

THE STEWARDSHIP OF MONEY

F. MITCHELL

INTER-VARSITY FELLOWSHIP

About this Book

A GLANCE at the contents page will reveal the very practical nature of this discussion of a subject which affects every Christian. Mr. Mitchell, who was a Home Director of the China Inland Mission and a Chairman of the Keswick Council, also had considerable experience as a business man in the North of England. What he has written here will be helpful to many in all walks of life.

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*Give a proportion of thy gains to God,
And sanctify thy income. Set apart
A well-considered portion cheerfully
As thy thank-offering for His bounteous love;
He is the great Proprietor of all,
Thou but His steward that must give full account
For all that His great love hath lent to thee.*

THE STEWARDSHIP OF MONEY

CHAPTER ONE

WHY SHOULD WE GIVE?

a. *Because we ourselves, and all we have, are God's*

THE Christian life begins when we receive Jesus Christ as our personal Saviour. It was by His coming into our lives that we became Christians at all. Doubtless, in the beginning, when we came to Him, it was with a sense of frustration or a burden of sin and helplessness and our conscious need was to receive forgiveness, peace and power. These we discovered were available only in Christ, and, receiving Him, we enjoyed the gifts He always brings.

But the New Testament always presents Jesus Christ as Saviour *and* Lord. It is to be regretted that we too easily divorce these offices. The lordship of Christ, or in other words, His claim to absolute authority over the whole of life, was a dominant note in the message of the early Christians. They did not so easily divide the Christ, offering Him first as Saviour, and then, at some later date as Lord. Preaching his first sermon to the Jews, Peter reminds them that 'God hath made that same Jesus ... both Lord and Christ' (Acts ii. 36). Preaching his first sermon to the Gentiles, the same apostle reminds them that 'He is Lord of all' (Acts x. 36).

Early in the Old Testament the same truth appears. In Exodus xii the first-born of Israel is saved by the sprinkled blood. In Exodus xiii the spared first-

born is claimed and is to be sanctified to God. In the New Testament the truth is stated very plainly, 'What, know ye not that ... ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's' (1 Cor. vi. 19, 20). This means that when we partake of the benefits of Christ's cross and passion we are at the same time committed to His rule; a rule which is to be acknowledged in every part of life. It is this fact of Christ's lordship which lies at the basis of the specific teaching given in the Bible concerning our responsibilities as stewards of such possessions as God gives us.

The *Concise Oxford Dictionary* gives its first definition of a steward as 'a person entrusted with the management of another's property'. Christian stewardship, therefore, means that whatever has been entrusted to us by God — our time, talents, prospects, opportunities and possessions — belong to Him. His claim and our responsibility cover the whole of life, and the believer is responsible for the right use of every gift and faculty. We are not, therefore, to be moved with a sense of responsibility in the matter of money, for example, and yet be careless in the use of our time. It was an attempt to recover this lost sense of the stewardship of every gift which gave rise to 'The Holy Club' in Oxford in the eighteenth century.

The purpose of this booklet, however, is to give Scriptural teaching on the stewardship of money only (including its equivalent in terms of board and kind). All of us are in receipt of some income. It may take the form of salary, wages, dividends, grants, scholarships, or even pocket money; and whatever the form or origin of our income, we who are Christians need

to remember that the ultimate giver is God. We are therefore answerable to Him for its use. 'Who am I,' said David, 'and what is my people, that we should be able to offer so willingly after this sort? for all things come of Thee, and of Thine own have we given thee' (1 Chr. xxix. 14).

Nothing offers so practical a test of our love for Christ or for others as does our attitude to money and possessions. Nor does anything so test our claim to be delivered from this present evil world. The attitude of the unconverted man to money is too widespread to be other than well-known. The world asks how much we own; Christ asks how we use it. The world thinks more of getting; Christ thinks more of giving. The world asks what we give, Christ asks how we give; the former thinks of the amount, the latter of the motive. Men ask how much we give; the Bible how much we keep. To the unconverted, money is a means of gratification; to the converted, a means of grace: to the one an opportunity of comfort, to the other an opportunity of consecration.

The Christian must think differently from the man of the world on many problems, but especially on the problem of money. Alas, we may eschew worldliness expressed in certain forms of pleasure, and yet be very indulgent in the use we make of that which God sends us in the form of possessions.

b. Because God commands it

A further and compelling reason why the Christian should seek to please God in this matter, is that *God commands it*. Giving is not a matter of preference and taste, but is obligatory and binding because of the plain command of God.

‘Upon the first day of the week let every one of you lay by him in store, as God hath prospered him’ (1 Cor. xvi. 2).

‘As ye abound in everything, in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace also’ (2 Cor. viii. 7).

‘To do good and to communicate (to share what you have, R.V.) forget not’ (Heb. xiii. 16).

Our love to Christ is ultimately shown by doing the things He bids us to do. ‘He that hath my commandments, and keepeth them, he it is that loveth me’ (Jn. xiv. 21). ‘If ye keep my commandments ye shall abide in my love’ (Jn. xv. 10). This is the obedience of faith which is the mark of the true believer. The commandments of Christ are not less binding on us than the commandments which God gave to the children of Israel in the wilderness. To fail in giving, therefore, is disobedience and the Bible never condones such an attitude or act.

c. Because God gave His Son for us

The subject of stewardship is given its most exhaustive and orderly treatment in Paul’s two letters to the Christians at Corinth, and two whole chapters (viii and ix) of the second letter are concerned with the question of the motive of our giving. While the reasons of inequality and need are mentioned, the chief appeal to the hearts and consciences of the Corinthians is because God gave Himself in the person of His Son.

It appears that the Christians at Corinth had been failing in the matter of stewardship as well as in other more open faults. Had they failed to heed the

apostolic instructions given in the earlier letter? St. Paul had written, 'Upon the first day of the week let everyone of you lay by him in store, as God hath prospered him' (1 Cor. xvi. 2) in order, he explains, that when he himself came, the church might be able to appoint some of their company whom he could send to carry their gifts to the needy at Jerusalem.

It is to remedy this defect in their Christian character and conduct, that the Apostle devotes these two whole chapters of his second letter to teaching on this fundamental responsibility of the Christian. He gently introduces the subject by telling them of the noble practice of the Macedonian church (viii. 1-5). The Christians there had given out of their deep poverty not only that which they could afford, but to the point of sacrifice, 'to their power, I bear record, yea, and beyond their power.' Paul, knowing this, had evidently hesitated to accept the gift, as being more than they could afford; but these generous-hearted disciples had insisted on his taking it, 'praying us with much entreaty, that we would receive the gift.' The Macedonians had heard of others in greater need than they, and they begged to have 'the fellowship of the ministering to the saints'. This must have proved a strong rebuke to the worldly Christians at Corinth; it may also rebuke both writer and reader.

St. Paul then proceeds to tell his readers that he covets a similar disposition in them, 'See that ye abound in this grace also' (viii. 7). This, he writes, would prove the sincerity of their love (viii. 8). It is the mention of others giving as a proof of real love which leads the apostle to make his greatest plea for their giving — and this is the plea:

‘Ye know the grace of our Lord Jesus Christ, that, though He was rich, yet for your sakes He became poor, that ye through His poverty might be rich’ (2 Cor. viii. 9).

Continuing the irrefutable argument of this section of his letter, the apostle closes his plea with a brief, but touching doxology,

‘Thanks be unto God for His unspeakable gift’ (2 Cor. ix. 15).

The logical reasoning of the two chapters may be summarized briefly as follows. The great expression of God’s love is the gift of His Son to meet our need; we should express our love in return by giving to His needy ones as unto Him. The Macedonians did it out of their great poverty, for love must give. Let the Christians at Corinth find in the need of the saints at Jerusalem an opportunity which should be eagerly grasped to show their love to Christ and His brethren. A Christianity which is not large-hearted and liberal is not of the apostolic kind.

d. Because of its effect on our spiritual development

Failure to give adequately may easily involve spiritual loss, while a right fulfilment of the responsibilities of stewardship will almost certainly bring spiritual gain, or, at any rate, will save us from numerous spiritual perils. The New Testament is full of warnings regarding the danger and hindrance of too many possessions:

‘Lay not up for yourselves treasures upon earth ... but lay up for yourselves treasures in heaven ... for where your treasure is, there will your heart be also’ (Mt. vi. 19-21).

‘The cares of this world, and the deceitfulness of riches, and the lusts of other things (the desire for other things, R.V.) entering in, choke the word’ (Mk. iv. 19).

‘Ye cannot serve God and mammon’ (Lk. xvi. 13).

‘How hardly shall they that have riches enter into the kingdom of God!’ (Lk. xviii. 24).

‘For the love of money is the root of all evil’ (1 Tim. vi. 10).

Money, in its various forms, is a real responsibility. The more of it that comes to us, the greater our responsibility. ‘Unto whomsoever much is given, of him shall be much required; and to whom men have committed much, of him they will ask the more’ (Lk. xii. 48). As Christians we must cultivate the Christian attitude to material possessions. We should not be aspirants to wealth which may easily be our undoing. Rather should we seek to use aright that which God may give us, trusting Him to send more if the need be greater, or if He judges us sufficiently faithful to be trusted with more.

CHAPTER TWO

WHO SHOULD GIVE?

IT is clear from both Old and New Testaments that all God's people are expected to give to God. Some of the Old Testament gifts were obligatory, some voluntary. An example of the former is the tithe (Lv. xxvii. 30-32) and of the latter the gifts for the Tabernacle (Ex. xxv. 2).

In the case of some of the offerings the cost was graded to make allowance for the poor. For instance, when a baby was born, the mother had to make an offering for her purification: normally it had to be a lamb and a young pigeon or a turtle-dove, but if the parents could not afford that, they could give two young pigeons or two turtle-doves instead. Again, the cleansed leper was normally to offer two living birds, two he-lambs, one ewe-lamb, and three-tenths deal of fine flour mingled with oil (Lv. xiv. 4-10); but if he was 'poor' and could not 'get' so much (verse 21), then a less costly offering was prescribed. There are several lessons in this, but at the moment let us note carefully that all were expected to give something.

When we turn to the New Testament we find the same principle stressed. Men and women from every class were commended, or commanded, with regard to this particular ministry. Those who are rich are covered by the examples of the young ruler (Lk. xviii. 18-25) and Zacchaeus (Lk. xix. 1-10); the poor

are represented by the widow woman (Lk. xxi. 1-4) and the Macedonians (2 Cor. viii. 1-5). In Acts xi. 29 we are told that every one of the disciples at Antioch contributed to the relief of the Christians in Judæa, and in 1 Cor. xvi. 2, Paul issues his command to 'lay by in store' to every member of the Corinthian Church. These examples are a clear indication that everybody without exception is expected to give in one way or another.

This, then, is a personal matter for each believer. It is not for us to say 'Lord, what shall this man do?' but to hear our Lord say 'Follow thou Me'. On this subject, especially, it is not always easy for us to appreciate another's difficulty. The wealthy man finds himself taxed so heavily that it is not easy for him to know what to do, while the poor man has so little that the setting apart for God of a definite proportion of his income is a most difficult thing. We must recognize, however, that none are exempt from the obligation. In this as in the other commands addressed to Christians, our obedience will be the proof of our faith as well as an expression of our love.

CHAPTER THREE

TO WHOM SHOULD WE GIVE?

IN the first place all giving should be *unto the Lord*, in which case our offerings are lifted up to the highest level and become a part of our worship. It is for that reason that the collection or offering should have a worthy place when God's people gather for corporate worship. Paul tells us that the members of the churches of Macedonia first gave themselves *unto the Lord* and then gave their substance unto the apostles *by the will of God*. The gifts of the poor in Philippi (compare 2 Cor. viii. 1-5 and Phil. iv. 15), although they were made in response to specific needs, were nevertheless offered 'unto the Lord,' and Paul describes them as 'an odour of a sweet smell, a sacrifice acceptable, wellpleasing to God' (Phil. iv. 18). Similarly, in the Old Testament, while the gifts for the Tabernacle were presented to Moses, they were really brought to God:

'Speak unto the children of Israel, that they *bring me* an offering: of every man that giveth it willingly with his heart *ye shall take my offering*' (Ex. xxv. 2).

If our giving is to a church, a society or some needy person, it will be charity, but, if it be to God, the giving will be itself an act of worship and the gift 'an odour of a sweet smell'. Most of us live on a low level in this respect. We give a coin almost without thought because the plate is passed or the missionary box has to be sent in. But in intention and purpose we

ought to be putting the gift into the hands of our Saviour. If we realize that the gift is in reality given to God we shall necessarily be exercised to see that it is given to some person or cause dear to Him.

Next we should notice that the *poor*, the widow, the fatherless and strangers have a special place in God's mercy (see Ps. lxxviii. 5, 10, 18). We therefore find the Lord commanding the Israelites to care for these and to supply their necessities. (See Ex. xxii. 22; Dt. xv. 10; Ps. xli. 1; Je. vii. 6; Pr. xiv. 21, xix. 17, xxi. 13). But this was not their responsibility only. The same concern and commands are expressed in the New Testament:

‘When thou makest a feast, call the poor ... bring in the poor’ (Lk. xiv. 13, 21).

‘Honour widows ... if any widow have children or nephews, let them (i.e., children or nephews) learn to shew piety at home, and to requite their parents’ (1 Tim. v. 3, 4).

‘Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows’ (Jas. i. 27).

It was in order to relieve the necessities of the poor saints in Jerusalem that the Philippians gave Paul those gifts which were provided of their deep poverty, and which meant so much to him and to the Lord (2 Cor. viii. 1-14). Their gifts were to supply the wants of those in need (verse 14) and the aim seems to have been the establishing of something like equality.

Thirdly, *ministers of the Word* are also a special responsibility to us. It is written of those who have been set apart by the Holy Spirit to be God's

servants in this special way that they are to be supported:

‘Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward’ (1 Tim. v. 17, 18).

‘Thou doest faithfully whatsoever thou doest to the brethren ... which have borne witness of thy charity before the church ... we therefore ought to receive such, that we might be fellowhelpers to the truth’ (3 Jn. 5, 6, 8).

Those who are possessors of, or are in receipt of, money are therefore under love’s obligation to support those who have been called by God to lay aside the work which normally brought their own support. If this responsibility be assumed and faithfully discharged, no man or woman who gives evidence of having been called of God should find themselves in want. The Rev. Barclay Buxton early taught the young converts in Japan that if Christians tithed their income then ten of them could support one of their number for missionary or pastoral work.

Hospitality may need to be taken into account. The privilege of receiving missionaries and other servants of the Lord into the home is not to be forgotten. Moreover, there are thousands of visitors to our home countries who might be won for the Lord or, if already Christians, might be helped and saved from tragedy, if there was real sacrifice in the matter of giving hospitality. ‘I was a stranger, and ye took me in’ says the Lord (Mt. xxv. 35). To entertain will cost money, but it is a Christ-like ministry and part of our

service to the Lord as we receive others in His name. The Lord will not only understand and approve of money which is so expended, but will find pleasure in it.

Obviously this raises many practical questions regarding work at home and abroad. It is necessary for the steward who seeks to be faithful to weigh before the Lord the proportionate claims of foreign or home missionary work and of the needs of those serving among special groups such as children, students, Jews, Moslems, etc., and whose work may be both near and far.

Finally we must not forget our responsibilities to the *local church*. In some cases our responsibilities are greater, in others less. The resources of the church and its faithfulness or otherwise to the truth will be weighed. But when we attend a church, we have clearly some responsibility for the maintenance of the fabric and the ministry. This corresponds to the gifts brought by the Israelites for the construction and maintenance of the Tabernacle (Ex. xxv. 2). Our personal inclination may be to give all we have to foreign missions or evangelistic agencies, but we must correct our tendency with right thinking. When, however, the local need has been met, then we should be restrained from bringing for that purpose (see Ex. xxxvi. 5-7), and here there is an important lesson for those who have the responsibility of administering the gifts of God's people. Perhaps there are not many church treasurers, however, who are faced with the problem that 'much more than enough' is being provided for the church's need!

CHAPTER FOUR

HOW SHOULD WE GIVE?

SCRIPTURE lays great emphasis on the manner in which we give. The great chapters in 2 Corinthians indicate how the Philippians gave and how the apostle expected the Corinthians to give also.

Joyfully

‘*In the abundance of their joy*’ (viii. 2).

‘Not grudgingly, or of necessity: for God loveth a *cheerful giver*’ (ix. 7).

Sacrificially

‘In their deep poverty ... to their power, yea, and *beyond their power*’ (viii. 2, 3).

Wholeheartedly

‘Praying us *with much entreaty* that we would receive the gift’ (viii. 4).

Readily, without delay

‘Willingly a year ago (A.V. margin). *Now therefore perform* the doing of it’ (viii. 10, 11).

Liberally

‘*As a matter of bounty* ... He which soweth bountifully shall reap also bountifully ... being enriched in everything *to all bountifulness*’ (ix. 5, 6, 11. See also Dt. xv. 11).

Purposefully

‘Every man according as he *purposeth in his heart*’ (ix. 7).

Other scriptures elaborate the spirit in which we are to dispense the bounty of God. It is to be done:

Willingly

As in the case of the Tabernacle and Temple.

‘Speak unto the children of Israel that they bring me an offering: of every man that giveth it willingly’ (Ex. xxv. 2).

‘Then the people rejoiced because with perfect heart they offered willingly to the Lord’ (1 Chr. xxix. 9).

‘And all that were about them strengthened their hands (helped them, A.V. margin) with vessels of silver, with gold, with goods ... beside all that was willingly offered’ (Ezr. i. 6).

Secretly

We are to avoid show and self-advertisement in our giving, not behaving as the Pharisee in the Temple saying, ‘I give tithes of all that I possess’ (Lk. xviii. 12), but following the definite instructions of our Master: ‘When thou doest thine alms, do not sound a trumpet before thee ... let not thy left hand know what thy right hand doeth ... that thine alms may be in secret’ (Mt. vi. 2, 3, 4).

Honestly

If our giving is really ‘unto the Lord’ – unto the Father, ‘who seeth in secret’ and before whose eyes everything is naked and open – then we shall be delivered from dishonesty and pretence. He knows

our income, appreciates our needs and reads our intentions. Ananias and Sapphira laid a part of the price of the land at the feet of the apostles. In that there was no wrong. But when the part was offered as though it were the whole, then it became lying to the Holy Ghost (Acts v. 1-4). Let us endeavour to say as David did, 'I know also, my God, that Thou triest the heart and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things' (1 Chr. xxix. 17).

Giving is not only an act prompted by various motives and dictated by definite responsibilities, but it is also a habit and a disposition of mind. In the same way withholding is a state of mind. Our Lord Jesus was on an equality with God, yet His disposition was not to grasp the privileges and prerogatives of His high station but to empty Himself (Phil. ii. 6-9). Though He was rich yet He became poor for our sakes. Paul describes this action as 'the grace of our Lord Jesus Christ' and speaks of it in a context which suggests that the sincerity of our own love for Him and for His people will be proved by the way in which we give (2 Cor. viii. 8, 9), just as He demonstrated and proved His love for the Father by His perfect obedience to the will of God. This was His 'mind'. No wonder that Paul urged that the same mind should be in us. It will engender in us a readiness in giving and a joy in so doing.

CHAPTER FIVE

HOW MUCH SHOULD WE GIVE?

WHEN a Christian is moved by the love of Christ to accept his responsibilities in stewardship, and has begun to face the matter seriously, an early question which arises is ‘How much shall I give?’ John Wesley answered this question in a very simple way by saying to his followers, ‘Get all you can, save all you can, give all you can’. In interpreting this saying, he said, ‘It is certainly Christian to ask “how much?” rather than “how little?”’ We have already seen that we are to give willingly, not grudgingly, bountifully, opening our hand wide. In that Old Testament book of wisdom, the Proverbs, the principle is enumerated as follows:

‘There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty’ (Pr. xi. 24).

The question is, ‘How *much* shall I give?’ Let us consider some Scriptural and general principles. In the first place we are to give according to God's blessing and our ability:

‘Every man shall give *as he is able, according to the blessing of the Lord* thy God which He hath given thee’ (Dt. xvi. 17).

‘They gave after their ability’ (Ezr. ii. 69).

‘And he shall offer ... *even such as he is able to get*’ (Lv. xiv. 30, 31).

‘Then the disciples, *every man according to his ability*, determined to send relief unto the brethren which dwelt in Judæa’ (Acts xi. 29).

‘Let every one of you lay by him in store, *as God hath prospered him*’ (1 Cor. xvi. 2).

Secondly, we must offer to God nothing less than the best:

‘That they profane not my holy name in those things which they hallow unto me. It shall be perfect to be accepted’ (Lv. xxii. 2, 21).

‘Ye offer polluted bread upon mine altar ... if ye offer the blind for sacrifice, is it not evil? Cursed be the deceiver, which ... sacrificeth unto the Lord a corrupt thing’ (Mal. i. 7, 8, 14).

Let us examine now some particular cases, which show how the principles mentioned here and in the previous chapter were applied in daily practice. Here is a list of compulsory contributions which the Israelites were called upon to give:

1. One-tenth of their income for the maintenance of the Levites.
2. One-tenth of their income for the festival purposes.
3. One-tenth of their income for the poor.
4. Wave sheaves.
5. First-fruits.
6. Ungathered fruit left for the poor.
7. Tithings of the increase of cattle and vines.
8. The cost of sacrifices and loss of time involved in worship at Jerusalem three times a year.

When all this had been done, the faithful Jews could still only say, ‘We are unprofitable servants, we have done that which was our duty to do’. At that

point, *voluntary giving* began, and the extent of this is given on two great historic occasions, namely, in providing for the erection of the Tabernacle in the wilderness and the Temple at Jerusalem. (See Ex. xxxv. 4 - xxxvi. 7; 1 Chr. xxix. 1-19.) The gifts for the Temple were probably equivalent to £200,000,000 or 600,000,000 dollars at current value, which would mean a contribution of about £200 per person. And remember that all this was in addition to the tithes, sacrifices, first-fruits, etc., which we have already listed. It is therefore clear that much was expected from the people of God in the dispensation of the law. We who live in the dispensation of grace may well ask 'how much shall we give?'. What we must do is to try to see the full meaning of the words:

'Love so amazing, so divine

Demands my soul, my life, my all,'

and then be careful to give much.

According to one report the two million communicants of one of our great denominations gave in 1940 a total of 3½ million pounds or £1 15s. 0d. per person. Contrast this with the New Testament where we find the Pharisees *tithing* all they possessed (Lk. xviii. 12), Zacchaeus giving *half* of all his goods to the poor (Lk. xix. 8) and the poor widow casting her *all* into the treasury (Lk. xxi. 4). We have a long way to go! How much shall we give?

A general standard which has had wide acceptance in all ages is that of the *tithe* or the tenth-part. It appears very early on the pages of history. Abraham was met and blessed by Melchizedec to whom he gave tithes (Gn. xiv. 20; Heb. vii. 2, 4). Jacob, fleeing from the wrath of his brother Esau

whom he had deceived and awaking from his dream of the ladder which reached to heaven, vowed a vow saying, 'If God will be with me, and will keep me in this way ... then this stone, which I have set for a pillar, shall be God's house; and of all that Thou shalt give me, I will surely give the tenth unto Thee' (Gn. xxviii. 20-22).

There is abundant evidence that the Israelites were blessed when they did give in this way and there is equal proof that they missed the blessing when they failed. The book of Malachi, for example, which brings the Old Testament to an end, speaks much of robbing God in tithes and offerings, and makes this final appeal to God's people:

'Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it' (Mal. iii. 10).

How many can give praise to God for the blessing given to them, as well as to others, by their faithful practice of tithing their income.

But let us take all the Scripture together. The Israelites must have given about a third of their income, and according to the New Testament we are to give as God hath prospered us, bountifully, sacrificially. It seems best, therefore, to sum up the teaching of all Scripture and lay down the basic principle of *proportionate giving*. Some can give a tenth, some less, some more; let the proportion be decided in the presence of God, contemplating the grace of our Lord Jesus Christ in His great self-giving,

and a decision having been made, let it be solemnly regarded and reviewed from time to time.

In making this decision a number of things will be taken into account. Most students are maintained at their university or college by scholarships, grants from education authorities, or some other form of bursary. The question arises as to whether these grants should be considered as coming within the category of income to be tithed. In most cases the grants are intended merely to cover 'maintenance,' but, even so, the Christian student would do well to work out whether the amount he would normally spend on train fares when he could cycle, café meals when he could eat in a British Restaurant, new books when he could obtain them from a library, and new clothes when he could use old ones, does not amount to at least a tenth of his scholarship or grant; and he should make his decision in the light of this consideration.

Then there comes the problem of family responsibilities. Marriage makes heavy demands on income. In most cases two who have been financially independent begin life together, with all the demands of homemaking, on one salary. The arrival of children imposes further strain on the income, for the feeding, clothing and educating of children is costly and is not fully covered by allowances, even where such are made. There may also be a responsibility to an old parent who is becoming increasingly dependent upon us, and their presence in the home may demand extra domestic help. Shall we in such cases tithe our income?

Scripture is very definite about our full assumption of family responsibilities. After speaking

particularly about the care of widows who are mothers or aunts the apostle writes:

‘But if any provide not for his own, and specially his own household, he hath denied the faith, and is worse than an unbeliever’ (1 Tim. v. 8, R.V.).

Again the present-day level of taxation creates a serious problem in some instances. In the higher income groups, where taxation is very high, to tithe the total income may leave nothing at all. And if the main purpose of the tithe in the Old Testament was that of covering certain expenses which are now shouldered by our governments, can we not, therefore, regard our rates and income tax as part of the money which we set aside for God?

The problems raised above, and others of a similar nature, should all be faced. But if they are considered in the light of God’s redeeming love, as the Corinthians were called upon to consider them, and with a view to answering the question ‘How *much* shall we give?’ and not ‘how *little*?’, then our heavenly Father, whose concern is ever with His family and children, will understand and help us.

Quite clearly we could all very easily spend everything that comes to us, and more! The attractive display of luxuries which are so advertised as to make them appear almost as necessities makes it necessary for us ‘to watch and pray lest we enter into temptation’. We need to remember that ‘man’s life consisteth not in the abundance of the things which he possesseth’ (Lk. xii. 15). Many a Christian in the Far East, and in Eastern Europe, has recently discovered that wealth and goods have become a liability, and that there is need for cultivating simple tastes.

Discipline and self-denial are splendid exercises which yield rich rewards and true spiritual health. For example, in the light of Christ's promised appearing, Mr. Hudson Taylor found it profitable regularly to go through home and wardrobe and to dispense with any possession which could be labelled as 'excessive'.

The need, then, is for proportionate giving. The proportion is to be fixed on our knees, or with bowed spirits, and in the case of married couples is to be decided upon by both husband and wife in full cooperation. When the decision has been made, let it be regarded as a sacred matter that the proportion should be kept for God and used only for His glory.

Certain warnings are necessary here. In the first place the allocation of a tenth of our income to the Lord is not to relieve us of a sense of responsibility for the remaining nine-tenths. We must ever remember that 'all things come of Thee, and of Thine own have we given Thee' (1 Chr. xxix. 14). That means it is the Lord's money which we use for the house-rent, the Building Society deposit, the bus fare, the entertaining of friends. Such thoughts should have a wholesome effect upon those items of expenditure. And because of this we need to review the basis of our proportionate giving from time to time, asking, 'Can I increase the percentage?' One of the great dangers to Christians is that, as income grows, ideas and expenses grow proportionately, while giving remains almost static.

Preaching at a church in Lancashire some years ago, I was surprised by one of the notices. We are used to hearing the announcements of the various week-night meetings and other activities of a church,

but in this instance there was read out a short list of 'firstfruits'. I naturally enquired as to the meaning, and discovered that the members took quite literally the injunction 'Honour the Lord with thy substance and with the firstfruits of all thine increase' (Pr. iii. 9). In consequence, when salary or wages were increased, the firstfruits were given to the Lord and acknowledged (without naming the donor) in church.

CHAPTER SIX

WHEN SHOULD WE GIVE?

EVERY one who knows something of his own heart and of the temptation to grow slack in pursuing Scripture principles will value the recurring statements which appear in the Bible to remind us of the necessity of method, order and regularity in discharging our responsibilities as stewards. In the Old Testament, where wealth was largely determined by, and expressed in, crops and herds, there was the tithing of increase (Dt. xiv. 22) and the giving of firstfruits (Neh. x. 35), both '*year by year.*' In addition the males appeared before God 'not empty but every man giving as he was able three times a year' (Dt. xvi. 16, 17). When we come to the New Testament, we meet with changing conditions. Corinth was a busy and cosmopolitan city and seaport and possibly many of the Christians received weekly wages. Hence, the apostle calls upon them to lay aside as God had prospered them on the first day of the week (1 Cor. xvi. 2). This evidently affords the beginning and apostolic authority for the offerings on the Lord's Day.

In the Old Testament, in addition, there were gifts made for special occasions, such as the building of the Tabernacle and Temple to which we have already referred. In the New Testament these are balanced by the special collections made by the Gentile Churches in Europe for the poor Christians in Jerusalem.

It seems scriptural, therefore, to adopt the practice of setting aside the proportion decided, whenever there is a receipt of income. This will mean weekly for some, monthly, quarterly or annually for others. And in addition to the regular salary or wage, any special receipts such as legacies or bonuses will be dealt with on the same principle.¹

In practice most Christians find it necessary, as well as convenient, to keep accounts of their giving. The amount set apart for sacred use is entered on one side, the amount given on the other; a balance is struck from time to time and undistributed money is dealt with. Those dealing with smaller amounts may put aside the actual cash at the time when wages and allowances are received.

Once the joy of giving is realized and the Scripture, 'It is more blessed to give than to receive', really enjoyed, the saving of souls and the maintenance of God's work will take precedence over many possessions and pleasures which, in themselves, are quite legitimate. Moreover the occasions of calculating how much we can give will become sacred, and we shall realize how near is He who sits 'over against the treasury'.

We have referred more than once to the special opportunities for giving mentioned in the Bible. For us, too, there will be special occasions, such as

¹ *Those living in Great Britain whose income is likely to remain stable for a period of years will do well to consider the facility offered by gift under Deed of Covenant. By covenanting to give a stated sum for a period of seven years, the Society or Church which receives the gift is able to claim a refund of income tax. At the present level of taxation this means that the gift is almost doubled.*

birthdays, weddings, jubilees, or occasions of deliverance from danger or death, which will afford us an additional opportunity of giving to our Lord. For example, Christmas is the special season of the year for giving, but how easy it is, while giving gifts to many, to forget to give to Him whose coming we celebrate. If such giving involves real self-sacrifice such times of fasting from legitimate expense will be periods of special spiritual blessing to us and to those who are the recipients of our gifts.

CHAPTER SEVEN

THE REWARD

GIVING is not only a responsibility; it is also a privilege. It does not only make demands; it also brings blessings, blessings of many kinds and on many heads. Faithfulness in stewardship, indeed, often brings rewards which are of the same kind as the gift. This seems to be the thought lying behind the following Old Testament passages:

‘Honour the Lord with thy substance, and with the firstfruits of all thine increase: so shall thy barns be filled with plenty and thy presses shall burst out with new wine’ (Pr. iii. 9, 10).

‘And thus did Hezekiah ... before the Lord His God, and in every work in the service of the house of God, and in the law, and in the commandments ... he did it with all his heart, *and prospered*’ (2 Chr. xxi. 20, 21).

‘Blessed is he that considereth the poor: the Lord will deliver him in time of trouble’ (Ps. xli. 1).

A professional man said recently that these promises had been so regularly and manifestly fulfilled in his own case that he almost hesitated when giving his gifts to the Lord, lest the gifts should appear a bribe for further blessing! We understand exactly what he meant.

The command in Pr. iii. 9, 10 quoted above was addressed to an agricultural people to whom substance and firstfruits probably meant stock and crops. To

those who fulfilled the command a promise was given which suggests that the blessing would also be in terms of crops. No doubt there are some who, in their anxiety to avoid any semblance of a base motive in giving, doubt the literal application of this Old Testament promise to believers in the new dispensation. Yet thousands of God's people have proved it to be literally true. If God is looking for faithful stewards then we may generally assume that when He finds them He will desire to trust them with more.

A donor to the Muller's Orphan Homes at Bristol wrote: 'Since I began to devote a regular proportion of my earnings to the cause of God, He has, I rejoice to say, greatly increased my ability to give and my desire to do so.' And some time ago a Christian in business wrote as follows: 'I am glad that, in your reports every year, you urge the adoption of the practice of giving systematically; and I wish others would advise this too. It is good for the givers as much as for the recipients. It should be *proportionate* as well as *systematic* — i.e., in proportion to ability to give, without neglecting other claims, which may be prior claims. To illustrate my meaning, I would give my own practice to you, namely, that I began business about sixty years ago in a rather small way, and soon began to give 5 per cent, then 10 per cent, which was not increased for some years because, though the business prospered, my family increased also. But after some years the business income increased beyond all reasonable family expenditure, so I gave 15 per cent, then 20 per cent, and later 25 per cent. Then, having put by for my widow (in case I should

die before my dear wife) and children what I considered would be as much as expected by them, I continued in business, and gave away *all my income*. Several years ago, however, being unable longer to fulfil duties of business, I gave it up to my sons. Since then I have lived economically on the interest of my capital put by, and given away from that reserve fund. In the course of fifty years, I have given away more than £100,000 among God's devoted servants, in order to strengthen their hands in His work.'

We see, then, that when God's servants are faithful to their stewardship it is often found that their income increases. Usually with the increase of income there is also an increase in the ability to give. Many are aware, however, of the serious temptation to increase considerably their personal expenditure, on their home, themselves, or on pleasure, and so fail, in part if not in whole, in using faithfully the extra money which God has sent them. Many can bear the test of poverty: not all can resist the temptations of plenty. An increase of income, therefore, calls for increased watchfulness and prayer. As we have already mentioned, John Wesley sought to avoid this pitfall by practising and preaching 'Get all you can, save all you can, give all you can'. His followers were to be first industrious, then thrifty and finally generous. There is a world of practical wisdom in this counsel.

In the case of the Christian, his giving is appraised in heaven not only on the basis of how much has been given, but on how much has been kept back. The widow, for example, was commended not because she had cast in two mites when others had cast in only one, but because she had cast in more

than them all, since it was all that she had (Mk. xii. 42).

But, true as these blessings in kind are, the primary benefits of our faithfulness in stewardship are spiritual. This does not mean that we shall not receive any reward until we enter heaven. True, the fulness of the blessing will be experienced only then, but there are promises which refer undoubtedly to our experience here and now as well as those which describe the rewarding in heaven of those who are faithful in this life.

‘Bring ye all the tithes into the storehouse ... I will pour you out a blessing, that there shall not be room enough to receive it’ (Mal. iii. 10).

‘Distribute unto the poor, and thou shalt have treasure in heaven’ (Lk. xviii. 22).

‘And I say unto you, make to yourselves friends by means of the mammon of unrighteousness; that, when it shall fail, they may receive you into the eternal tabernacles’ (Lk. xvi, 9, R.V.).

Someone has said with reference to the practice of tithing that the man who begins to give in this way will have six genuine surprises. He will be surprised at the amount of money he has for the Lord’s work, at the deepening of his spiritual life in paying the tithe, at his ease in meeting his own obligations with the nine-tenths, at the ease with which he is able to go on from one-tenth to larger giving, at the increased sense of stewardship over the nine-tenths that remain, and at himself for not adopting the plan sooner!

We see, then, that the Bible teaches that our faithfulness in material things is intimately bound up

with our stewardship of things spiritual. The man who handles with reverent care the material gifts of God, prepares himself to receive the spiritual treasures also. The promise quoted above from Malachi shows that although the gifts we bring are material, (tithes) the gifts God pours down are spiritual ('a blessing'). There are some servants of God who believe on the basis of this particular promise, that when we bring to God the tithes and gifts which He asks and deserves, we shall soon see a true revival, 'a blessing that there shall not be room enough to receive it.' Whether that be so, or not, it is abundantly clear that churches, missions, missionary societies and other works of God, now restricted and hampered in their service for lack of funds, would see such an adequacy, nay even an abundance, that Christian work everywhere would make immediate and substantial advances.

'It is more blessed to give than to receive.' How many of us are giving full credence to these words of our Lord? Yet, like all His promises, they are proved abundantly true as soon as they are put to the test. Faithful giving, we shall find, is a discipline which in itself promotes healthy spiritual growth. Undertaken in the right spirit and as a result of a deep sense of our own obligation to the One who 'became poor' for our sakes, it will help to develop our love for God. And whenever it is undertaken in the setting of the local church, it does much to promote Christian fellowship and unity together with a greater sense of responsibility towards the needs both of our fellow Christians and of those who are still unsaved. Contrary as it may seem to all principles of worldly wisdom, it *is* more blessed to give than to receive.

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