family Budget.

SUGGESTIONS FOR THOUGHT AND DISCUSSION

Purpose of Study: To test my life stewardship by my use of money.

1. Is it fair to test a Christian's profession by his use of money?
2. How is money a test of honesty?
3. Can I consecrate myself without consecrating my possessions?
4. Is it possible to worship and not give? and not love?
5. Can I have an interest in anything and not pay my share of the reckoning?
6. Why are amusements a revelation of character?

7. Which is the better index of character, getting, saving, giving, spending, or investing?

8. How would you test the religious efficiency of a church?

9. Would a classification of my expenditures: (1) for self, (2) for self with others, (3) for others, reveal the kind of a man I am?

10. Does the way a man spends his money reveal his loyalty to his wife, his church, his country, his children?

11. Why does putting the Kingdom in the family budget prove Christian stewardship?

12. Jay Cook, philanthropist, banker, reformer, churchman, gave great funds for church building, supported many charitable and civic societies, contributed largely to the American Bible Union, and vigorously promoted Sabbath observance. He was the great financier of the Civil War. He tithed his private income, and the businesses with which he was connected tithed their profits.

Was there any necessary relation between Jay Cook's training as a tither, philanthropist, and civic reformer, and his ability to finance the critical ten years including the Civil War? Did his patriotism stand the money test?

13. John D. Rockefeller says that he is thankful that he was taught to give systematically of the money that he himself earned. At eight years of age he began to tithe. Undoubtedly the care which was necessary to make childish earnings go far laid the foundation for the world's greatest fortune. And the habit of thoughtfulness for others made the world's richest man also the world's greatest philanthropist. Back of the care for others is the religious motive, regard for God.

Would it be right to follow the example of Rockefeller because there might be a chance of being prospered like him? Does God hold out the blessings of prosperity as an inducement to acknowledge him?

14. Central Park Church, Buffalo, has 415 members. Their quota for world reconstruction, plus building fund for five years, totals \$150,000; they have pledged \$157,900. They enrolled 324 intercessors, 205 tithing stewards. Of the budget, 83% is taken by 60 tithing families. The tithers do not complain at being permitted to carry the heavy end of the load. The tithers are the strong men of church finance.

If you were a member of this church, with which group would you prefer to be numbered, the tithers or the non-tithers? May one reasonably expect to be blessed as a result of doing God's will?

15. The average member of a church knows little about his financial obligations? The treasurer of the Geneva, New York, Church (prior to its stewardship revival), with over 800 members of more than average spirituality, prepared the following chart, showing how much they paid for religious purposes. See "The Story of the Geneva Church."

No.	Amt. per week
2	\$1.25
6	1.00 plus
4	.75
3	.50 plus
22	.50
21	.25 plus
57	.25
22	.20
45	.15
88	.10
135	.05 or less
<hr/>	<hr/>
405	\$74.00

Is this a fair average in an ordinary church where they do not tithe? Are the members doing themselves any harm by such giving?

Literature suitable to be read in connection with Study Two:

Principles of Stewardship Card, 50 cents per hundred.

Ganga Dass, 30 cents each.

American Tithers, 15 cents each.

The Sin We're Afraid to Mention, \$1 per hundred.

A Man and His Money, Part III, The Meaning of Value, \$1 each.

Money—The Acid Test.

"Men and Money," a stewardship magazine, 60 cents a year.

Everything which one possesses is either a bestowment, having its source outside the recipient, or it is an achievement through the use of forces or material which the user did not originate. However large personal investment, nothing which any one has, is his own independent creation. Whatever his possessions or accumulations, no man has originated a new force, or created a new element.—*John F. Goucher.*

Back of the loaf is the snowy flour,
And back of the flour the mill;
And back of the mill are the wheat and the shower,
And the sun and the Father's will.

—*Selected.*

The greatest sermon ever preached on Stewardship is now going on in this country. The people are awakening to the fact that they owe themselves, their lives and their property to their government. It is a short step for a Christian to the realization that all that he has and is belongs to his Master and is held in trust.—*James R. Joy.*

STUDY THREE

GOD THE OWNER—MAN THE STEWARD

1. *God is the sovereign owner of all things.*
2. *Man is a steward and must account for that which is entrusted to him.*

In the first study it was pointed out that the two distinguishing characteristics of the New Christian are:

1. A conviction that God has a program for the reconstruction of the world, and that to the fellowship in this glorious task every disciple of Christ has been called.

2. The New Christian will give proof that this world conquest vision is a reality in his life, by recognizing and acknowledging the vital relation between the consecration of life and the consecration of his material possessions.

The New Christian is the Christian Steward. The Scriptures will guarantee this statement, for, as we shall see, stewardship is not Christian stewardship if it does not presuppose the commission to take the world for Christ. Moreover, with the New Christian, the good steward will be tested by his faithfulness in the stewardship of his possessions. These two inseparable truths which are considered in this study, are the first of a series of Christian stewardship principles which will help to instill a clear and deep conviction on this theme. Stewards do not own; more, they administer.

Possessions a Trust—Who Owns the Corn?

From Indiana a story comes that illustrates this point. One day a government agent had come to a certain town looking for seed corn. Without revealing his identity, he discovered five hundred bushels of this much-needed article in the possession of a farmer.

“What are you going to do with your corn?” asked the agent.

“I am going to feed it to my stock, of course,” replied the farmer.

“Oh, you musn’t do that! There are a hundred men in Indiana who are looking for corn to plant.”

“I don’t care. It is my corn, and I’m going to feed it to my stock.”

“But you musn’t,” persisted the agent. “The government will give you \$4.75 a bushel for it right where it is.”

“I don’t care what the government will do,” continued the other. “It is my own corn, and I’ll do what I please with my own.”

Whereupon the government agent revealed his identity, and said: “I guess you won’t, my friend. Your corn doesn’t belong to you at all. It belongs to the government from this moment; don’t lay a finger on it.”

When the teller of this story had concluded, he pointedly remarked, “Say, it’s funny, isn’t it, but nobody owns anything nowadays.”

“Nobody Really Owns Anything Nowadays.” None of us in America has ever owned anything—that is, in the sense that we could do with it as we pleased, regardless of the rights of other men and of God. In the year 1917, John D. Rockefeller reported an income of \$60,000,000. The government, in accord

with its sovereign rights, took from him an income tax of \$38,400,000. Other men are just as surely subjected to the will of the state. There never has been a time when the government could not take all our corn, all our sons, all our money, indeed, all our lives, if the common good required. Only it has taken an emergency to bring out this great truth, that, in the last analysis, men are only stewards of the things that have been placed for a little time in their possession.

A long time ago there were some other days of great emergency that brought out this same truth of stewardship in all its large significance. The story is to be found in the fourth chapter of the Acts of the Apostles, where the early Christians came face to face with the greatness of their task. Peter and John are back from their arraignment before the high priest. Their lives have been threatened. They have been warnèd not to preach any more. And they are only two of many who are suffering persecution. Many have lost possessions and the source of their incomes. Others have been disowned by their relatives and forced to seek shelter elsewhere, and yet pressing upon them as never before is the sense of responsibility for carrying out the great commission which a risen Lord commanded.

What would they do in this hour of crisis when the state officials have publicly declared that the apostles must discontinue their propaganda? The answer was a prayer meeting. The Holy Spirit shook the place. Then the purpose of the Lord grew clearer than ever. The revival fires burned more intensely than before, and in the heat of those fires came faith, the clear diamond truth which God had been trying to fix in the minds and hearts of men since the days of Adam.

Luke sums it up in these words, "Not one of them said that aught of the things that he possessed was his own."

Philanthropy Not All of Christian Stewardship. Now, just what did this mean? In the first place, it did not mean communism, as some have attempted to indicate. Whatever else it was, the financial program of the pentecostal church was not "a formal attempt to level up or level down" the property holdings of its members. It was a stewardship, and not primarily a communism of possessions. No one was compelled to convert his houses or possessions into money. It is very evident that it was entirely a matter of free will. Moreover, there was no general dividing of goods, only "as every man had need." Acts 2:45.

Nor does this merely indicate a benevolent spirit on the part of the fortunate toward the unfortunate or the wealthy toward the poor. Hospitality, benevolence and human brotherhood were undoubtedly seen at their best, but this was a picture of Christian stewardship which is altogether a larger and different thing. We must not confuse the spirit of philanthropy or of "social consciousness" with Christian stewardship. It is important right at this point that we should make clear this distinction.

"One of the most noticeable of the changes that the war period has brought about is the modification of the motives of business men—their deeper sense of responsibility and recognition of the fact that big business is a public and social affair existing only incidentally for the enrichment of business leaders." Undoubtedly this quotation from a recent editorial in the Review of Reviews is a splendid indication of the

new spirit of the times and yet the social responsibility here recognized may be altogether a different thing from the Christian stewardship that the Scriptures indicate. During the war, the editor of a leading church periodical wrote:

The greatest sermon ever preached on stewardship is now going on in this country. The people are awakening to the fact that they owe themselves, their lives and their property to their government. It is a short step for the Christian to the realization that all that he has and is belongs to his Master and is held in trust.

Now it is true that it is only a step from the philanthropy and the heroic patriotism here described to a genuine sense of Christian stewardship but it is a most vital step and one that is generally taken with great difficulty, for Christian stewardship is based not upon a kindly and half Christian purpose to be generous with what belongs to me, but upon a purpose to administer for God the things that belong to God and entrusted for the present into my keeping as his steward. In other words, there can be no Christian stewardship that does not recognize God as the sovereign owner of the shop, the mill and the farm and the money in the bank—for “the earth is the Lord’s and the fulness thereof.”

Stewardship and Business. One practical application of this truth is indicated by the words of a level headed business man who, within a year, signed a tithing stewardship covenant saying, “It is perfectly clear to me that we are coming to a place in this and other nations where we must choose between Christian stewardship and radical socialism, between recognizing the actual ownership of God and administering his ‘property’ as a stewardship for the good of his

children and his world, or we shall have forced upon us a radical state ownership in which force and terrorism shall attempt to make a distribution of property and wealth more fair than that which now exists."

It is evident that this business man recognizes the great gulf that exists between that benevolent paganism which is now beginning to show a belated sense of feeling for "the employee" and the spirit of Christian stewardship which recognizes God as owner of all business and property. It also records the employer as a steward administering the affairs of his supreme Partner for the benefit of his church and a Christian world.

While it is not necessary to split hairs over terms, the New Christian must see clearly what the rich fool learned too late—that God is the original and personal owner of all things and that he trusts his property to us for a little time of testing.

God the Owner—Man the Steward. This is the truth that was practiced in the early church in the day of their proving. From the beginning, God had been trying to make this fundamental fact real to his children. His effort began when he put a man in the Garden of Eden to dress and keep it. But he was not to forget his God, the Creator and the Proprietor: hence the tree that man should not touch. It would be a reminder morning, noon and evening. But he rebelled, and down through the years, the struggle went on: should paganism* prevail and rule God out

*NOTE.—Paganism is not to be confused with savagery or barbarism. The teachings of Christianity which proclaim a Personal God, the Creator and Owner of all things, are here contrasted with the philosophy of paganism which repudiates a Divine Person, thus relegating God into the realm of impersonal essence or power.

from actual ownership in his own world and reduce him to "natural law," or, should men know a personal God, who, as Creator, Provider and Friend, seeks a way into the consciousness of his children. Read a bit of this struggle in the Scriptures:

Beware that thou forget not the Lord thy God, in not keeping his commandments, and his judgments, and his statutes, which I command thee this day: Lest when thou hast eaten and art full, and hast built goodly houses, and dwelt therein; And when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; then thine heart be lifted up, and thou forget the Lord thy God, which brought thee forth out of the land of Egypt, from the house of bondage; Who led thee through that great and terrible wilderness, wherein were fiery serpents, and scorpions, and drought, where there was no water; who brought thee forth water out of the rock of flint; Who fed thee in the wilderness with manna, which thy fathers knew not, that he might humble thee, and that he might prove thee, to do thee good at thy latter end; And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God; for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.—Deut. 8: 11-18.

With this in mind, is it difficult to think that the angels in Heaven rejoiced, and that the heart of God was made glad, upon that great day in Jerusalem when, caught by the Divine Spirit, men finally realized the truth that God had been trying to instill during the ages—that "the earth is the Lord's and the fulness thereof"? and seeing it, not one of them "said that aught of the things he possessed was his own."—Acts 4:32.

God Owns, Man Owes—Why? Thus far in this chapter, the discussion has been general, bearing upon

the inseparable relation between Christian Stewardship and Sovereign Ownership of God. It remains to pursue the subject a little more in detail, pointing out some underlying facts and indicating some corollaries of these two great truths.

1. *The recognition of God's Sovereignty and man's stewardship is vital because it is the plain teaching of the Scriptures.*

(a) The Earth and the Heavens are God's.

In the beginning God created the heaven and the earth.—Gen. 1:1.

And Abram said to the king of Sodom, I have lifted up mine hand unto the Lord, the most high God, the possessor of heaven and earth.—Gen. 14:22.

(b) The Land is the Lord's.

The land shall not be sold for ever: for the land is mine; for ye are strangers and sojourners with me.—Lev. 25:23.

It is a significant fact that when God put his people to possession of the land of Canaan he made it evident that the land was his, loaned to them as a stewardship. They could pass no title from one to another except under restriction of the Jubilee Year provision that all land should go back to the original tenant as indicated in the Divine lease.

(c) The Silver and the Gold are Mine.

The silver is mine, and the gold is mine, saith the Lord of Hosts.—Haggai 2:8.

The New Testament parallel to this scripture is to be found in many passages from the lips of the Master like that as he spoke to the rich fool:

But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those

things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God.—St. Luke 12:20-21.

(d) Every Living Creature is the Lord's.

For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the fields are mine. If I were hungry, I would not tell thee: for the world is mine.—Psalms 50:10-12.

(e) All Souls are the Lord's.

Behold, all souls are mine; as the soul of the father, so also the soul of the son is mine.—Ezek. 18:4.

This truth is further emphasized in the New Testament:

For ye are bought with a price; therefore, glorify God in your body, and in your spirit which are God's.—1 Cor. 6:20.

Furthermore, in order that the sense of God's ownership of souls might be kept alive among the Jews, he commanded: the first born of thy sons shalt thou give unto me.—Exod. 22:29.

(f) God's ownership is implied.

In the general teaching of the Scriptures in addition to the definite passages such as have been cited. Perhaps the passage in Matt. 6:19-33 is the pre-eminent stewardship passage of the New Testament. A large number of the parables, such as that of the faithful and wise Steward (Luke 12:41-48), reveal the heart of the teaching of Jesus on this subject.

2. The recognition of the sovereignty of God and the stewardship of man is fundamental to much of the worship of the church and more especially to the essential teachings of the Scriptures.

(a) The study of the ritual of the various communions both in Protestantism and Roman Catholi-

cism, will reveal how extensively these twin truths have colored the service and ceremonies of the church. The standard forms of baptism, the reception of members, the Lord's Supper, as well as of the funeral service, have a clear reference to the stewardship of man as interpreted by ownership of God.

Moreover, when we come to the ritual of the ordinary church service, it would seem almost impossible to proceed without many references to these fundamental teachings. Many of the great prayers and even more of the standard hymns are full of references to these truths. How many times has the choir or the congregation been heard to sing "All things come from Thee, O, Lord, and of Thine own have we given Thee." What a revival of pure and undefiled religion would be broadcast if all those who sing would practice the teaching of the hymn. There is room for the query as to whether there is any place in all the realm of worship where more thoughtlessness prevails than in the mere formal repetition of the magnificent hymns and prayers with which the church has been blessed.

(b) It is still more important to realize that many of the essential teachings of Christianity stand squarely upon this double platform. The whole subject of present and future accountability to God hangs here. God's ownership and man's stewardship are presupposed in such passages as, "give an account of thy stewardship" (Luke 16:2); "for none of us liveth to himself and no man dieth to himself . . . so then everyone of us shall give an account of himself to God" (Romans 14:7-12). In Matt. 25:40 the Lord indicates as one of the rules by which men are to be judged at the last great day, "Inasmuch as ye have

done it unto one of the least of these my brethren, ye have done it unto me."

The implication, of course, is that because our stewardship consists in administering the things that belong to God, the owner, we are actually ministering unto him in ministering to another of his children, whom he designates "one of the least of these." Is it not highly probable that much of the lack of conviction in the minds of some professing Christians as to the future judgment, and consequently the need of a definite acceptance of Jesus Christ as Saviour and Lord, is due primarily to hazy notions as to the meaning of the sovereign ownership of God?

Or take that most important New Testament teaching—that salvation is "not by the works of the law" but "by faith in Jesus Christ" (Gal. 2:16). It is evident that there is a vital relation between the acceptance of this doctrine and the teaching of God's ownership and man's stewardship. For as long as any man conceives of himself as absolutely owning anything, he may well think that he has something to give God as the covering for his sins. Only the man who profoundly feels that God is sovereign owner of everything can come honestly before the Father praying,

"In my hand no price I bring,
Simply to thy cross I cling."

3. *The recognition of the sovereignty of God and the stewardship of man helps us to think of God as a real and living Personality.*

Of course, this is because of the vital relation between property and personality. The church is indebted for a full discussion of this important subject

to Dr. Harvey Reeves Calkins in his classic work, "A Man and His Money." "Ever since the earth's surface hardened into form, there has been gold in the western part of Pike's Peak, pure gold as was ever fashioned into a king's goblet. Property? Not until 1890. No one knew it was there." It was not property until it was related to some personality. Thus, where there is no personality there is no property.

On the other hand, you cannot think of a person without thinking of some possession that you associate with him. The only person who, in the eyes of the law, is denied the right to hold property, is the dead man. His personality and his property cease to exist for him here at the very same moment—that is, when his eyes close in death.

Thus, it is evident that property suggests personality and personality suggests property. Consciously or unconsciously, we carry this thinking into the realm where God exists. And not to think of God as the sovereign owner of the things which he created and to which he has never relinquished sovereign title is to rob one of a personal God. Such a one can never know the intimate comradeship which comes from thinking of the Heavenly Father as the personal owner and provider of all things. The pagan is logical when he repudiates the suggestion of Divine Ownership and of human stewardship. "There is no divine Person," he says. "Deity means universal reason, or natural law, or cosmic force, or divine essence, or eternal goodness; but all that is impersonal; perhaps it is nothing more than my conception of the world, my philosophy; it cannot 'own' anything, nor have 'dominion'; ownership, that is property, means personality; the person is here, therefore, the own-

ership is here. Hence in all the world, except in Israel, property has ever been a human institution. It is value related to persons with no least recognition of the Supreme Person. That Christian thought since the second century has been overshadowed by the pagan rather than the theistic doctrine of property is the tragedy of Christianity.”

Contrast with this picture of paganism a full glimpse of that partnership with a personal God which grows out of the sense of the stewardship of possessions.

In the city of Syracuse there is a business partnership of several brothers which has attracted considerable attention by its growing prosperity. Not many months ago it seemed necessary to expand. Their bankers quickly expressed readiness to supply the additional capital. But before final arrangements were made it was necessary to look over the articles of incorporation, whereupon it was discovered that in recognition of the guidance of God as the owner and senior partner of the concern, a certain percent of the income was to be paid to the Kingdom of God as a first claim upon the business.

Very reluctantly the bankers reported that no money could be loaned as long as this provision remained. The bank must have first claim. If the company were ready to drop the article in question, the bank could give as much money as was needed.

The brothers met to discuss the question: “Shall we cancel this article which acknowledges our dependence upon God and get the money needed, or shall we hold to our principles and go on without it—at least for the present?”

In order that all might act independently, a secret

ballot was decided upon, and when the result was announced it showed every vote opposed to the cancellation of this declaration of stewardship.

It need not be added that God is a real living Person to the members of this firm. They know the intimate comradeship which can repeat,

Speak to Him Thou, for He heareth,
For Spirit with spirit can meet.
Closer is He than breathing
And nearer than hands and feet.

4. *The recognition of the sovereignty of God and the stewardship of man is the significant fact in the world of experience.*

This point is clearly illustrated by the following outline of a sermon preached by Bishop Edwin H. Hughes, a few years ago, at a missionary convention in the State of New York. The bishop said, "I once preached a sermon from the text, 'Is It not Lawful for Me to Do What I Please with My Own?' When I was through I left the congregation paupers. The next day a rich man drove me out to his fine estate in the country. After we had gone over its splendid acres, he turned to me and said, 'Dominie, does that place belong to me?' I said, 'Ask me that a hundred years from now and I will tell you whether it does or not.'"

The fact of divine ownership never changes—only the circumstances differ. One hundred years from tonight none of us will own any bank stock; the angel of death will pry open our hands; we shall return unto God his own. God is the great Evictor. When we stand and sing, "We give Thee but Thine own," we are stating a solemn truth. God never signs any quit-

claim deeds; he only says, "Another steward to test."

Not very long ago, there appeared in the front page of a daily paper an account of the death of a rich New Yorker. The press featured the fact that this man in his last moments had lamented: "What good does all my money do me now?" The story of the rich fool has been repeated over and over again. In the Sermon on the Mount, Jesus seeks to show men that they cannot serve two masters—God and Mammon. He is appealing: "Do not make Mammon your God. He is a hard task master and he fails you in the end. Choose God as the Lord of All. Accept the stewardship that He offers and be not anxious what ye shall eat or drink or with what ye shall be clothed, for the Heavenly Father knoweth that ye have need of these things. He will abundantly care for those who faithfully trust in him and thus build their house upon the rock."

OUTLINE OF STUDY THREE, "GOD THE OWNER—MAN THE STEWARD"

1. The New Christian is the Christian Steward.
2. Possessions a Trust—Who Owns the Corn?
3. "Nobody Owns Anything Nowadays."
4. Philanthropy not all of Christian Stewardship.
5. Stewardship and Business.
6. God the Owner—Man the Steward.
7. God Owns, Man Owes—Why?
 - (a) Scriptural.
 - (b) Worship and Belief.
 - (c) Helps to Realize that God is Present.
 - (d) The Evidence of Experience.

SUGGESTIONS FOR THOUGHT AND DISCUSSION

Purpose of Study: To discover the meaning to my own life of God's ownership and man's stewardship.

1. State your reasons for believing that the Christian steward is the New Christian for the new day.

2. Which is the more honored, the owner or the trustee, the depositor or the banker, the one who says he owns, or the one who acknowledges his stewardship?

3. If you ever have wealth, what will you do with it? How do you know you will?

4. Does God ever need a man's money and not his personality?

5. Why is it that "nobody owns anything nowadays"?

6. Does money make the man, or man make the money?

7. Has a Christian completed his duty to God when he has been generously philanthropic?

8. What is the relation between stewardship and business?

9. Can you prove by your actions in the past that you believe that "the earth is the Lord's"?

10. If God is the owner, under what conditions can man stay on the earth?

11. State your reasons for believing that God owns and man administers.

12. Would it be possible to "seek first his kingdom and his righteousness," if God were not the owner and man his steward?

13. One of the world's greatest statesmen, William E. Gladstone, was a tither and taught his son to tithe. "The greatest advantage of making a little fund of this kind," he says, "is that, when we are asked to give, the competition is not between self on the one hand and charity on the other, but between the different purposes of religion and charity with one another, among which we ought to make the most careful choice. It is desirable that the fund thus devoted should not be less than one-tenth of our means; and it tends to bring a blessing on the rest."

Would you vote for a candidate for Congress who acknowledges the ownership of God by paying the tithe? Can a man be faithful in business or social life and not be faithful to God?

14. The Ebenezer Church, Jacksonville, Florida, waked up and got up when the advance movement was announced. The mortgage on their building had been foreclosed, and they had been five months without a pastor. The people

asked for a new pastor, who put on a stewardship program. In six months life was evidenced by 250 new members, the \$5,000 mortgage paid, \$5,000 current expenses raised, \$150 per week subscribed for benevolences, and a vigorous community work begun.

What would have happened if this church had had stewardship all along? When will they backslide again?

15. Everybody had the influenza. Having nothing else to do, the Rev. John Wesley Asbury opened the package of stewardship literature, filled his head and his heart, stuffed his pockets with it, and went hunting. The official board encouraged him, and the literature was put where folks could read it at home. Without a meeting they subscribed their local budget and their quota for the forward movement, provided for the church debt, and enrolled a fine lot of tithing stewards. The first meeting after the 'flo-o-o was a thanksgiving feast.

What would you have done in this preacher's place? What part of a church's activity should be confined to the church building?

Literature suitable to be read in connection with Study Three:

The Victory of Mary Christopher, cloth, 30 cents; paper, 10 cents each.

A Man and His Money, pp. 185-224, \$1, postpaid.

How to Tithe and Why, free from Layman Co., 143 N. Wabash Ave., Chicago, Ill.

"Men and Money" magazine, 60 cents a year.

WEALTH OF UNITED STATES

	Wealth	Population	Wealth Per Capita
1917	\$250,000,000,000	104,000,000	\$2,404
1912	187,740,000,000	95,400,000	1,965
1904	107,100,000,000	82,400,000	1,318
1900	88,500,000,000	76,000,000	1,165
1890	65,000,000,000	63,000,000	1,035
1880	43,600,000,000	50,000,000	870
1870	30,000,000,000	39,000,000	780
1860	16,200,000,000	31,000,000	514
1850	7,100,000,000	25,200,000	308

Human nature cannot be trusted to carry out its generous impulses. If I should succeed in winding any of you up to the determination to do generous things you would run down again before next Sunday. That is what a solemn pledge to pay money to God amounts to—a ratchet to hold us up to the pitch we have reached.—*Dr. A. J. Gordon.*

We do not give to God a fraction of that we possess, but we loyally acknowledge God's sovereignty over the whole. Just now the Church has no bigger need than to have Christian men face this question.—*Harris Franklin Rall.*

A certain reputed Irishman suggested that because it was broad daylight, there would be no further need of the sun. But this Celtic exuberance is sober reasoning when we set it beside the suggestion, implied in the remarkable attitude of some Christian men, that, because God's full revelation has come through Jesus Christ, therefore, God's sovereignty need be no longer acknowledged.—*Harvey R. Calkins.*

STUDY FOUR

IN ACKNOWLEDGMENT THEREOF

3. *God's sovereign ownership and man's stewardship ought to be acknowledged.*

4. *This acknowledgment requires as its material expression the setting apart, as an act of worship, of a separated portion of income.*

The appeal of this chapter is for an honest acknowledgment of the two Christian stewardship principles which were treated in our previous study. Look at them again.

1. *God is the owner of all things.*

2. *Man is a steward, and must give an account for all that is entrusted to him.*

Do you believe them? Do you acknowledge them to be the truth? The key to a church-wide Christian stewardship movement lies here. If we can make the word "acknowledgment" a burning flame of holy meaning, we can save the stewardship movement from degenerating into a meaningless tithing propaganda on the one hand, and from empty words and insincere profession on the other.

Honesty With God. Let us face the issue at the start. This chapter is an attempt to help the man who says, "Oh, I don't believe in this business of setting aside a portion of my income for God; why, all that I have is the Lord's." The statement reminds

one of another found in "Thanksgiving Ann." Do not accuse Mrs. Allyn of insincerity. Her eyes are not as yet open to a great truth.

"The idea of counting up one's income and setting aside a fixed portion of it seems arbitrary and exacting; it is like a tax, and I think such a view of it ought by all means to be avoided. I like to give freely and gladly of what I have when the time comes."*

What is the matter with statements like these? Just this, they are not honest! You think of the words of Jesus, "Not every one that saith unto me, Lord, Lord, . . . but he that doeth the will of my Father."

Yes, reaffirm it, though in great tenderness, whether they are conscious of the fact or not, these folk would not think of acknowledging the property rights of any other person than God in this unbusiness-like fashion. In this truth lies the reason for the third and fourth articles of the Christian stewardship creed which are to be considered in this study.

Recognition is Not Acknowledgment. The mistake of the person who said he "didn't believe" will probably lie in his failure to differentiate between the meaning of "recognition" and that of the "acknowledgment" which is under discussion. The former is clearly a matter of intellectual assent. The latter involves an act of the will. Recognition may remain neutral; it very often does. Acknowledgment acts. It is exactly the same difference that exists between belief and saving faith. The one is in the realm of the intellectual, the other has to do with heart surrender.

A simple suggestion, conceived by Dr. Calkins, in the use of the phrase "The Three A's," will help the

* "Thanksgiving Ann," by Kate W. Hamilton.

reader more easily to hold in mind the significance of this distinction. The three A's are suggestive of the three phases of stewardship: the apprehension of stewardship, which is what we have been discussing under the term "recognition"; the acknowledgment of stewardship, which is the theme of this study, and the administration of stewardship, which will be treated later on.

When all of this is reduced to simplest terms, it means that one may recognize the stewardship principles of the Scripture, and he may piously exclaim, "All that I have is God's," and at the same time may not mean anything by it. Faith must work, or it is not faith.

An amusing suggestion of what is meant happened some time ago in a Bible class in the middle West. Two long-time acquaintances came to a good-natured verbal combat. One of the men who was teaching the class emphasized the point that God's ownership and man's stewardship ought to be acknowledged by regularly setting apart for the maintenance and extension of the kingdom at least one-tenth of income. The member of the class who interrupted the argument had the reputation of holding his abundant resources with a strong grip. Perhaps this was the reason for the smile that went over the class as he said to the teacher, "But, Brother Tom, tithing may be all right for some of you who are not fully consecrated, but suppose a man has laid his all on the altar? How about that?"

"How about that?" replied the teacher, while the smiles broke into laughter. "Well, if I were the Lord and you were the man, I would take ten percent cash and call it square."

It is quite apparent what Dr. Robert Speer had in mind when he wrote: "We need some practical, abiding principle like this to make sure that the principle of stewardship is a reality in our lives, and that we do not inwardly find ourselves swept into self-deception. It is the easiest thing in the world for a man who does not deal with God in the matter of obligation as he does with his fellows, to find that he has not been giving his due."

A Material Acknowledgment of Ownership is Required. The setting apart of a separated portion of income, as a regular material acknowledgment, is founded upon the testimony of experience.

To indicate this more clearly, it will be well to consider that there are two sovereignties under which men live: one the sovereignty of God, and the other the sovereignty of the state.

All that may be said relative to acknowledging the sovereignty of the state may be fairly said about acknowledging the sovereignty of God.

Lieut.-Col. E. W. Halford indicates this parallel in the following:

"The state has a method to exact the tax if necessary—going so far as to extinguish title if need be, and to prescribe the limits of the use of possessions. God has a way of doing the same thing. Read the story of the king of Babylon, in the Old Testament, and of the rich fool in the New Testament. Men see the processes of the state law, and are keen to pay their tax. They may be blind to God's processes.

"The Christian addition to stewardship is the joyful acceptance of it, and the pouring into it of all the glad content of partnership and of sonship to which the New Testament invites. Many men pay

their tax to the state, and use themselves and their possessions with the glad abandon of patriotism, demonstrated so splendidly in the great war. All Christian men and women, with hilarious joy, should enter into stewardship, and into partnership and sonship, with all that such relationship may connote. But to talk of this, without practical recognition and acknowledgment of God's sovereignty, by the payment of a definite proportion of income and by the proper use of the remainder, is worse than nonsense.

"Now it is important that this fact of acknowledgment be fully considered. How is the sovereignty of the state acknowledged? You buy a piece of property, a home, for instance, and by virtue of a deed in fee simple you enjoy its possession so long as you continue to use it properly. But the state, through its agencies, places a valuation on your house, and assesses a certain tax upon it. This tax you must pay, or your possession is disturbed, and if you continue to avoid or evade payment your title is finally revoked. No one questions this in the state; no one is more condemned than a tax dodger. The tax paid the state is an acknowledgment of its sovereignty, an assurance of your loyalty and a necessity to the state for the maintenance of its authority.

"Or suppose you live in a rented house. You pay rent to the landlord, and he in turn pays to the state the tax upon the property. All property is held under the law that a stipulated sum shall be paid in acknowledgment of the sovereignty by which alone the value of property is maintained. The authority of the state thereby is recognized. If a man failed to pay his rent, the landlord would be unable to pay his tax, with the result that eviction would soon ensue, to the

end that a man with more loyalty could use the property. The whole fabric of what men call society depends upon the observance of this fundamental law.

“It is unnecessary to continue the argument. Go where you will and into whatsoever form of business transaction, experience teaches that ownership must be acknowledged and that in the realm of material possession the only acknowledgment that really acknowledges is a material acknowledgment. If, then, you honestly believe in the first article of the stewardship creed, that God is the sovereign owner of all, where can you find any good reason in nature or experience for not acknowledging such ownership in a material way?”

Hence, it is not unfair to say to our friend, who maintains, “I don’t believe in this business of setting aside a *portion* of my income, *all* that I have is the Lord’s!” that he would acknowledge the property rights of no other person than God in this unbusiness-like and insincere fashion.

The Joy of Religion and the Tithe. “But to put your relationship to God on such a business basis robs religion of its joy,” some one says. Not at all. Rather, it safeguards that joyous relationship. For whether we are dealing with strangers, friends or those of closer kin, the honest recognition of property rights is necessary to the continuation of those happy relationships. It is not meant that it will exhaust such relationships, or will be the richest expression of them, but nevertheless it is fundamental to them.

Disregard of property rights always brings trouble. In proof of this, call to mind a few instances where whole families, who apparently had been bound by ties of affection, were plunged into life-long estrange-

ment beginning with some carelessness in the division of an inheritance, or some other property matters.

Nor does the New Testament law of love and liberty change this fundamental truth. Rather, it insists that love is the fulfillment of the law, and that it is not merely a sacred right, but the sacred necessity of ownership, to insist upon a material acknowledgment, which when paid, becomes the first evidence of loyalty and faithfulness.

Love Fulfills the Law. It was in love that the father gave the first liberties to the son. But he did not intend that his own sacred rights should be forgotten by his offspring. But the boy did forget. Liberty gave birth to license, and license to presumption. It was not long before the son became profligate of the father's estate.

But the father did not cast him off. He bore with him, for he loved him. He grieved over him with great grief, not because his son had robbed him of his property, but because the boy's regard for his father had changed through the robbery. The beginning of it all lay back yonder in the disregard of the son for the rights of the father. And this is the experience that is overlooked by those who see in the proposal that God's sovereign ownership ought to be acknowledged only an indication of a legalistic tendency.

We are not claiming that the recognition and acknowledgment of his property rights is the highest relation that a Christian may have toward his Creator, but it is a fundamental safeguard. Carelessness here at the foundation will imperil the superstructure. To be any less sincere, or just, or business-like toward God than toward other personalities cannot lead to

the highest Christian character or the closest sonship. A joyous, holy life must be builded upon just and holy habits. "We do not give to God a fraction of that which we possess; we loyally acknowledge God's sovereignty over the whole. Just now the church has no bigger need than to have Christian men face this question."

The sincerity of the church is at stake. The honest acknowledgment of God's personal ownership is fundamental to the practice of the Christian life.

The one big truth of this chapter is that an intelligent and honest stewardship requires material acknowledgment of God's sovereign ownership by paying a proportionate part of income dedicated, as an act of worship, to the Kingdom of Christ.

First, it has been indicated in connection with this truth that the material acknowledgment is the only acknowledgment that really acknowledges when material things are under consideration.

Second, it has been indicated that the making of a material acknowledgment of God's ownership does not rob religion of its joy, but, to the contrary, secures and safeguards happy relations with the Creator.

In addition to the foregoing, there are other strong reasons for accepting the principle of the separated portion.

The Separated Portion is Businesslike. The principle of the separated portion is businesslike. It tends to bring the same system and carefulness into dealings with God that are required in the world of the business man. It tends to secure for God's great business at least the same consideration that is given to other transactions. The late Vice-President Fairbanks has been quoted as saying: "We do not only

need more religion in business, but we need more business in religion.”

Just how strongly the principle of paying a definite portion of income appeals to a business man has already been indicated in the first chapter. An additional illustration is found in the following which is quoted from a recent letter:

“The stewardship program was presented to the Oak Street Church, Binghamton, New York, February 16, 1919, at both services. On Monday morning a lady called at the parsonage and asked the pastor if he would kindly call at their home after supper that night. The pastor found a business man, not a member of his church, although the family were attendants. ‘I do not attend church very often,’ the gentleman said, ‘but yesterday I was there twice. This plan of tithing or giving the Lord a regular and fixed proportion of income appealed to me very much. It’s good business. I have wondered many times that the church of Jesus Christ should stoop to such methods as it often has in carrying on its work. If this program is to be carried out in your church, I and my family desire to sign up.’”

The fact should be added that not only did the father, mother and two older children sign the stewardship covenant card, but two weeks later the pastor had the joy of baptizing the entire family and receiving into church membership the father and mother and two older children, while the youngest was received into a class for instruction.

The Separated Portion vs. Covetousness. The principle of the separated portion furnishes a safeguard against covetousness, one of the two most blasting sins, and the most subtle of all.

A whole volume could be written on this subject. It is more terribly condemned than drunkenness. Both the Old and the New Testament class it with adultery and uncleanness. (Exod. 20:17; 1 Cor. 6:9-10; 1 Tim. 6:9-10; Eph. 5:5.) A careful study of the Scripture will go far toward showing that it is the greatest barrier to kingdom progress. Note the sins named with it in the Bible.

Read what a Philadelphia layman in his booklet, "The Confessions of a Business Man," says about this sin: "It walks our streets with head up; it suns itself in our social realms; it comes into the sacred sanctuary of the Lord and sits in the pews and on the official board with complacency and pride.

"Fornication, covetousness, idolatry! The Book says these colors go together. We try to lose the scarlet; we've shunned the green, but we're wearing the purple. It must be borne in mind that the combination cannot be broken by modern styles—idolatry, fornication, covetousness. I repeat that covetousness is quite fashionable, quite respectable, we have made it so; but we have no authority to do it. It is a style that will not be approved when our wardrobes are checked through the last custom-house.

"God says, The cattle on a thousand hills are mine. We say, No, you're wrong, Lord, only two of every one hundred are yours; the other ninety-eight are mine (Christendom gives less than two per cent of its income to the Kingdom.—Ed). He says, Will a man rob God? And we have looked him square in the face and said, Yes, we'll take it, and we have a notion we can get away with it, and we have a good bunch of good people bribed to keep still until we do. You foolish church-member! You can't get away with it.

“Now, against this insidious sin of covetousness, God set up his safeguard in the beginning. It was the principle of the separated portion as the constant reminder and acknowledgment that the Lord is the owner of all things, and to him shall every man render his account. ‘I simply do not dare to neglect the regular paying of the first fruits of my income unto the Lord,’ said a prosperous business man, and then he added, ‘For I know full well the lure of money and my own proclivity to covetousness. This habit keeps fresh in my mind the fact that I am here not to make money but to make a life.’ What shall it benefit a man if he gain the whole world and lose his own soul?”

The same thoughts were running through the mind of another business man when complimented by the head of a New York house with the statement: “Mr. B., there is no doubt in our minds that in a few years your business will make you a millionaire.” Mr. B, who had for a long time been a student of the Scripture teachings of Christian stewardship, promptly replied, “I will see that it never happens.”

The principle of the separated portion had been for him a safeguard to turn to see the larger truths of Christian stewardship.

Financing the Kingdom. The separated portion secures the sinews of war needed for the carrying-out of Christ’s program. All other methods for financing the kingdom program have signally failed. Trifling schemes for raising money are a shame to the church, in the sight of God, and discredit it in the eyes of the world. In spite of the worthiness of the calls. The many “drives” for money have irritated the congregation. The reason for the shame, or failure, or irritation, lies in the rock-bottom fact, that

these have been attempts to meet the financial needs of the kingdom without recognizing the stewardship of possession and the worship of giving. The primary need is not money, but the consecration that places money upon the altar.

Take the annual income of the members of any communion—say the Methodist Episcopalians. On the government basis of \$500 per capita the total is two billion dollars. If Methodist Episcopalians paid proportionately one-tenth of their income there would be available two hundred million dollars a year for kingdom purposes. In 1917 this denomination paid out through the church for all kingdom purposes, a total of \$40,500,000. But suppose that all of the approximately forty-one million church members in the United States were paying to the support of the kingdom on the proportionate basis of not less than ten per cent, there would be something over two billions of dollars every year for the big enterprise of Christianizing the world. Once the church of God has been put upon a stewardship basis, she will “be able to meet all the financial demands put upon her, and her spiritual life will have been so quickened and enriched that her sons and daughters will be laying not only money but their lives on the altar of service for both home and foreign fields. A revival in the realm of Christian stewardship will bring every other blessing needed in the church of Christ.”

Scriptural Witness for the Separated Portion. The principle of the separated portion has been clearly emphasized in the Scripture from the beginning. In Gen. 2:17, God indicated his separated portion of the Garden. The first man was not very different from the man of today. It never has been difficult

for a man to grow so big in his pride that he would say, "My power and the might of my hand hath gotten me this wealth." Is it not that the forbidden tree was intended to say to that first son of the earth, Lest ye forget the Lord thy God; that it is he that giveth thee all things; that he is the sovereign owner of the Garden? Lest ye forget all these things, this separated portion is to stand here as a constant reminder, and as the test of your loyalty and obedience.

Moreover, the same principle is indicated in the statement, "And Abel, he also brought of the firstlings of his flock and of the fat thereof" (Gen. 4: 4). The purpose of the Scripture is clearly indicated in this passage, as well as in the many that follow throughout the Old Testament scripture. God demanded the "devoted" thing at Jericho (Joshua 6: 19; Lev. 27: 26-29), and at other times in Israel's history, and especially the requirement, found throughout the Old Testament, of the setting aside of the tithe as a holy portion. Christ and his disciples probably practised tithing. These facts seem to establish the truth that from the beginning it has been ordained that man should acknowledge his dependence upon God by separating, as an act of worship, some portion of his income. God needs the worship, but he yearns more for the worshiper.

The Allyn's Conversion. We quoted at the beginning of this study, the words of Mrs. Allyn, who didn't believe in setting aside a fixed portion of one's income. If the argument of these pages has been followed, it will be seen how keen was the wit of Thanksgiving Ann, and how clever she was in teaching her master and mistress the importance of the separated portion.

Mrs. Allyn had said, "It makes our religion seem arbitrary and exacting; I like to give freely and gladly of what I have when the time comes."

The next day the mistress of the house, very late in the morning, found Thanksgiving sitting in the doorway, and she was not a little surprised also to find that no preparations for the noonday meal were under way. She asked wonderingly, "What has happened, Thanksgiving? Haven't decided upon a fast, have you?"

It was just the question that the old colored servant was looking for. Promptly came the answer filled with emphasis: "Oh, no, honey, thought I'd give ye what I happened to have when de time come."

A little later when the gentleman and his wife sat down to a cold meat dinner, and scarce at that, the interior workings of Thanksgiving Ann's mind became evident. "What has happened, my dear?" said the gentleman turning to his wife. "I sent home a choice roast this morning, and you have no potatoes, either."

"Laws, yes," spoke up Thanksgiving Ann, "but a body has to think about it a good while aforehand to get a roast cooked, and just the same with taters; but I thought I'd give you what I happened to have when de time come, and I didn't happen to have nuffin."

"Has Thanksgiving suddenly lost her senses?" questioned the gentleman as the door closed after her.

A little later the old woman returned with what was left of the basket of peaches, and with the second installment of her preachment. That morning the master of the house had brought in some peaches. "Aren't those fine, Thanksgiving?" he had said. "Let the children have a few, if you think best; but give them to us for dinner."

“Sartain, I’ll give you all dar is,” she responded.

The children made free with the fruit that morning in an unusual manner, but it was all in the plan. When dinner time came the old woman composedly placed what was left in a fruit dish on the table, remarking gleefully, “Dat’s all! De children eat a good many, and dey was used up one way an’ ’nother. I’s sorry dar ain’t no more; but I hope y’ll ’joy what dar is, an’ I ‘wishes’ ’twas five times as much.’”

A look of sudden intelligence flashed into Mr. Allyn’s eyes; he bit his lip for a moment, and then asked quietly, “Couldn’t you have laid aside some for us, Thanksgiving?”

“Wall, dar now! s’pose I could,” said the old servant, relenting at the tone. “B’lieve I will next time. Allers kind o’ thought de folks things belonged to had de best right to ’em; but I’d heard givin’ whatever happened to be on hand was so much freer an’ lovin’er a way o’ servin’ dem ye love best, dat I thought I’d try it. But it does ’pear’s if dey fared slim, an’ ’spects I’ll go back to de ole plan o’ ‘systematics.’”

When Thanksgiving Ann was well out of the room, Mr. Allyn said to his wife:

“She is right, Fanny; it doesn’t take much argument to show that. We call Christ our King and Master; believe that every blessing we have in this world is his direct gift; and all our hopes for the world to come are in him. We profess to be not our own, but his; to be journeying toward his royal city; and that his service is our chief business here; and yet, strangely enough, we provide lavishly for our own appareling, entertainment, and ease, and apportion nothing for the interests of his kingdom, or for the

forwarding of his work; but leave that to any chance pence that may happen to be left after all our wants and fancies are gratified. It doesn't seem very like faithful or loving service."

OUTLINE OF STUDY FOUR, "ACKNOWLEDGMENT OF GOD'S OWNERSHIP AND MAN'S STEWARDSHIP"

1. Honesty with God.
2. Recognition is not Acknowledgment.
3. A Material Acknowledgment of Ownership is Required.
4. The Joy of Religion and the Tithe.
5. Love Fulfills the Law.
6. The Separated Portion is Businesslike.
7. The Separated Portion vs. Covetousness.
8. Financing the Kingdom.
9. Scriptural Witness for the Separated Portion.
10. The Allyns' Conversion.

SUGGESTIONS FOR THOUGHT AND DISCUSSION

Purpose of Study: To reason accurately from God's ownership and man's stewardship to my relation to God.

1. Should my relations to God and to possessions be a subject of prayer?
2. Being with God has what effect upon integrity?
3. What is the difference between "recognition" and "acknowledgment"?
4. Why must the acknowledgment of material benefits be material?
5. What is "the joy of religion"?
6. Does being strictly honest with God destroy the joy of religion?
7. Why does love fulfill the law?
8. Are business men favorable to the separated portion? Why?
9. What is the result of disregarding acknowledgment of ownership?
10. What general rules are necessary for friendly conduct of business?

11. Is financing the Kingdom the primary purpose of the separated portion?

12. Find twenty or more Scripture passages that refer to the separated portion.

13. A pastor in Indiana says: "Last year I appealed to every member of my congregation to give the tithe for one week, over and above their ordinary giving—that is, tithers were to add a second tithe, non-tithers were to tithe beyond the regular giving. The result was \$390 for the week." This was in addition to their regular giving. If these 124 who tithe were to continue the practice for 52 weeks of a year, the result would be \$20,280; enough to pay the local budget, benevolent budget, Sunday school budget, annual Centenary quota, and leave a balance of \$5,000 for other work.

How much difference would it make financially to the Kingdom, if you did this? If your whole congregation gave that way?

14. An Indian may be as good a Christian steward as he formerly was a good scout. The 60 members of the St. Regis Indian Mission had a four-weeks' stewardship program in December, 1918. The general church officers thought not to burden them with a quota for forward work, but they wanted it after the campaign. They enrolled 40 intercessors, 27 tithing stewards, and subscribed \$6,100 for the forward work, more than twice their five-year quota. The 27 tithers subscribed two-thirds of the \$6,100.

Will Christian stewardship help to develop the backward races? Why does Christian stewardship develop personality?

15. Rev. Oscar Rogatzky began tithing 42 years ago. He prepared to preach while making his own way, afterward marrying and raising nine children. He declares: "The tithing system never loses its attraction, but grows upon one who loves Jesus." It never occurs to him that acknowledging God is a hindrance to raising a family. "Children are a heritage of Jehovah."

Is piety peculiar to poverty? Did you ever hear of a tither who became a pauper? Is it fair to conclude that there is some relation between tithing and prosperity? (Mal. 3: 10.)

Literature suitable to be read in connection with Study Four:

The Jarring of Jacob Shapleigh, \$1.50 per hundred.

Stewardship Starting Points, 30 cents each.

Thanksgiving Ann, \$1 per hundred.

The Story of the Geneva Church, \$1.50 per hundred.

"Men and Money" magazine, 60 cents a year.

Oh what a shame, that what was no great matter among the Jews should be pretended to be such among Christians! If there were danger in their omitting tithes, how much greater must the danger be now.—*Chrysostom*.

To constitute a moral obligation it is not necessary that we have a positive command. Probable evidence is binding as well as demonstrative evidence; nay, it constitutes the greatest portion of the subject matter of duty.—*Gladstone*.

The strongest passage in the Bible in the enforcement of the tithe, does not say anything directly about tithing at all. But it states a principle which applies to all the laws of God. The principle is stated in the following language: "For the law of the spirit of life in Christ Jesus made me free from the law of sin and of death. For what the law could not do, in that it was weak through the flesh, God sending his own Son in the likeness of sinful flesh, and as an offering for sin, condemned sin in the flesh: that the requirement of the law might be fulfilled in us who walk not after the flesh, but after the spirit." (Rom. 8:2-4.)—*J. Campbell White*.

STUDY FIVE

IN LOVING LOYALTY—THE TITHE

5. *Biblical history records the setting apart of the tenth of income as that acknowledgment.*

What is my separated portion? Shall it be the tenth—that which the Scriptures speak of as the tithe—or some other portion? And how can I know for myself? These are the ultimate and personal questions which have been lurking in the foregoing pages.

Go back over the ground and see how surely this question must emerge. In study Four the two primary principles of Christian stewardship were discussed.

1. God is the sovereign owner of all things.
2. Man is a steward and must give an account for all that is entrusted to him.

In the next study, the third and fourth articles were considered in connection with the necessity of some test to make sure that the principles of divine ownership and stewardship are a reality in the life. It seemed evident that:

3. God's sovereign ownership and man's stewardship ought to be acknowledged.
4. This acknowledgment requires as its material expression the setting apart, as an act of worship, of a separated portion of income.

Thus the phase of stewardship to be considered in this chapter: If honest and faithful stewardship requires some separated proportion of income as a material acknowledgment, what will that portion be?

Three Safeguards to the Tithe. It will be well to hold in mind three safeguards when considering the tithe in the New Testament.

First—The setting apart of a definite proportion of income is of more importance than the exact determination of what that proportion of income shall be.

This does not discount paying the tenth or any other proportion, but emphasizes that the spiritual value of proportionate giving depends upon making it a recognition of God's sovereignty.

Second—There can be no statutory obligation upon the Christian to pay either the tenth or any other portion of income.

As a matter of fact many are still living in the Old Testament. But the Christian is expected to live in the New Testament and, therefore, not under law, but under grace. There can be no argument here: if there be any obligation upon the disciple of Christ, it is moral and not legal. The impulsion of love must supersede the compulsion of law. "If I bestow all my goods . . . but have not love, it profiteth me nothing." Jesus stakes his kingdom on this principle; men may presume upon his forbearing love, but in the end love will be the fulfilling of all law, and the inbringing of the kingdom.

"It is not the deed that we do,
 Tho' the deed be never so fair,
 But the love that the dear Lord looketh for,
 Hidden with lovely care
 In the heart of the deed so fair.

“Yes, love is the priceless thing,
The treasure, our treasure must hold,
Or ever the Master receives the gift,
Or tells the weight of the gold,
By the love which cannot be told.”

Third—What the separated proportion shall be is a personal question. (2 Cor. 8:7-9; 9:7; Col. 3:14-17). However, this liberty only increases each Christian's responsibility to determine for himself what is the separated portion that he must, in loving loyalty, set aside as the “earnest” of his good stewardship.

The Laymen's Missionary Movement has given good emphasis to this personal feature of the question in the official statement of its principles of Christian stewardship: “This acknowledgment requires as part of its expression the setting apart for the extension of the kingdom of Christ such a portion of income as is recognized by the individual to be the will of God.”

Knowing the Will of God. But can one know God's will concerning this question? Surely he can. It will be a sorry day when disciples of Christ have to confess that he is not ready to guide them into his will in every detail of life.

There are definite rules by which those who have a real purpose to follow his will may have the answer to the question, “What wilt thou have me to do?” Consider the following directions:

1. God reveals his will through the Scriptures.
2. God reveals his will through providential circumstances.
3. God reveals his will through the higher judgment.
4. God reveals his will through inward impression by the Holy Spirit in the mind.

With these rules in mind one can go to the Scriptures, not to discover some statute by which a person may be legally bound, but to see if there be principles and precedents through which the Holy Spirit may suggest the will of God to the higher judgment.

1. God reveals his will through the Scriptures. The study of the Scripture on this subject leads directly to the question of the tithe as the separated portion. This is indicated in the fifth article of the Stewardship Creed which stands at the beginning of this chapter. Without giving space to an exhaustive scriptural study, it will be generally conceded that the following four statements give a conservative presentation of the Bible history of the tithe.

(a) The tenth of income was recognized as the separated portion, prior to the establishment of the Jewish state.

One cannot read the story of the meeting of Abram with the Priest Melchizedek (Gen. 14:17-20) and the apparently casual statement, "and he gave him tithes of all," without feeling that the paying of the tithe was a customary thing even in those early days. Thus, let it be noted, the practice did not begin with the Jewish law. Passing over the still more ancient instance where Abel brought "the firstlings of his flock" (Gen. 4: 4) as subject of controversy, the Bible reports the story of Jacob's promise to pay the tithe to Jehovah (Gen. 28: 16-22). These instances, together with the New Testament references found in Heb. 7: 1-10, establish the antiquity of the tithing principle in scriptural history.

(b) The principle of the tithe as a separated portion was reaffirmed in the Mosaic Law.

A study of the language used in Lev. 27: 30-32

shows the carefulness with which it is indicated that this is not a new establishment. Note the verb: the lawgiver says, "As it always has been so it is to be with us—the tithe is the Lord's." Other passages referring to the tithe under the Jewish law are found in Num. 18:20-23; Deut. 14:22. Any good commentary, cross reference Bible or concordance will add to their numbers.

(c) Kings and prophets called back the people to allegiance to this law when they grew careless or forgetful.

A study of these references, 2 Chron. 31:5-6, 10-12; Neh. 10:29, 35-37; and Mal. 3:7-12, makes it appear that the backslidings of the children of Israel were generally connected with failure to keep the law of the tithe and the law of the Sabbath.

(d) Coming to the New Testament there seems to be good evidence that Jesus commended the paying of the tithe as the "separated portion" while rebuking the Pharisees for not recognizing the meaning of the principles involved.

There are strong reasons for believing that Jesus himself paid the tithe. This statement is to be substantiated by passages like Matt. 23:23, and Luke 11:42, in which Jesus is commending the payment of the tithe, and appealing for the fulfillment of its meaning, as an acknowledgment of God's ownership and man's stewardship, in matters of justice, mercy and faithfulness.

In the Sermon on the Mount, Matt. 5:17-20, Jesus makes it evident that the New Testament regime of grace does not mean the destroying, but the fulfillment, of the law. Accordingly, when we remember Jesus's constant care to fulfill righteousness (Matt. 3:15)

it is altogether improbable that he would make statements as strong as these without himself paying the tithe.

In addition to the above conservative statement, the conclusion of two careful students of this subject will be helpful to those who seek the will of God.

ARGUMENT FOR THE TITHE.*

(1) "The setting apart of some portion of income is the acknowledgment of God's Ownership. This is fundamental and beyond the sphere of private judgment. A tenth is the proportion that has been observed since the earliest days of human worship.

(2) "This proportion was fixed in very ancient times, is known to have been recognized in different nations, and is definitely recorded in the most ancient Scriptures.

(3) "This proportion was paid by Abraham, 'God's friend,' as an act of personal loyalty, and by other patriarchs, long before the statutes of the Jews were recorded.

(4) "This proportion, in set terms, was commanded as 'the law' for the Jewish people, and was uniformly followed during the entire history of this chosen race.

(5) "This proportion received promise of God's peculiar blessing when he rebuked a neglectful generation for their presumption in offering shrunken values, and when he commanded them again to 'bring the whole tithe into the storehouse.'

(6) "This proportion was definitely sanctioned, and paying of tithes recognized and honored by Jesus Christ in the words, 'These ought ye to have done.'

(7) "This proportion has been set apart, as a life habit, by thousands of the most spiritually minded Christians for many centuries. Multitudes of witnesses in ancient and modern days have proved Him faithful that promised."

MY MONEY CREED†

(1) "To spend my income rightly, is one of my first tasks

* Harvey Reeves Calkins.

† Harris Franklin Rall.

as a Christian. Until I settle this, my prayers, and confessions will be like saying, 'Lord, Lord,' and not doing the will of my father.

(2) "I should set aside a definite proportion of my income for the church and the service of others. I do this in acknowledgment of God's sovereignty over all my material possessions. I do this because it is businesslike. Giving on impulse and without system, does not accord with the importance of this work.

(3) "The proportion to be set aside for these purposes should not be less than one-tenth of my income. The Old Testament enjoined the tithe in ancient Israel, and surely I am receiving far more from God than did the men of any former generation. Nevertheless, one-tenth is not to be the limit of my giving. . . . I should begin with not less than one-tenth. I ought to give more, if I be able."

While it must not be claimed that the foregoing statements, relative to the tithe in Scripture and other history, should of necessity determine a Christian's duty, nevertheless, they cannot be disregarded by any one who is honestly seeking to know the will of God.

Especially is this true when they are considered in connection with the following additional considerations:

In the Scriptures God has indicated no other percentage than the tenth. The tenth was regarded as the minimum acknowledgment, and generosity could only begin beyond this point. The tithe is to be thought of as a "schoolmaster" to lead up to Christian liberality.

The apostolic teaching concerning proportionate giving is from the Old Testament, which enjoins the tithe. The Jewish law is that "every man shall give as he is able, according to the blessing of Jehovah thy God which he hath given thee." (Deut. 16:

17.) Paul must have had this and other similar Scripture in mind when he exhorted the Corinthians, "Upon the first day of the week let each one of you lay by him in store, as he may prosper." (1 Cor. 16: 2.) Remember that the above Old Testament exhortation was for free-will offerings for the poor, in addition to the tithe. The difference seems to be that the New Testament is urging that Christians do, as a matter of loving loyalty, all that the old dispensation has made a matter of law.

The words of Lieut.-Col. E. W. Halford will bear on this point: "The idea that 'proportionate giving' is a Christian (New Testament) suggestion, and abrogates tithing, is unwarranted. In Deuteronomy the Jew is told, 'Every man shall give as he is able, according to the blessing of Jehovah thy God which he hath given thee.' If the tithe is not paid because it is Jewish, then proportionate giving is equally Jewish, and should not be followed. The Old and the New Testaments can neither be divorced nor put in antagonism. They supplement and complement each other. God's 'Law' and God's 'Grace' are not opposed."

Men ought to do as much under the Gospel as the Jews did under the law, "else," as Dr. Speer remarks upon this point, "the motives of the Gospel must be inferior to those of Judaism and paganism."

The Christian is exhorted to "abound in this grace (of giving) also." Says Dr. J. Campbell White: "How, by any possibility, could one 'abound' in the grace of giving, and yet give to God a smaller proportion than the Old Testament required? . . . The strongest passage in the Bible on the enforcement of the tithe does not say anything directly about tithing.

But it states a principle which applies to all the laws of God: 'For the law of the Spirit of Life in Christ Jesus made me free from the law of sin and of death. For what the law could not do in that it was weak through the flesh, God, sending his own Son in the likeness of sinful flesh, and as an offering for sin, condemned sin in the flesh; that the requirement of the law might be fulfilled in us, who walk not after the flesh, but after the spirit.' " (Rom. 8:2-4.)

The Christian faces no greater difficulties in paying the tenth of his income than did the Jew and the pagan. "As a matter of fact," to quote again from Dr. Speer, "they did face greater difficulties than we. The Jew was a poor man and lived in a poor land." According to government estimates the average per capita income in America is (1919) five hundred dollars, and is steadily increasing. It is altogether probable that American church members spend each year upon luxuries more than a tenth of their income. On the other hand, it seems certain that there are very few denominations in which the membership contributes even one-half of the tithe of income. Moreover, in making comparisons of this kind, it must be remembered that the Jew paid a second tithe in addition to the first, and every third year he paid another tithe for the relief of the poor.

The need of money for Kingdom conquest is greater today than in Jewish times. This constitutes a reason for greatly increased rather than diminished giving. God's world program was little developed or understood twenty centuries ago, and consequently the demand for support of a great missionary propaganda was not a factor in determining the proportion of giving then as it is today.

In addition to what a few years ago were tragic opportunities—tragic because the church was not responding in any adequate way—there are now laid upon the church of God, as a result of the World War, opportunities which cannot possibly be met without the enrichment of vision and the conservation of property far beyond anything ever seen since the heroic days of the early church.

The tithing program has proved a vital factor in securing to the Kingdom a support, financial and spiritual, far out of proportion to the number of tithers concerned. In 1916 Wesley Chapel, Cincinnati, with less than half of its membership tithing, gave more to the official benevolences than fourteen other Methodist churches in that city. There is a large and growing company of such churches in all the denominations.

A volume of testimony on this point is being compiled as a result of the various forward movements in Protestantism. This has been particularly true of the Centenary Campaign in the Methodist Church. Prior to the final financial drive, at least a month's education in the principles of Christian stewardship had been outlined for the churches. One result was that more than a quarter of a million tithing stewards were definitely enrolled. Testimony from churches where the stewardship program was faithfully carried out is overwhelming.* In the first forty-two churches to go "over the top" in subscribing the total amount of the financial quotas the number of tithers reached 20 percent of the membership of the churches, and this 20 percent pledged one-half of the total amount sub-

* See "Adventures in Stewardship," by Ralph S. Cushman and Martha F. Bellinger, Methodist Book Concern, 150 Fifth Avenue, New York.

scribed. The practical results of tithing should furnish a weighty argument to the undecided.

The decision to pay the tenth has brought spiritual blessing to many lives, even marking the beginning of a new epoch in Christian experience. Many who have started out in the adventure of proportionate giving with some percentage less than the tithe, have concluded by coming to the Scripture proportion as a minimum.

Dr. Laress J. Birney, Dean of the Boston School of Theology, writing of the high moral and spiritual value of tithing apart from a legal consideration of the subject, says, "I believe in the tithe, have practiced it for many years, have induced many people in my pastorates to try it, and so far as I know always with blessing and joy to them." And Dr. Robert E. Speer says, "I think every man will find, as every man who has passed through the experience can testify, that the acceptance of a principle like this marks a distinct era of a spiritual enlargement in his life. I am not speaking out of the air. I am speaking out of the experience of many in this room who look back to such a time as marking the beginning of a new era in their lives."

A volume of testimony could likewise be marshaled to substantiate the argument of this section; but let this testimony from a western senator, as he talked in the quiet of his own library, be representative of all. "I was a Christian man. I never doubted the fact of God and the truth of his revelation. I think it is fair to say I lived a consistent Christian life and helped my fellow men. But it was not until I recognized God to be the actual owner of the property which I held that I understood the thrill of fellow-

ship with God. When I pay the tithe in acknowledgment of that ownership it seems as though every fiber of my being acknowledges him. I know that God owns not only the property which I possess, but myself as well. From that day to this, fellowship with God has been natural and easy.”*

THE TITHE—A SUMMARY†

It has been the purpose of this study to find the will of God for the individual. The search has not been for a legal requirement, but for some adequate expression of loving loyalty. The appeal has been to the higher judgment under the influence of the Spirit of God. It will be well to summarize our conclusions for studies four and five.

1. The Separated Portion. It seems evident that an honest belief in God’s ownership and man’s stewardship will be acknowledged by the setting apart regularly of a definite proportion of income because:

(1) This is the only kind of acknowledgment that really acknowledges in the realm of material things.

(2) It secures happy relations with the Creator, safeguarding the recognition of his sovereignty.

(3) It is businesslike.

(4) It is a safeguard against the peril of covetousness.

(5) It is the only way of securing adequate and dignified financial support for the kingdom.

(6) It is the method indicated in both the Old and New Testaments.

*“A Man and His Money,” by Harvey Reeves Calkins.

† See Summary in Study Four, page 68.

2. The Tithe is the Separated Portion. In determining what the separated portion should be, the following points indicate the tenth as a reasonable beginning:

(1) It is the proportion evidently accepted by the patriarchs in the earliest days; later incorporated into the Jewish law and continuously urged by the Jewish prophets and reformers; it was finally indorsed and practiced by Jesus himself; it is a significant fact that no other percentage is anywhere indicated in the Word.

(2) Paul most certainly bases his exhortation to proportionate giving upon the scriptural proportion of the tenth.

(3) Under the gospel, men ought to do as much and more than the Jews did under the law, else how can Christians "abound" in the grace of giving?

(4) The Christian faces no greater difficulties in paying the tenth than have other religionists.

(5) The greater need for money in the kingdom calls for increased, rather than diminished giving.

(6) Where the tenth has been observed there is increased efficiency, spiritual as well as financial.

(7) The spiritual blessing and satisfaction which mark the decision to accept the tenth as the first proportion, and the dissatisfaction with any smaller proportion, are arguments for the tenth. The facts of experience cannot be denied.

In the face of the above fact of Scripture and experience, and of the staggering needs of this new day for the unreserved consecration of life and property to Christ's world program, wholly consecrated followers of Christ will accept the tenth of income as an earnest of loving loyalty, and as the smallest pro-

portion that the Christian world can place upon the altar of the kingdom at this hour.

The Call of Faith. "But suppose that I feel that I ought to and want to do it, how can I afford to tithe my small income?"

You will not feel that you ought to unless you can. God does not lead us to think that we should do anything we cannot do.

"But," continues the man, "I get only sixteen dollars a week, and you know that I have to help my invalid sister."

One preacher said: "I don't know that I can solve any man's financial problems, but down at the bottom of good stewardship and the paying of the tithe, is the question of faith in God. Love and faith ought to go together. There is just one passage of Scripture I want you to think of. It was said just outside of a tomb. Two sisters were weeping because their only brother was in there—dead. And Jesus wept with them. Then, suddenly, in a burst of sympathy, he cried to the men present, 'Take away the stone.' And just then Martha clutched at his elbow and cried, 'Don't, Lord, he has been in there four days and by this time he decayeth.' She couldn't bear to have her brother brought thus forth to be gazed at. Then what did Jesus do? He turned to Martha with a grieved, yearning look, just as perhaps he turns to you, and said, 'Martha, said I not unto thee that if thou believest thou shouldst see the glory of God?'"

There are multitudes of people who, out of a blessed experience of faith, will believe and know that in the last analysis the call to pay the tithe is a call to trust in God in all fullness. It seems to them that when Jesus said: "Be not anxious what ye shall eat . . .

nor what ye shall put on . . . for your heavenly Father knoweth that ye have need of all these things . . . But seek ye first his kingdom . . . and all these things shall be added"—it seems to them as if Jesus had in mind the very appeal that the prophet in Malachi brought from a yearning God to a back-slidden people: "Prove me . . . bring ye all the tithes into the storehouse," as the expression of your faith and loyalty . . . and see if I will not bless you and reward you.

Not only Scripture says, but faith is aroused to believe, that, "If you will tithe you will be prospered financially." Perhaps you will: many have. Tithing pays, because a surrendered life pays. This is the promise of our Father. God is concerned for the material prosperity of his people. Tithing means putting God first and abiding in his promise, and this assures the highest kind of prosperity.

OUTLINE OF STUDY FIVE, "IN LOVING LOYALTY—THE TITHE"

1. What is my Separated Portion?
2. Three Safeguards to the Tithe.
3. Knowing the Will of God.
4. God Reveals His Will through the Scriptures.
5. The Argument for the Tithe.
6. My Money Creed.
7. In the Scriptures God has indicated no other Percentage than the Tithe.
8. The Apostolic Teaching concerning Proportionate Giving.
9. Christians should do more than Jews.
10. Christians' financial difficulties less than Jews'.
11. Making the World Christian requires much Money.
12. Tithing will Provide Money for making the World Christian.

13. The Tithe—A Summary:
 - (1) The Separated Portion.
 - (2) The Tithe is the Separated Portion.
14. The Call of Faith.

SUGGESTIONS FOR THOUGHT AND DISCUSSION

Purpose of the Study: To determine what portion of income I will separate as the acknowledgment of God's ownership and my stewardship.

1. What do we mean by "the separated portion"?
2. Why should there be a separated portion?
3. What safeguards are necessary in considering the separated portion?
4. How may we know God's will?
5. What percentage of income is usually accepted as the separated portion?
6. Why is the tithe accepted as the separated portion?
7. Why should we have a money creed?
8. What is the separated portion mentioned in the Scriptures?
9. Compare the conditions and obligations of Christians and Jews.
10. What results follow payment of the tithe (1) in the life of the individual tither, (2) in the church?
11. What peculiar blessings do tithers enjoy?
12. After having no crops for three years, the farmers of a certain Missouri valley district in Dakota subscribed from \$20 to \$100 each per year to Christian work for others. Their confidence in God, who giveth power to get wealth, is unshaken, and they acknowledge him with a promise of the first fruits.

Which comes first, duty to God, or duty to family? Are we warranted in withholding anything if the needs of the Kingdom demand it? Would you like to loan money to men who subscribe for religious purposes in this way?

13. A business man of Washington State remarked to a friend: "Something happened in our church Sunday. It was the fourth sermon of the stewardship campaign, and the majority of the leading business men of the church signed up. Everybody was happily surprised. Senator C. sent his by mail. Our budget is about \$4,000, but we can

make it four times as large hereafter. The best of it is the spiritual awakening. We expect great things from that. The prayer meeting last night was so big we had to move into the larger room."

Are business men generally opposed to supporting religious activities? Would these same results follow stewardship teaching almost anywhere? What would be the prerequisites to such a revival?

14. At the close of a tithing sermon, a man pushed forward and said, "Here, take this. I am going to prove this thing you have been preaching about," and he handed the preacher quite a sum of money. He was not a Christian. A few weeks afterward, a letter was received from him inclosing a check for religious work, and this statement: "I have been more prospered since making this test than I have ever been before." He is rejoicing in his new-found religion.

Is it right to test the Lord in this way? Why was the man prospered? Would the preacher have been responsible if he had not preached tithing?

15. A German Lutheran father and a Roman Catholic mother left their boy uninstructed in religious matters. He became a lumberman and found a Bible in his cabin, which he read through twice. What it said about tithing, and the Father's care, impressed him deeply, so he joined church and began to tithe, paying \$40 immediately out of his accumulated savings. He got a distinct blessing. Later he went into business, did not tithe till the end of that year, and lost all he had through a fire. Starting again, he tithed faithfully, has been prospered, and is looking for places to put money for God.

Is the Bible a sufficient guide in deciding whether to tithe?

Is there anything in the Bible contrary to Christian Stewardship?

Literature suitable to be read in connection with Study Five:

Story of Wesley Chapel, 50 cents per hundred.

My Money Creed, \$1.00 per hundred.

A Man and His Money, pp. 225-265, \$1.00 postpaid.

How Can a Woman Tithe? 50 cents per hundred.

"Men and Money" magazine, 60 cents a year.

Neither will I offer burnt offerings unto Jehovah my God which cost me nothing.—*David*.

I know one man in an eastern city whose friends have seen his life grow each year richer and stronger, broader in sympathy, and larger in vision, because his giving has vision, because his giving has put him in touch with the noblest spirits and the greatest movements in his city, his country, and around the world. It has been an unsurpassed education. Shall not the revival for which we pray come in this way, not in big tabernacles and crowds and statistics, but in the larger life of this Spirit of Christ filling his church and his people?—*Harris Franklin Rall*.

Few things could happen so far-reaching and high-reaching in the life of the church as the recruiting of an army of tithers who, declining to be Pharisees and refusing to be bound by any mere law, still use the tithe in giving to the work of God as a schoolmaster to lead them to Christ. Above such an army the windows of Heaven would not remain shut; and the assured blessing would come from God.—*Bishop Edwin H. Hughes*.

STUDY SIX

THE LARGER MEANING OF STEWARDSHIP

6. *This separated portion ought to be systematically administered for the Kingdom of God, and the balance treated as no less a trust.*

The Tithe not All of Stewardship. Some time ago, a New York business man was greatly impressed when he heard of the Centenary crusade for a million tithers in Methodism. The idea of asking all Christians to pay to the Lord's big business a definite proportion of income appealed to his businesslike instinct. Moreover, he liked the proposition to take out this holy portion first, instead of following the habit of the average man, "giving to the Lord what happened to be left over," after personal and all other demands were met. "It puts God first—where he should be," he said to his pastor, who reported the affair.

"But," he continued after a little reflection, "do you mean to say that every man, when he has paid the tenth of his income, has done his duty?"

What answer should be given to this man, and hundreds like him, who have caught only a slight glimpse of the meaning of Christian stewardship? What does it mean for a good steward to do his duty?

Recently, the writer was asked another question: What are you doing to guard against that "I am holier than thou" attitude on the part of the tithers? What answer should be given?

In paying the tithe, has the tithing steward done anything more than make a beginning of stewardship? Has he any reason for being puffed up? What does the paying of the tithe signify?

Thoughtful reflection upon these questions will make it evident that the rapid spread of the present Christian Stewardship Movement, while it is one of the most encouraging signs of the times, is beset with some peril. The danger is fully seen in another type of question which is more frequently asked, "How am I to know just what the tithe of my income is?" Should one use it for the Red Cross, City Hospital, etc., or should one pay it all into the church?

It will help in giving the answer to these questions if we will consider the last ones first. It may seem strange that anyone should be unable to make a fairly exact computation of his income—if not by the week or even by the month, at least by the year, and thus pay the tithe on the basis of that computation. But the fact is that some men have known little about keeping accounts and still less of the meaning of the tithe.

"How can I tithe," said a church member to his pastor, "when I do not keep accounts." "Well, you certainly should tithe then," replied the minister, "if for no other reason than that it will lead you into keeping them." An honest purpose to be a faithful steward will result in the discovery of some way to compute the tenth of your income.

Stranger still, however, is the confusion that exists in the minds of some people on the question of what the tithe should be used for. "I have been tithing," said an honest young woman to a stewardship speaker, "but I have not done it the way you do. I pay most

of my tithes to the support of my mother-in-law." This illustrates how the church of God suffers in its support through the most erroneous idea concerning the purpose of the tithe. Before discussing this question, we should state the larger meaning of stewardship.

Loving Loyalty the Impulsion of Stewardship.

Because the word comes to us out of the Bible lands, we can well go to the Scriptures for a picture of the larger stewardship. When Jesus said, "Henceforth I call you not servants, for the servant knoweth not what his Lord doeth, but I have called you friends" (John 15:15), he was describing the good steward as illustrated in the Old Testament. Joseph was the steward of Potiphar. The Scripture says: "And he left all that he had in Joseph's hand; and he knew not aught that was with him, save the bread which he did eat." (Gen. 39:6.) Another glimpse of the position of the steward is caught in the record of Eliezer in the house of Abraham: "All goodly things of his master's in his hand" (Gen. 24:10), and he "ruled over all that he had." (Gen. 24:2.) This steward was so fully trusted that he was given the commission to select a wife for Isaac. It is evident from this and other references that the steward was a friend in the closest confidence of the owner of the estate. He was the personal representative of his lord. The picture which Jesus gives of the faithful and wise steward (Luke 12:42) emphasizes this high and confidential position. While the steward may be under certain limitations, fundamentally his service is one of loving loyalty.

Keeping in mind this character of the good steward of the Scripture, what answer should be given to

the questions under consideration? Will this kind of a steward have done his duty when he shall have paid his tenth of income? Because he tithes, will there come to him that "I am holier than thou" feeling? Will he take the "holy portion" of income, which he sets aside regularly as the acknowledgment of his Lord—will he use this to support his "mother-in-law" or any other interest unless he knows that this is the will of his Lord?

The Steward's Relation to the Tithe. The answer to these questions will be readily found by keeping in mind two things:

1. The tithe is the holy acknowledgment which the "next friend" sets apart for his Lord in recognition that there is no confusion as to who is owner and who is steward. From the beginning the paying of the tithe was a matter of worship. At first it was burnt as sweet incense before the Lord. Later, when the priesthood was established, God indicated that his holy portion should be brought as an act of worship and used for the support of the priesthood. It is significant that when the Lord dedicated his holy portion for these purposes, he said, "I have given" (Num. 18:21-24), indicating that it was his own to give.

2. Thus it is evident that the payment of the tithe marks only the beginning of faithful stewardship. It is as though the tither looked into the face of his God to say, "Here is the tithe of my income which I place upon thine altar as an act of worship, and as a pledge that I will be a good steward of all the property and income with which thou hast entrusted me."

It is not difficult now to see what is the meaning of the stewardship principle at the beginning of this chapter, "the balance of income ought to be treated

as no less a trust." It is evident from the foregoing that, as good stewards, in administering our possessions our task is two-fold: First, the use of the tithe as the Lord's holy portion; second, administering the balance of income.

Use of the Tithe. Concerning the first task, is it not possible in the light of the above statements to see what is meant by the frequently repeated words, "the tithe should be used for the maintenance and extension of the kingdom of God," and is it not better, in that personal liberty which is in Christ, to leave to the individual conscience the question of what objects should be supported with the Lord's holy portion? The memorial tithe was faithfully paid to the ancient church of the tabernacle of the congregation; may it not be asked, will the tithing steward consider it honorable to withhold it from the church of Jesus Christ?

The Stewardship of the Nine-Tenths. Dr. Josiah Strong has happily summarized the faithful stewardship of the balance of income: "One who believes that every dollar belongs to God and is to be used for him, will not imagine that he has discharged all obligation by giving a tenth to the Lord. The danger of talking about the Lord's tenth is that one is apt to begin to think that he owns the nine-tenths.

"All the money which will yield a larger return of usefulness in the world, of greater good to the kingdom, by being spent on ourselves or families than by being applied otherwise, is used for the glory of God, and is better spent than it would be if given to missions. And whatever money is spent on self that would have yielded larger returns of usefulness if applied otherwise, is misapplied; and, if it has been done intelligently, it is a case of embezzlement."

All that has been said in these studies bears on this truth, that God desires the complete life of the man: God is interested in money and possessions, because the faithful stewardship of life hinges on money. It was so with the rich young ruler whose riches ruled him, and with many other characters in the Scriptures; and it is so with the poor, as with the rich. The placing of possessions on the altar was, and is, the way to the enthronement of Christ in the life. The heart will follow the treasure.

Christian stewardship forever sounds the call to consecration that David Livingstone voiced when he said: "I will place no value on anything I have, or may possess, except in relation to the kingdom of Christ. If anything I have will advance the interests of that kingdom, it shall be given away or kept, only as by giving or keeping it I may promote the glory of him to whom I owe all my hopes in time and eternity."

There are many themes that spring forward demanding discussion which, for lack of space, cannot be mentioned here; but there are three phases of Christian stewardship that ought to be considered briefly.

The Stewardship of Acquiring. It is said that John Wesley once preached a sermon embodying the three propositions:

1. Make all you can.
2. Save all you can.
3. Give all you can.

As Wesley enlarged on the first two divisions a lawyer who was sitting in the congregation seemed most happy. Indeed, he was heard to whisper to himself something to the effect, "He knows what he is talking about." But when Wesley reached his third

point, "Give all you can," the hearer's enthusiasm was dissipated, and he whispered to himself, "There, he has spoiled it all."

The signs of the times make it more and more evident that good stewardship is revealed by the way in which a man makes his money, fully as much as in any other way. This means that no man can be faithful in the administering of his possessions unless they have come into his hands by legitimate transactions. A man well known in business circles said to the writer, "If I were a young man I would go to China and show the natives how a Christian business man can conduct business in a Christian way. I believe this is one of the greatest needs of the foreign fields, and almost as much good can be done in this way as by professional missionaries."

A recent publication by a layman contains the following: "I believe that business men are coming more and more to see that the gaining of wealth for the purpose of leaving it to one's family or for pleasure is not a big enough motive to produce the highest type of manhood. Men with these lower motives have made shipwrecks of their own lives and those of their sons who have inherited their fortunes and ambitions. To give more and more, as wealth increases, is the only safeguard for men who are accumulating wealth."

But it is evident that, fine as this sentiment is, it does not quite get to the heart of what might be considered the most acute economic question of today, the relation of the employer to property and to his employees. It is impossible for this problem to be settled satisfactorily until men see that business and property are a stewardship from God, that they are

called to make money in partnership with him and for him, which means for the benefit of all his children. Idealistic as this may sound, the imperative need of this day is for the multiplication of this New Christian who will serve God in his business and by his business.

Mr. J. M. Shenstone, of Toronto, is one of an increasing number of successful business men who are directing their entire incomes to the extension of the kingdom. He says in reference to the stewardship of acquiring: "The responsibility of stewardship begins with the power to do, to acquire, or to possess. The first requisite of a true steward is that he must be honest and fair with his fellowmen. Every dollar must be gotten honestly, according to the standard of justice and equity in the Word of God. The relationships which men bear to each other must all be brought under the standard of honesty, truthfulness, frankness. Thoughtfulness of the interests and feelings of others should govern every transaction. It is thus that the power and reality of Christianity will be demonstrated to an unbelieving world. A life devoted to money-getting by honest and legitimate methods, in harmony with the true and lofty principles of Christian stewardship, may be as glorifying to God, and as full of blessing to the world, as a life devoted to the preaching of the gospel to the heathen."

As another indication of what is meant under the stewardship of acquiring, the following report of an interview with Mr. H. A. Truesdale of Conneaut, Ohio, is significant. With difficulty consent was secured for its publication:

"In 1901 I organized my first corporation, with five directors. They have sometimes said that they are

not often consulted about the business. I don't know how true that is, but I did accept God as my business partner. I have humbly brought to him the problems of the business. We began business with the conviction that our employees should be given the best possible working conditions. We have endeavored to give them the conditions we ourselves would like to find, if we exchanged places with them.

"The result of the policy of treating men as fellows has amply demonstrated that from an economic, business viewpoint—to leave out moral and other conditions—it pays to base business relationships on Christian principles, doing to our fellowmen as we would like to be done by.

"Many of the men who began with the plant at the beginning are still in its employment. Wages have increased more than 150 per cent, and never in the history of the plant has there been any reduction in wages.

"Perhaps sitting at the same dining-table year after year has had something to do with the feeling of family friendship, but never in the history of the plant has there been the least labor trouble; and a few weeks ago the manager included in the pay envelope of each employee the thought of his heart expressed as follows: It is the sincere desire of the management that no employee shall ever work for this company at a wage less than today.

"The stockholders of the corporation have received their dividends quarterly, without an exception, since the second year of its organization. For several years now the employees have been sharing in the profits of the corporation to the extent of eight per cent of the previous year's earnings. This is included in the

first pay in the new year. The history of the Conneaut Can Company reads like a fairy story, but to the president it is a revelation of the great God who owns and controls the world, and reveals himself and his interest in his partners at every step of the journey."

The Stewardship of Prayer. There is no more important phase of the stewardship message than is indicated by the heading of this paragraph. It would be a master stroke of strategy if only the phrase, "the stewardship of prayer," could be definitely fixed in the thinking of the entire church membership.

There is the laugh that covers a tragedy in the story of the perfectly harmless deacon, who came to the conclusion that his profane neighbor might think it strange that the deacon, his friend, had never reproofed him for his profanity. Hence, one day, when the occasion offered, the needed reproof was given, but, to the confusion of the aforesaid church official, the neighbor replied, "Yes, deacon, we've lived here together for twenty years; we know each other pretty well; I swear a little, and you pray a little; and we don't either of us mean anything by it."

The tragedy of it! When will the thousands upon thousands of professing Christians, who are not very different from the deacon, come to a burning consciousness that prayer is a trust for which the Christian steward must give an account? The one pressing need in every generation is just here, that the disciple should make a business of intercession, even as did his Lord. Why is this so? Because, whether we can explain it or not, prayer is the heaven-ordained way of bringing things to pass in the kingdom of God. It is the Christian's first work. We cannot too often remind ourselves that, "We can do more than pray

after we have prayed, but we cannot do more than pray until we have prayed."

Accordingly, whether he feels like praying or not, the Christian must pray until he does feel like it; for there has been entrusted to him an exalted stewardship by which, when faithful to it, he can lift the world. So felt Samuel and Moses, and Paul and Jesus, and a host of others in every age.

Of course, the first thing to be said is that prayer is a delightful communion. Happy is the Christian who feels the truth of the hymn:

"Jesus, these eyes have never seen
That radiant form of Thine;
The veil of sense hangs dark between
Thy blessed face and mine.

"I see Thee not, I hear Thee not,
Yet art Thou oft with me;
And earth hath ne'er so dear a spot
As where I meet with Thee."

But while this sweet consciousness of the Presence is fundamental to effective intercession, it should be known that its depth and permanence are dependent upon a sense of prayer stewardship. Samuel knew the joy of communion, but it led him into the deeper realization that prayer is a trust. Thus he cried, "Far be it from me that I should sin against Jehovah in ceasing to pray for you." (1 Sam. 12:23.)

Bishop Hamilton of Salisbury used to say that "no man was likely to do much good at prayer, who did not begin by looking upon it in the light of a work to be prepared for and persevered in with all the earnestness which we bring to bear upon the subjects which are in our opinion most necessary. It was

this conviction, that prayer is the first work, which enabled the apostles to discover quickly the peril of the increased business cares of a growing church. It was a crisis for Christianity. Well for us and the world, that those early leaders refused to be taken from the secret place where God's voice can always be heard. They said: "Look ye out . . . seven men . . . whom we may appoint over this business, but we will continue steadfastly in prayer and in the ministry of the word." (Acts 6: 3-4.)

There can be no doubt that the sweet consciousness of the presence of the Master is fundamental to any effective intercession, but this consciousness grows deeper as the sense of stewardship in prayer increases.

It was probably his close comradeship with God that enabled Moses to prevail in prayer that day while Israel was fighting against Amalek in the valley. (Exod. 17:8-13.) God was trying to drive home to the whole nation the fact that intercession is always the key to victory. We read that so long as Moses prayed with uplifted hands, Israel prevailed; but when he let down his hands, Amalek pressed forward. Oh, for an army of intercessors in the church of Jesus Christ who feel this monumental truth—and who practice it!

A practical illustration of the working out of the thought of the stewardship of prayer is indicated in the following experience as told by Dr. S. Earl Taylor:

"Some years ago I was invited by the Church Missionary Society of the Church of England to go over to help them introduce plans for mission study and young people's work. A great summer conference was held in the Lake region in England and over six

hundred of the leading clergy and laymen were present. It was a very dignified company consisting of bishops, canons, prebendaries, high officials of civil and military affairs of the Empire, and the aggressive missionary leaders of the Church of England.

"I had expected that these representatives of the Established Church would confine themselves to the formal prayers and ritualistic services of the Church of England. Imagine my surprise to hear an announcement that on a certain evening there would be a prayer meeting in an upper room, and that all who would engage definitely in intercessory prayer were invited to be present. I found the room filled with over four hundred. A layman was in the chair. He announced that there would be no speaking and no formal program; that we were there to pray for the work of Christian missions; and that, merely as a guide to the meeting, he would announce subjects for prayer.

"He said, 'Let us now pray for Tinnevelly in South India.'

"Immediately someone began to offer a most earnest extemporaneous prayer for the missionaries in Tinnevelly, mentioning them by name, for the Bible school, for the deaf and dumb school, and for other phases of the great work in that mission center.

"I was amazed at the knowledge displayed, as well as at the earnestness and intensity of the prayer, and I supposed that it was some missionary from that part of the world who knew all the facts, who had offered the prayer.

"But in a moment the chairman suggested that we pray for the work in Uganda, Africa, and immediately someone began to pray for the work and the work-

ers there. There was the same evident knowledge of the personnel of the mission staff, as to forms of work and as to the problems with which the missionaries were confronted. We were led in a very wonderful way to the throne of grace and united our prayers for help.

“And so for more than two hours this remarkable prayer meeting continued. The chairman called for no field where there was not someone present who was prepared to pray intelligently concerning that field; and I discovered it was not a missionary who prayed for Tinnevely but one of the lay workers of the Church of England.

“I had never been in a prayer meeting of this kind and I wondered how it was that these friends of the Church of England had been brought to such intelligence that they could pray for any part of the world with knowledge and understanding.

“I had never seen anything like it in our church at home, as our circle of prayers had usually been for India, China, Japan and Korea, and for the islands of the sea.

“We had even omitted whole continents in our prayers; and as for praying for workers, missions and stations, and the details of the work covering the whole world, I did not know any company of Methodist Christians who were sufficiently informed to be able to do it.

“I found that the secret was that for many years the Church Missionary Society had been leading its constituency to a life of intercessory prayer; and that prayer-helps had been furnished, by which it was possible for each member to go through the entire list of missionaries several times in the course of

a year, and to pray definitely and daily for their work in the mission fields.

“As I look back upon that prayer meeting, I think of it as one of the great missionary meetings of my life, for, while it was a meeting of intense spiritual power, and given over wholly to prayer, the whole world was brought before our minds in a definite way, and the needs of the world pressed down upon us.

“Since that prayer meeting I have been hoping that something would arise which would lead the Methodist Episcopal Church to advance upon its knees, thus to learn the secret power which is to be found in the school of intercessory prayer.”

The Call to Heroic Action. It ought to be realized that the Christian stewardship message is, in the last analysis, a call to the heroic—to put God and his kingdom first, and to do this in the high faith that the heavenly Father will fulfill his promise to those who thus seek him. (Matt. 6: 32, 33; Mal. 3: 10.)

Whether it be true that with most professing Christians, self, home, business, pleasure, come first, and the church takes the last place, it certainly is true that when a man is called to become a tithing-steward, he is called to establish as a life principle the habit of putting God first. This creates a new race of Christians, who put God and his church where they rightfully belong—first.

There is a great difference between being heroic by spasms, and heroic by principle and habit. It is highly gratifying that, in some hour of great emotion and emergency, a man gives of his possessions, or of his life, to the point of sacrifice and suffering; but this impulsive heroism and consecration pales before that everyday kind, based on principle and holy habit,

such as is evidenced in the following letter from a true Daniel spirit who would not be turned aside. This commonplace experience could be multiplied a thousand times, showing how possible it is to take the drudgery of life and make it beautiful.

"I entered Syracuse University a self-supporting music student. For the first three weeks I did whatever I could find to do, then I got a position taking care of a little boy from two till six every afternoon. I received three dollars a week with which I had to pay two dollars room rent, buy my food, music and any incidentals that I might need. This was all the money I was sure of for these expenses.

"I had begun tithing before going to Syracuse, but when I found how little money I had, I began to question whether I could keep it up; not because I didn't want to do so, but because I couldn't see how I could take thirty cents a week out of that small amount. However, after a time of questioning and prayer, I decided to continue tithing, and the unexpected ways in which money came will never cease to be wonderful to me.

"I sometimes came up to Friday with my room rent due Saturday, and with no money to pay it. Invariably, before Saturday night, a gift of money would come to me, or some way would open by which I could earn the necessary amount. Of course, I didn't have everything I wanted. Some weeks I lived on fifty cents. 'Meatless days' are not exactly a new idea to me. I well remember one Saturday night when, as a special treat, I bought a pork chop for Sunday dinner, and felt quite extravagant. Pork chops cost twenty-eight cents a pound eight years ago.

“However, I proved then, as I have many times since, that, when we honor the Lord, he honors us. I was able to meet all my expenses in Syracuse, and I can testify that tithers are the richest people in the world, even though they may occasionally be without a dollar in their own purses.”

What a brave sentence that is! Read it again with emphasis: *Tithers are the richest people in the world, even though they may occasionally be without a dollar in their own purses.*

One seems to hear Job saying, “Though He slay me, yet will I follow after him.” One sees again those three devoted Hebrews standing before Nebuchadnezzar’s furnace, refusing life if it meant the sacrifice of principle and faith. Even yet the world thrills at the challenge, “Our God is able to deliver us. But if not . . . we will not serve thy God.”

“Tithers are the richest people in the world”; but only when tithing is the expression of the larger stewardship—of a full surrender of life and possessions, and an heroic trust in a loving and almighty Father.

Christ’s Call to Stewardship. Jesus stood and cried to a multitude of half-hearted and easy-going disciples: “If any man cometh unto me, and hateth not his own father, and mother, and wife, and children, and brethren, and sisters, yea, and his own life, he cannot be my disciple.” (Luke 14: 26.)

When they challenged his call as too severe, he replied, Which man of you, if you had my task to accomplish, my tower to build, my kingdom to conquer, would not sit down to count the cost, and to consider the kind of builders and soldiers required? This is why I have made the call severe. Never can I make

the kingdoms of this world the kingdom of your God save by the enlistment of heroic souls. Therefore (verse 33) I said, "Whosoever he be of you that renounceth not all that he hath, he cannot be my disciple."

The supreme call to Christian stewardship remains the same. It is the challenge of a patient Christ calling his disciples to a full consecration of life and possessions for the Christian conquest of the world. It is not a renunciation, but a dedication. Christ waits that the church of this hour may catch the vision, and make the same heroic dedication that was made by those early heroes of the church, that it may be true of us as it was with them of old, "Not one of them said that aught of the things which he possessed was his own." This also is the spirit of the New Christian.

"O the dawn is upon us;
 The pale light climbs to the zenith,
 With glamour and golden dart.
 On, up, boot and saddle!
 Give spurs to your steeds!
 There are cities beleaguered that cry for men's deeds,
 With the pain of the world in their cavernous hearts.
 Ours be the triumph—humanity calls,
 Life's not a dream in the clover.
 On to the walls!
 On to the walls, and over."

OUTLINE OF STUDY SIX, "THE LARGER MEANING OF STEWARDSHIP"

1. The Tithe is not all of Stewardship.
2. Loving Loyalty the Impulsion of Stewardship.
3. The Steward's Relation to the Tithe.
4. Use of the Tithe Money.
5. The Stewardship of the other Nine-tenths.

6. The Stewardship of Acquiring.
7. The Stewardship of Prayer.
8. The Call to Heroic Action.
9. The Call to Stewardship.

SUGGESTIONS FOR THOUGHT AND DISCUSSION

Purpose of Study: The complete stewardship of life; progressive personal development through knowing God.

1. How comprehensive should be the stewardship of life?
2. What are the signs and perils of partial stewardship?
3. Memorize the six principles of Christian stewardship?
4. What is the inner impulsion of stewardship?
5. What is the relation of the Christian steward to the tithe?
6. How should the tithe money be used?
7. How does stewardship apply to the other nine-tenths of income?
8. Where does our stewardship, with relation to any particular value, begin?
9. What importance attaches to the stewardship of prayer?
10. What is there heroic about Christian stewardship?
11. What does holy living imply as to the use of our personalities?
12. What relation has consecration to stewardship? Sanctification?
13. In one section of the country the pastors preached proportionate giving, but left the proportion unnamed. Cards were received from 314 people: 1 pledged 7% of his income, 6 indicated 5%, one wrote it 3%, 10 hovered around 1%, and 296 named no certain percentage at all—perhaps no figure small enough could be thought of. These are average Christians.

Would such methods be an adequate acknowledgment of God's ownership? Do you consider that a wise Father has ordained proportionate giving and not named the proportion?

14. A certain church was one of those "hopeless invalids." They didn't speak as one man, for they were in a polyglot section of a Pennsylvania town. In the fall of 1918 they became quitters and tried to sell the plant and go out of business. Nobody wanted it. The stewardship campaign

came in January; twenty-three members who were in earnest signed the tithing stewardship pledge, and they began to do business for the Father. That was seven months ago. The prosperity that followed seems permanent, and they are enlarging their program.

Are there definite reliable laws of religious growth? Can the laws of spiritual advancement be known and applied?

15. A young lady in the church at Estacada became a tither. When she told her parents, her father, one of the prominent business men of the town, but not a church member, liked the plan, and told her she should tithe the family income. She keeps the record and her father pays according to her records. Thus her decision is multiplied in its effect many times.

Are we stewards of our personal influence? Can we "let not our left hand know what our right hand doeth" (Matt. 6: 3), and "let our light so shine before men, that they may see our good works, and glorify our Father who is in heaven"? (Matt. 5: 16.) Is there any conflict in the two?

Literature suitable to be read in connection with Study Six:

The New Emphasis, \$1 per hundred.

The Stewardship of Prayer, 50 cents per hundred.

A Man and His Money, Part V, The Stewardship of Value, \$1.

The Tithe a Principle, Speer, \$1.50 per hundred.

Intercession, 5 cents each, \$2.75 per hundred.

The Highest Service, \$1 per hundred.

Uninterrupted Fellowship with God, \$1 per hundred.

The Enlistment of Intercessors, free.

The Place of Prayer in the Christian Religion, \$1 each.

First Considerations in Christian Service, \$1 per hundred.

Whatever, Wherever, Whenever, \$1 per hundred.

Enlistments, \$1 per hundred.

"Men and Money" magazine, 60 cents a year.

Of all the challenges contained in Scripture for the securing of overflowing spiritual blessing, none is so striking and unqualified as that which makes obedience to God in our use of money the condition of His favor (Malachi 3: 7-10), and there are many individuals and congregations that have accepted this challenge, and through the obedience of faith have entered into the richest spiritual blessing of all their history.—*J. Campbell White.*

The ministers of Christ have led the great revivals of the past, but we verily believe that the next great revival is going to come from the pew, led and sustained by a devoted ministry, in connection with the bringing in of our substance to God, in the tithes and offerings prescribed in His Word, and from God's safes will come freely the money which shall send the consecrated missionary to the waiting harvest fields.—*John Wesley Duncan.*

STUDY SEVEN

ORGANIZING THE STEWARDSHIP MOVEMENT

Systematic Stewardship Propaganda Necessary.

The principles of Christian Stewardship which have been discussed in these studies will not grip the life of any church until there is an organized and persistent effort to that end. Accordingly, there should be a program for the education of congregation, Sunday school, and the entire parish.

The following incident will make clear the futility of an occasional sermon or a spasmodic effort in this direction. It happened in a staid old church in New England. The occasion was the annual business meeting, which came in the closing week of the pastor's first year of service. As in former years, the treasurer of the church made this annual report; and, as in former years, he reported the annual deficiency. Then it happened that, as in former years, the officials proceeded to make plans for the annual "agony Sunday," when the Lord of the heavens and the earth would be presented as a supplicant before an unbusinesslike and indifferent congregation.

It was more than the new pastor could endure. The fact that it was not a church of poor people added to his heartache: He rose to his feet. He tried to smile in the hope that it would soften the rebuke he felt in his heart. "Brothers, it seems to me that this is a sorry business. The Sundays do not come often enough, that we should afford to spoil any one of

them by what seems to me to be neither a dignified nor a worshipful performance. Has it occurred to you that any one of a half dozen of you men could pay this entire deficiency and hardly feel it? But the saddest part of it to me is, that we have been so un-businesslike in conducting the Lord's business. If any one of you business men would run your own affairs in the way we have been carrying on the Lord's business, you would fail in a short time, and you ought to. There is another side to this question that is even more vital; but, to say the least, is it not time that we gave to the Lord's business the same careful attention that we plan to give to our own?"

When the pastor sat down, there was a silence, until Mr. W——, a banker, rose to his feet. The words that he spoke have never been forgotten by the pastor of the church. "It seems to me," he said, "that our minister has hit the nail on the head. I certainly think we ought to be ashamed that we have not conducted the Lord's affairs in a more businesslike manner." Hesitating a little, he continued: "I think it is only fair to add, in our own defense, that it is the fault of the pastors who have served this church."

The minister swallowed, and the banker went on. "I have been a member of this church for thirty years," he said, "and a member of this official body. I have been a fairly regular church attendant, but only twice during these years have I heard a sermon which made any reference whatever to the vital relation that exists between the paying of our money and the consecration of our lives to God." Then there was another hesitation. It was not in bitterness that he added: "And neither of those sermons was preached by our present pastor."

Needless to say that minister went home to his "barrel" to look up his record upon this particular subject. Perhaps it proves that he is a good deal like other pastors, in that he has never been quite willing to admit that he deserved the rebuke of that evening. However, the truth dawned upon him that night that an occasional sermon on the worship of giving, or a reference now and then to the principles of stewardship, would not educate a parish in the vital things of Christian stewardship. There must be a program with a well planned initial campaign, followed up by a permanent policy of education reaching into every organization of the church.

Start With the Right Motive. The first requisite for a successful stewardship beginning is a right motive. Too great emphasis cannot be placed here. The paying of the tithe is not, first of all, a matter of raising money to pay the church's debts or to solve its financial troubles. The tithe is spiritual, and tithing as a financial plan, in Scripture and experience, is secondary to tithing as the test of consecration. Indeed, the fundamental need is not money, but the consecration which systematically and proportionately places money upon the altar.

A Strong Conviction Necessary. No real stewardship program can get under way until some one, the pastor or another, has a deep conviction that the payment of a "separated portion" is an acknowledgment of God's ownership and man's stewardship, and is based on the teaching of the Word of God. This is so fundamental that there should be a thorough study of the teachings of Christian stewardship in the Scriptures and in available pamphlets and books. The peril of not seeing the larger stewardship has already

been pointed out. It will take persistent teaching and study to bring the congregation to see further than the tithe.

Launching the Campaign. There is great advantage in a group of churches conducting an educational stewardship campaign simultaneously. The impact made by a simultaneous movement in a group, a district, or Conference, will carry success to many of the weaker churches. The following suggestions are applicable to any local situation:

1. The pastor, by personal work and the circulation of selected literature, interests one or more influential laymen in a definite campaign.
2. By personal work and continued use of literature, these interest others until there is a larger group.
3. This larger group meets and after reviewing the results of the stewardship educational campaign in other parishes, decides upon a stewardship campaign and drafts a tentative program.
4. At the next meeting of the officials, the need of a program is tactfully presented and a stewardship educational campaign officially voted.*
5. A detailed program is made out, covering four Sundays and the mid-week service, and providing for the weekly distribution of selected literature.
6. A thorough-going publicity program is drafted, including:
 - (a) Popular announcements during a number of preceding weeks;
 - (b) an official or pastoral letter sent to every family in the parish;
 - (c) continued weekly publicity.

* The approval of the officials is not necessary to the success of the campaign, but will help if obtained without too much difficulty.

It will be evident that the above outline is only suggestive. It need not always be the pastor who launches the movement. Indeed, there are numerous instances of laymen or a study-group in the young people's society, or some representatives of the women's organizations, starting a stewardship revival which has resulted in great spiritual and financial uplifts to a church.

How a Woman Started a Stewardship Campaign.

A woman with a stewardship conviction talked to her husband. He was busy; he was not interested; but she kept talking and smiling. However, she kept a little choice literature on stewardship and tithing where he would pick it up when he came in to dinner. Then the leaven began to work. One night he came in and laid down eight hundred dollars which he said was the tithe from his year's income. But she did not stop with the victory. She wrote a friendly and tactful note to the officials of the church which was presented at their regular meeting. With the note went selected literature and a number of stewardship enrollment cards. The note was an appeal for a deepening of the spiritual life in the church, indicating that stewardship would preface the way for a revival. It was the duty of the officials to attend to such business. They listened. They read. After a time, they signed. Then the pastor took up the program, and there was a new church. A woman started it.

THE FOUR WEEKS' PROGRAM.

EXPERIENCE HAS DEMONSTRATED THE VALUE OF A FOUR WEEKS' EDUCATIONAL PROGRAM. This does not mean that this is the

only way to make a stewardship beginning in the local church, or that wise pastors will not find it advisable to adapt these suggestions to local conditions; but it does mean that the Four Weeks' Program has marked the beginning of a new era in hundreds of churches in America. Here are two series of suggested programs: Series "A" was used in the church-wide stewardship educational program in connection with the Centenary Campaign Movement in Methodism. The results of this period of education were so marked that, at a meeting of the Bishops and District Superintendents of the denomination held in Cleveland in June, 1919, it was voted that the month of November, or some other month prior to May 1st, 1920, be designated for another church-wide simultaneous Stewardship Educational Campaign. Series "B" is a suggestive program for use in accordance with this action.

SERIES A

THE FIRST SUNDAY—PRAYER

The Morning Theme: The Stewardship of Prayer.

Aim: To show that prayer is the Christian's first responsibility and "the first work"; that prayer is a decisive factor in Kingdom conquest; that Scripture and experience teach that unrealized resources are made available through intercession.*

The Evening Theme: Stewardship and Soul-Winning.

Aim: To show the Christian's responsibility for soul-winning, with special emphasis upon prayer as the decisive factor.

* See section on "The Stewardship of Prayer," page 100.

THE SECOND SUNDAY—PERSONALITY

The Morning Theme: The Stewardship of Life.*

Aim: To realize God's ownership, and to show that all life is a trust from him; that just as there is a stewardship of prayer, so there is a stewardship of business, of property, of time, of talents, etc., all pointing to the stewardship of the entire life; that even God's definite claim to one-seventh of the time and one-tenth of the income were made only to secure man's acknowledgment of divine sovereignty over all time and property and life; that stewardship is simply Jesus' way of showing that God and the kingdom must be placed first; that the sins of Jonah, Dives, the Rich Fool and the Rich Young Man were those of refusal to make this full surrender of life; that the heroic figures in kingdom conquest have always been characterized by full surrender; that this is the challenge of the present hour.†

The Evening Theme: The Worship of Giving.

Aim: To show that true worship is inseparable from giving and that the good steward is proved by the way he consecrates self in order that Christ's ownership may be manifested; that the Scriptures indicate that the faithful stewardship of life will be tested by the faithful stewardship of possessions; that "money-giving" is the truest index of the vital interest.

THE THIRD SUNDAY—LAYMEN'S DAY

Theme: Christian Stewardship and Tithing.

A layman, or a laymen's team, speaking or witnessing on "Christian Stewardship and Tithing," at both morning and evening services. Many churches have found great advantage in putting one service into the hands of the women's missionary societies. Where the pastor has the opportunity to speak, it is suggested that he shall discuss "The Spiritual Basis of the Tithe."

* This theme can be used effectively for leading parents to dedicate their children to the will of God, and to secure from young and old life consecration to the same end.

† See Study 3, pages 35-49.

THE FOURTH SUNDAY—ENROLLMENT DAY

The Morning Theme: Stewardship and the World Emergency.

Aim: To show that there is a present world emergency; that it is a call for Christians to repent of unfaithfulness in stewardship, failure to put Christ and the kingdom first (Luke 14:33); that the need of the hour is not money, but a new church, and a new race of Christians who actually will put Christ and the kingdom first; that as a matter of history and experience this fullness of consecration is evidenced by the placing of property on the altar (Acts 4:32); that the full consecration of property and life will generally be attested by willingness to make a special dedication of the tenth of income; that in the present world emergency God is calling for this heroic consecration here and now.*

The Evening Theme: Stewardship and Faith.

Aim: To follow up the theme of the morning, emphasizing tithing both as the test of faith and the acknowledgment of God's ownership and Christ's leadership, using one of the many scriptural passages which, after the four weeks' study, will become clearly indicated.

SERIES B

THE FIRST SUNDAY—YOUNG PEOPLE'S DAY

The Morning Theme: The Life of Stewardship.*

Aim: To show that the challenge of new world conditions has caused the church in general to respond by a new emphasis upon the stewardship of all life; that a permanent sense of the stewardship of life cannot be developed apart from the life of stewardship, which means a life of system and holy habits as contrasted with spasms of service, generosity, repentance or devotion; that the present challenge is for "the purpose of heart" that develops holy habits such

* Whatever method is used in drawing the net, the emphasis should be placed upon consecration. The stewardship enrollment card should be signed for the purpose of conserving results.

† See "The New Christian," Study One.

as, (a) Sabbath keeping, (b) church going, (c) Bible study, (d) intercession, (e) proportionate giving—that only as this life of stewardship is developed can Christ's world program of evangelism be carried out.

NOTES

Young people especially should be invited to all services of the day.

Special stewardship program should be used in the Sunday school.

Special stewardship program for junior organizations.

Special stewardship program for Young People's Devotional Meeting.

The Evening Theme: Life a Stewardship for Soul Winning.

Aim: To present the challenge for a crusade of soul-winning, and to show that the gospel of Christian stewardship is effective to this end.

THE SECOND SUNDAY—INTERCESSION DAY

The Morning Theme: Stewardship and Intercession.

Aim: To present to every congregation a carefully worked out program of prayer; that the larger part of the principal service may be given up to earnest intercession for the various phases of the program for world evangelization, and the latter part of the service devoted to personal testimonies.

The Evening Theme: The Victories of Prayer*

THE THIRD SUNDAY—LAYMEN'S DAY

The Morning Theme: Adventures in Stewardship.†

Aim: To show that God's call to stewardship, in passages like Matt. 6:24-33, Mal. 3:10-12, is a call to high adventures in faith and consecration, and that his promises are to the believing in heart; that to the earnest Christian the Scriptures reveal these truths:

* See section of "The Stewardship of Prayer," pages 100-105.

† "Adventures in Stewardship," R. S. Cushman and M. F. Bellinger.

1. That there can be no growth without an increasing sense of the stewardship of possessions and the recognition of God's ownership (Luke 16: 11);
2. That in all ages men have acknowledged God's lordship over their possessions by paying the first fruits or the tithe as an act of worship;
3. That this acknowledgment is valid only as it is an act of faith which seeks first the kingdom of God;
4. That the testimony of a tithing stewardship is that God will provide in every way for the surrendered soul;
5. That the great Christians and the statesmen of the kingdom have had this faith.

NOTES

An adequate place should be given to the laymen in all services of the day.

This is the time for a reconsecration of old tithing stewards, and for the enrollment of new.

Special stewardship programs should be used in the Sunday school and Young People's Societies.

The Evening Theme: Partnership with God.

Aim: To show that God offers the Christian a partnership with him that is contingent upon (a) obedience, (b) love, (c) faith; that his rewards are (a) fellowship with him, (b) temporal prosperity, (c) achievement in kingdom conquest, (d) eternal life.

THE FOURTH SUNDAY—ORGANIZATION DAY

The Morning Theme: Tithing Stewardship and the World Program.

Aim: To define tithing stewardship; to show that, face to face with the world emergency, this is the only stewardship that can undergird the world program, because it furnishes an adequate backing—

Of men, because the consecration of money not only indicates but leads to the consecration of life.

Of money, because it insists that God's ownership of all possessions will be honestly acknowledged by setting apart the separated portion.

NOTES

The services of the day should culminate in the reconsecration of old tithing stewards and the enlistment of new.

Some time during the day, there should be a gathering of the tithing stewards of the church for the purpose of forming some kind of a working organization.

Special stewardship service in the Sunday school with presentation of Stewardship Enrollment Covenant by teachers of the older classes during class sessions.

Special Stewardship Program in the Epworth League.

The Evening Theme: Stewardship and Evangelism.

Additional Programs: A comprehensive stewardship program must include more than a Four-Sunday outline. In addition, provision should be made for general stewardship study groups, as well as classes in the young people's and women's societies. The mid-week service should not be neglected. The Sunday school presents the supreme opportunity for stewardship education. Below is given a specimen Order of Service taken from a series of four stewardship programs for the Sunday school.*

A specimen from a series of four programs for use in "unit meetings" or cottage prayer meetings follows the Sunday school programs.

STEWARDSHIP PROGRAM FOR SUNDAY SCHOOLS

THE STEWARDSHIP OF PRAYER

Prayer is both a privilege and a responsibility; it is not only a delightful communion, but an exalted stewardship."

ORDER OF SERVICE

- I. Instrumental Music: (Piano and violin, or any available instruments.)

*Samples of this series of Stewardship Programs may be obtained from The Methodist Book Concern, 150 Fifth Avenue, New York.

II. Hymn, "O Worship the King," No. 10, The Methodist Sunday School Hymnal; No. 106, The Methodist Hymnal.

III. Invocation. Responsively. (All standing.)

Leader. O God, we would acknowledge thee.

School. Our Father who art in heaven,

Leader. And reverence thee,

School. Hallowed be thy name.

Leader. Let us know thy rule over us,

School. Thy kingdom come,

Leader. And thy universal sway,

School. Thy will be done on earth as it is in heaven.

Leader. We pray for food:

School. Give us this day our daily bread;

Leader. And for cleansing,

School. And forgive us our debts as we also have forgiven our debtors;

Leader. And for guidance:

School. And lead us not into temptation.

Leader. Free us from wrong:

School. But deliver us from evil,

Leader. We praise thee,

School. For thine is the kingdom, the power and the glory forever. Amen.

IV. Hymn, "Break Thou the Bread of Life," No. 325, The Methodist Hymnal.

V. Scripture Reading: (Responsively.)

Leader. What did Paul say about the power and importance of prayer?

School. "I exhort, therefore, *first of all*, that supplications, prayers, intercessions, thanksgivings, be made for all men." (1 Tim. 2:1.)

Leader. What did he say about the inclusiveness of prayer?

School. "In nothing be anxious; but *in everything* by prayer and supplication with thanksgiving let your requests be made known unto God." (Phil. 4:6.)

Leader. What is the time for prayer?

School. "With all prayer and supplication praying *at all seasons* in the Spirit, and watching there-

unto in all perseverance and supplication for all the saints." (Eph. 6:18.)

Leader. What is the place of prayer?

School. "I desire, therefore, that the men pray *in every place*, lifting up holy hands, without wrath and disputing." (1 Tim. 2:8.)

Leader. How long should prayer be kept up?

School. "Rejoice always; *pray without ceasing*; in everything give thanks." (1 Tim. 5:17.)

VI. Hymn, "Sweet Hour of Prayer," No. 516, The Methodist Hymnal. (Accompaniment and singing very soft.)

VII. Program Message: (By a Minute Man or a speaker chosen by the Missionary Superintendent.)

VIII. Marching Song or Hymn. (Sung while marching to class rooms.)

STEWARDSHIP PROGRAM FOR THE MID-WEEK SERVICES*

STEWARDSHIP AND THE CHURCH

Scripture Lesson: Acts 2:32-47, and Acts 4:32-35.

GENERAL QUESTIONS

1. What is the principal subject?
2. What is the leading lesson?
3. What is the best verse?
4. What does this Scripture lesson teach about the early church and stewardship?
5. Name some of the weak points in modern church finance.
6. What effect have unbusinesslike and unscriptural methods had upon
 - (a) the spiritual life of the church
 - (b) the financial status of the church
 - (c) the growth of the church?

*Entire series of four programs on sale at Methodist Book Concern, 150 Fifth Avenue, New York.

7. Will stewardship flourish where such methods are not discouraged?
8. What proof have we that God honors a church where tithing stewardship is taught, practiced, organized and maintained?

PERSONAL QUESTIONS

1. What example is there here for me to follow?
2. What promise here for me to claim?
3. What duty here I should perform?
4. What prayer here that I should make?

PRACTICAL SUGGESTIONS

Make the meeting informal. Begin and close with extemporaneous prayers. Have enough typewritten copies of the program to go around. Enlist all present in the preliminary reading of the Scripture selection. Encourage free expression of opinion on the various questions.

Drawing the Stewardship Net. It is a matter of good psychology and good religion that decisions be registered before the close of the Stewardship Campaign period. In most cases, the best time will be on the fourth Sunday. The principal thing to safeguard is that the appeal shall be made on the spiritual basis of acknowledging the sovereignty of God over all life and possessions and the pledging of allegiance to Christ for the Christian conquest of the world.

The method of securing decisions will make little difference, provided it is bold enough and clear enough so that there will be no doubt in the minds of any that a decision has been made. Whether the congregation be asked to stand or to come forward to the altar, it is important that all decisions be registered by the signing of some stewardship enrollment card.

Indeed, good results have been obtained in many churches by distributing cards to the members of the congregation before the appeal for decisions is made. In any case, it is always well to call the persons who have made their decision into a group conference not only for prayer and instruction but to enlist them in a continuation program for the enrollment of others. The following is a simple form of Stewardship Covenant:

"In Loving Loyalty to my Lord and as an Acknowledgment of His Ownership, I covenant to pay the Tithe of my Income for the Purpose of Maintaining and Extending the Kingdom of God."

Campaign Literature. One of the most important features of a Stewardship Educational Program will be the selection and distribution of books, pamphlets and literature. It has already been indicated that literature should be used long before the immediate campaign begins; certainly distribution should be made frequently during the Four Weeks' Campaign. The committee on literature in connection with the stewardship organization will here find a field for effective service. Concerning the method of distribution, while it is important that pamphlets always be available in the church vestibule or elsewhere, it is definitely established that this is not the method for a thoroughgoing distribution of literature. *A wise committee will see to it that provision is made for the distribution in every home in the parish, a day or two before or on the afternoon of each Sunday.*

A catalogue of stewardship literature usually can be obtained from the proper bureau of the Mission Boards in all of the larger communions. The follow-

ing books and pamphlets have been found valuable for distribution in the parish:

1. The Highest Service.....W. E. Doughty
2. Stewardship of Prayer.....Ralph S. Cushman
3. Thanksgiving Ann.....Kate W. Hamilton
4. How to Tithe and Why.....A. Layman
5. Jarring of Jacob Shapleigh...Harvey Reeves Calkins
6. Confessions of a Business Man.....George Innis
7. The New Emphasis.....Harris Franklin Rall
8. The Story of the Geneva Church...Ralph S. Cushman
9. A Stewardship Catechism.....Ralph S. Cushman
10. Proportionate Giving.....Robert E. Speer
11. Victory of Mary Christopher..Harvey Reeves Calkins
12. Tithing from a Lawyer's Standpoint...J. P. Hobson
13. The Church Treasurer Who Got Mad.

Ralph S. Cushman

A Simple Organization. It is an interesting fact that the churches that have made most headway in stewardship education have been those that have had some simple form of organization. Until the principles of stewardship have more thoroughly gripped the church, it seems as if an organization of this kind is almost indispensable for the purpose of strengthening the members, educating the people, and securing enlistments.

The business of the membership and literature committees is evident. The program committee is to see that a real program is set up for each meeting. Accordingly, tithing stewards, who desire to form an organization, should be called together for the purpose of electing a president, secretary, and a treasurer who will perform the usual duties of those officers. All questions as to the distribution of funds should be settled by a vote of the members in regular meetings.

Representative tithing stewards in the various church units should be included in a stewardship council.

The Stewardship Band and the Tithe.* Several plans for organizing to administer the tithe money may be suggested; others will suggest themselves. In considering these it should be kept clearly in mind that the main purpose of a Tithing-Stewardship Campaign is not to indorse one plan above another, but to urge the acceptance of the tithe principle as the acknowledgment of stewardship. The plan of administration of the tithe must always be held as a secondary consideration.

First. Each member of the tithing band may be permitted to administer his entire tithe, through the church or elsewhere. This plan is not conducive to the largest enterprises of the kingdom. The steward is losing, if he does not counsel often with his fellow stewards.

Second. The members of the tithing band may agree to bring a certain portion—one-half, three-fourths, or some other part—of their tithe money into the general fund, to be distributed on vote of the band, the remainder to be administered by the individual tither.

Third. The storehouse plan is being used to advantage in many churches where the tithers agree to bring the full tenth into the local church, to be received by the treasurer of the tithers' association and distributed by him to the current expenses, the benevolences, and the contingent fund, according to the vote of the tithers' association.

Transformed Churches. Enough of programs

* This subject is also treated in the Stewardship Catechism which follows this chapter.

and organizations and methods! They may be mechanical and soulless, but the wise worker will take what he can use, and leave the rest. The secret of success is to be found in that stewardship conviction which was listed at the beginning of this study. This conviction is nothing short of burning realization that the whole world lies lost "in darkness and sin; the light of the world is Jesus," coupled with a profound realization that life is a stewardship to make Christ known. Given this passion and this purpose, the right program will be found.

So it happened with the Garden Church in South Dakota. For years the members and the officials had schemed to meet the current expenses and pay the missionary apportionments, but they were hopelessly behind when the new pastor, John Hopeful, arrived. He had a conviction. He knew what to do, for he had done it. He sent stewardship literature to the sixty-one families connected with his church. Then he preached the Four Weeks' series of stewardship sermons. When he brought the matter to a decision, more than twenty percent of his membership were ready to acknowledge God as the Lord of their possessions.

The tithe money began to come in. The old indebtedness was paid, and the local church budget was doubled. Then John Hopeful went to work on a continuation stewardship program. He showed his people the world emergency. One Sunday morning in the crowded church, a local banker stood up, accused himself and many of his fellow members of misappropriating the Lord's funds, and announced that he was going to bring in the tithe. The spiritual thermometer began to rise. The prayer meetings

were crowded. Garden Church was started on a new era and in recognition of this fact, they changed their name to Calvary. Proving that they have caught the vision, John Hopeful's membership is sending the gospel to 110 villages in Africa and 20 villages in India, besides helping to support a hospital in Korea.*

This is not a lone instance. In W——, Delaware, there was a church with a much larger membership and a more beautiful structure. But newcomers would not cast their lot with a church handicapped by debt. Then came a new pastor, who had a conviction, as he expressed it, "The way to salvation for this church is in Christian stewardship." He acted upon that belief, and mapped out a program of stewardship education, starting in with the Four Weeks' Program. At the close of the fourth Sunday, he had secured 128 tithing stewards. An on-looker says that "this year following the stewardship campaign, \$12,500 has been subscribed for the current expenses and the missionary budget, against a total of \$3,000 for the same interests the previous year. Best of all, a spirit of triumphant joy fills the people; over two hundred have been added to the membership and the church is transformed."

An unlimited number of these illustrations could be given, proving conclusively that the stewardship gospel and the new church are inseparable. Bishop Homer C. Stuntz states the case fairly when he says: "The time is overdue for sane, scriptural, spiritual teaching of the law of stewardship. Millions of Christian men and women are now keeping back part of the tithes. The leaders of Protestantism have

* Story from "Adventures in Stewardship," R. S. Cushman and M. F. Bellinger.

blundered with the Bible in their hands and its teachings plain before their eyes.

“We have not linked the stewardship of property with the consecration of the stewardship of life. A widespread revival of the teachings of Christian stewardship will not only insure an adequate support of the cause of Christ, but will bring about a deepening of the spiritual life of the church as its principal result.”

This is what Horace Bushnell meant in his oft-repeated but never trite prophecy, “One more revival, only one more is needed; the revival of Christian stewardship, the consecration of the money power to God. When that revival comes, the kingdom of God will come in a day.”

SUGGESTIONS FOR STEWARDSHIP STUDY CLASSES

- I. The best results will be secured if meetings are held in consecutive weeks with an ordinary session lasting not longer than an hour and a half.
- II. Organize simply so as to keep records of attendance and work done. The leader should be relieved of these duties. A President and Secretary may be the only officers needed.
- III. Distribute supplementary literature persistently but carefully.
- IV. Let prayer in the class be frequent and informal.
- V. Read the entire book prior to the first session.
- VI. Memorize the six principles of Christian stewardship.
- VII. Provide for the conserving of results by obtaining signatures of the class to the stewardship covenant and make plans for the next step in the stewardship educational program.
- VIII. Prepare a program for each class session one week in advance of the meeting, including the following points:
 - (a) Scripture and Devotion.
 - (b) Roll call and business.
 - (c) Aim of this study: formulate a striking and comprehensive statement summarizing each chapter. (See aim at the end of each chapter.)
 - (d) Statement of the Stewardship principles in this study.

- (e) Review principles and "Aim" of previous studies.
- (f) Outline of lesson chapter by member of class previously assigned to task. Invite criticism.
- (g) Discussion and questions following order of the argument in text book. (See suggestions for Thought and Discussion at close of each study.)
- (h) Summing up by leader in which the "Aim" of the study is again emphasized.
- (i) Assign lesson and exercises for next class session.
- (j) Meditation and prayer.

IX. Additional and detailed Helps For Leaders of Stewardship Study Classes on "The New Christian" are available.

OUTLINE OF STUDY SEVEN, "HOW TO ORGANIZE THE STEWARDSHIP MOVEMENT"

1. Systematic Stewardship Propaganda Necessary.
2. Start with the Right Motive.
3. A Strong Conviction Necessary.
4. Launching the Campaign.
5. How a Woman started the Campaign.
6. The "Four-Weeks" Program.
7. Series A: Programs used in Centenary Campaign.
8. Series B: Program for Continuation Campaign.
9. Additional Programs.
10. Stewardship Program for Sunday Schools.
11. Stewardship Program for the Mid-Week Service.
12. Drawing the Stewardship Net.
13. Campaign Literature.
14. A Simple Organization.
15. The Stewardship Band and the Tithe.
16. Transformed Churches.

SUGGESTIONS FOR THOUGHT AND DISCUSSION

Purpose of Study: To begin the life of stewardship ourselves, and to organize the stewardship movement in our church.

1. Why should each of us accept and sign a Christian stewardship pledge?
 2. What is the value of system in the teaching of stewardship?
 3. What is the right motive for a stewardship campaign?
 4. Why is sincere conviction necessary to succeed in teaching Christian stewardship?
 5. Having studied the programs, prepare your own program of preparation for a stewardship campaign.
 6. Organize the Study Class into a Stewardship Band.
 7. Can stewardship be taught through your Official Board? Sunday school, Epworth League, Junior Epworth League, the missionary societies, the Boy Scouts, the Girl Scouts, in prayer meeting?
 8. How can you use teachers, minute men, local preachers, workers, the pastor, parents in the home, in teaching stewardship?
 9. How shall the canvass be made for signers to tithing stewardship pledges, and for new members to the stewardship band?
 10. What Christian Stewards will serve in the units of the Unit organization? Who on the Church Council?
 11. What have you gotten from the study of Christian stewardship? (Testimony.)
 12. What do you desire for the future? (Prayer.)
 13. What will you do? (Resolutions to do personal work.)
 14. "Do you think a man could get to heaven without joining the church?" asked three good men of a preacher.
"I think he could."
- They laughed, patted him on the back, and called him broadminded.
- "Let me ask you a question, and I want you to answer me just as quickly as I answered you," said the preacher. "Why do you want to go to heaven that way?"
- They were speechless.
- "Why don't you ask me another question?" suggested the preacher. "Why don't you ask me if a man could get to England without going on a boat?"
- "Well," they said, "we will ask you that. Now what is your answer?"
- "I see no reason why a man could not get to England with-

out going on a ship, provided he was a good swimmer, tied some food between his shoulders to eat on the way, had strength to buffet all the waves—if a shark did not get him. And suppose you did get to England without a ship, do you think you would get there much ahead of the man who goes by ship?"

Why is it wise to use the most efficient means in any undertaking? How long could a transportation company operate if all passengers paid as they felt?

15. The Milford, Connecticut, Church has 260 members. Before the Four-Weeks' Stewardship Program their annual current expense account amounted to \$1,800, and they paid \$100 for missions. After the campaign their expenses were \$3,400, they pay \$3,000 a year to work for others, and they have increased their pastor's salary \$300. They have 63 tithers who pledged 50% of the local budget and 80% of the quota for others.

If you were a member of that church, what would be your attitude toward the tithing movement? What part of the church work is most important in Milford?

See literature suitable to be read listed in Study Seven, page 128.

A CATECHISM OF CHRISTIAN STEWARDSHIP AND TITHING

SECTION I

STEWARDSHIP AND TITHING

1. What is the purpose of the Christian Stewardship Movement?

To bring in the Kingdom of God by raising up a generation of professing Christians who will actually put Christ and the Kingdom first as indicated by full recognition and acknowledgment of the fundamental relation between stewardship of property and of life.

2. Did Christ have anything to say about this fundamental relation?

Christ has more to say about a man's attitude toward his property than any other one theme. Throughout the four gospels, one verse in every seven deals with this topic and sixteen of his thirty-eight parables refer to this theme. He teaches us that money-giving is both the expression of and the way to the larger stewardship of life.

3. What is the tithe?

The tithe is the material acknowledgment of God's ownership and man's stewardship, and it is the minimum measure of paying for Kingdom purposes.

4. Are Christian stewardship and tithing the same?

No. Stewardship is more than tithing, but tithing is a distinct part of faithful Christian stewardship.

5. What is a Christian steward?

A Christian steward is a person who accepts the management for God of all possessions entrusted to him, acknowledges God as sovereign owner of all he possesses, and faithfully administers his life and possessions for the kingdom of Christ.

6. What Scriptural passage expresses the attitude of the Christian steward?

Acts 4:32. "Not one of them said that aught of the things that he possessed was his own."

7. What, then, is the basal fact of the Stewardship Gospel?

That God is the sovereign owner of all things.

8. Why do we speak of the "tithing steward"?

In order to distinguish between a steward who acknowledges God's ownership by paying the tithe, and one who makes no definite material acknowledgment of God's ownership.

9. What word best expresses the relation of the tithe to stewardship?

Acknowledgment. This word will save the stewardship revival from degenerating into a meaningless tithing propaganda on the one hand, and from empty words and insincere profession on the other.

10. What is the most serious result of not acknowledging God's ownership?

Failure to recognize the personality of God. "Until men think of God as the sovereign owner of property and life, he will not be to them a real person."

11. Are stewardship principles operative under the Christian dispensation?

Yes: but the acknowledgment of God's sovereignty should be "in loving loyalty," rather than because of legal obligation.

12. Where does Jesus approve of tithing?

In Matt. 23:23, but he says little about it, for it was well understood, and generally practiced.

13. Does Christ treat tithing lightly in the Scripture?

No. He reproved the Pharisee who overlooked the meaning of the tithe, and thus indicated plainly that the payment of the tithe is a pledge of faithfulness to the larger stewardship of law, justice and mercy.

14. Is tithing, then, a Christian duty?

Not in the sense that its obligation is merely through the law, but as a Christian grace, an act of worship, and an acknowledgment of the ownership of God and the Lordship of Christ.

15. How can we avoid pharisaic legalism?

By remembering the larger meaning of the tithe.

16. What is the relation of tithing to systematic and proportionate giving?

For the Christian, the tithe of income is the minimum proportion, providing for systematic giving.

17. How can the argument for proportionate giving be summarized?

- (a) It is the method of the Old and New Testament.
- (b) It acknowledges God's ownership.
- (c) It is businesslike. The needs of the Kingdom for money have never been met by haphazard methods.
- (d) It furnishes a safeguard against covetousness.
- (e) It is the only way to secure adequate financial support for the Kingdom.

18. How can the argument for the tithe as the minimum for proportionate giving be summarized?

- (a) It is the only percentage anywhere indicated in the Scriptures as the minimum acknowledgment of stewardship.
- (b) Jesus surely gives his sanction to the tithe; and Paul most certainly bases his exhortation for proportionate giving upon the tenth.
- (c) Under the gospel, men may be expected to do as much and more than the Jews did under the law, else how can Christians "abound" in the grace of giving?
- (d) The present hour calls for largely increased giving. Tithing does produce adequate funds.
- (e) The spiritual blessing which has marked the decision to accept the tenth as the first proportion, together with the dissatisfaction with any smaller proportion, furnishes an argument for the tenth.

19. To what classes did the Scripture rule of the tithe apply?

To all who acknowledged allegiance to Jehovah (Deut. 16:17); farmers (Deut. 14:22); ministers (Num. 18:26); the poor (Deut. 16:17), scribes and Pharisees (Matt. 23:23).

20. What if the poor man feels he can't afford to set apart God's portion?

The tithe is primarily an appeal to faith. The poor man will tithe if he has faith to believe that "the Father knoweth the things ye have need of," and will "open the windows of

heaven and pour him out a blessing that there shall not be room enough to receive it."

21. What should be tithed?

The increase, which the modern business man calls income.

22. How can income be determined?

By deducting the expenses of conducting business from the gross income; living expenses are not part of the expense of conducting business.

23. Should the steward wait until all his debts are paid before tithing his income?

No. The tithe is the Lord's in all circumstances. If debts supersede the Lord's claim, then all a man need do to avoid tithing and still fulfill "righteousness" would be to keep in debt.

24. Does a Christian's responsibility end with the payment of the tithe?

No. The payment of the tithe is his covenant with God that he will administer all of his possessions in harmony with God's purpose.

25. What is the relation between stewardship and evangelism?

Evangelism depends for its human agencies upon truly consecrated Christians; stewardship calls for complete consecration—such a consecration as will bring the final great revival.

SECTION II

STEWARDSHIP AND BUSINESS

26. Where does the stewardship of possessions begin?

With the acquisition of income, although most men first learn of stewardship when challenged to set aside a definite proportion of income.

27. Is the desire to make money wrong?

No. Money-making is a talent. To bury it is as wrong as to misuse it.

28. Can business be conducted according to the principles of stewardship?

Yes. When men enter business as stewards of God, to make and use money in partnership with him, the place of business becomes as sacred as the place of prayer.

29. What is the peril of money-getting?

Covetousness becomes rooted in the heart, because the desire to give is not developed equally with the desire to get.

30. How do the Scriptures class covetousness?

In both the Old and the New Testament it is classed with dishonesty, trickery, idolatry and adultery. It is more terribly condemned than drunkenness. (Exod. 20:17; 1 Cor. 6:9-10; 1 Tim. 6:9-10; Eph. 5:5).

31. What are some of the results of covetousness?

Separation from God and spiritual death. This sin is the greatest barrier to the coming of the Kingdom.

32. Has God any safeguard against covetousness?

The tithe was undoubtedly designed as such safeguard. The dedication of the first fruits is a continual acknowledgment that Christ, not Mammon, is King.

33 Will tithing make us careful in earning money and spending it?

Yes. To the tither all property and income become a sacred trust.

SECTION III

STEWARDSHIP AND THE CHURCH'S FINANCIAL PLAN

34. Why has the development of Christian giving been so difficult?

Because of the natural reluctance of men to include the pocketbook in the consecration of themselves to God, fostered by a neglect of teaching upon this subject. This has resulted in the use of unscriptural and deceiving methods of raising money.

35. What are some essentials of any worth-while financial plan?

- (a) It must give every member an opportunity to participate in the worship of giving.
- (b) It must insure personal liberty in the administration of the tithes and offerings.
- (c) It must emphasize the importance of team-work in carrying out the Kingdom program.

36. Why should every member be reached?

Every member is called to worship God by contributing prayer and service and money.

37. What is the chief aim of the every-member plan?

To get men: intelligently, systematically and persistently to enlighten every member as to the work of the entire church at home and abroad. Not primarily to get money.

38. What is meant by insuring personal liberty in the administration of tithes and offerings?

The system of church finance and the tithing organization should allow the individual to have the final word as to where his money shall be spent.

39. Why should this be so?

It is the individual who is finally accountable to God for his stewardship; and only as he has liberty to administer his tithe will there be an incentive to study the field of investment.

40. Is stewardship organization within the local church incompatible with personal liberty in administering the tithe?

No. The personal sense of stewardship is best fostered by a simple organization whose purpose is to teach stewardship principles and disseminate stewardship information.

41. Does the stewardship organization tend to develop team work?

Yes. Information is spread, enthusiasm is generated, and inspiration is gained through the collective efforts of an organization.

42. Does the stewardship organization tend to develop the individual?

Yes. The individual develops a cooperative spirit, initiative, and leadership, and is personally enlarged by vigorous contact with others.

43. What is meant by the storehouse plan of organization in the local church?

An organization of tithing stewards who agree to bring the full tenth into the local church, to be received by the treasurer of the stewardship organization. Distribution is made according to the vote of the tithing stewards themselves through the regular church channels.

44. How can the storehouse pledge be made practicable?

By using the Centenary Storehouse Covenant, which can be obtained at the Centenary Stewardship Headquarters.

45. What are the advantages of the storehouse plan?

- (a) It provides for the cooperation of all tithing stewards in seeking "first the Kingdom."
- (b) In this cooperation the steward is educated in administering the tithe for the Kingdom."
- (c) It prevents unwise distribution of Kingdom funds.
- (d) It safeguards personal freedom in the distribution of individual contributions.
- (e) It makes the church financially able to do all kinds of community service.

46. What is the chief peril in the storehouse plan as usually understood?

The peril of every organization: failure (1) to protect the individual's right to administer his tithe and (2) to provide for the cultivation of a democratic spirit.

47. Has the storehouse plan any scriptural sanction?

It is doubtful that the storehouse plan has any other scriptural standing than the divine sanction which is given to any company of disciples who, in one accord, voluntarily unite in a plan for the advancement of the Kingdom. The exhortation in Mal. 3:10 should not be marshaled to force unwilling tithing stewards into the storehouse plan of organization.

48. What other plan of organization can be suggested for tithers' groups?

The tithing stewards who desire to form an organization should elect a president, a secretary and a treasurer who will perform the usual duties of those officers. All questions as to the distribution of funds should be settled by vote of the members in regular meetings. Stewardship representatives in the various church units should be members of the Stewardship Council. The object of the band is to promote and stimulate the work through the established units of the church.

49. Can any general advice be given as to what the tithe should be administered for?

The tithe should be spent for the establishment, maintenance and enlargement of the Kingdom.

50. What would be an effective division of the tithe?

The tithe may be divided into three parts; one-third for the current expenses of the church, one-third for the benevolent boards, and one-third a contingent fund for the women's or young people's societies, Sunday school and other Kingdom needs; or it may be divided equally between the support of the local church and the missionary and other obligations outside the immediate parish.

51. What effect has the Centenary Financial Campaign had upon the distribution of the tithe?

A larger proportion of the tithe has been devoted to benevolences. Many have begun giving free-will offerings in excess of the tithe.

52. Suggest a scale of proportionate giving beyond the tenth.

A Methodist publication recently suggested the following:

Income up to \$2000 per year.....	10%
“ from 2100 to \$2400 per year.....	11%
“ from 2500 to 4000 per year.....	15%
“ from 4100 to 6000 per year.....	20%

Many tithing stewards are setting apart more than one-half of their incomes.

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